



**Australian
Competition &
Consumer
Commission**

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1 October 2015

Mr Paul Evans
Executive Manager,
Payments and Physical Channels
Suncorp Bank

By email: Paul.Evans@suncorp.com.au

Dear Mr Evans

Suncorp-Metway Limited & Bendigo and Adelaide Bank Limited applications for authorisation A91508 & A91509 - determination

The Australian Competition and Consumer Commission (the ACCC) has issued a final determination in respect of the applications for authorisation lodged by Suncorp-Metway & Bendigo and Adelaide Bank Limited on 30 July 2015.

A copy of the ACCC's determination is attached, including a summary of its reasons. For the reasons set out in its determination, the ACCC has decided to grant authorisation until 5 October 2025. The ACCC has also decided to grant interim authorisation to the arrangements to permit them to continue until this final determination comes into force.

Application for review

Pursuant to section 101 of the *Competition and Consumer Act 2010*, a person dissatisfied with this determination may apply to the Australian Competition Tribunal for its review. An application for review must be made within 21 days of the date of this determination; that is, on or before 22 October 2015. If no application to review is lodged by this date, the ACCC's determination will come into force on 23 October 2015.

An application for review of the ACCC's determination should be lodged directly with the Australian Competition Tribunal. The Australian Competition Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the process involved in reviewing decisions in the Australian Competition Tribunal please refer to the tribunal's website located at <http://www.competitiontribunal.gov.au/>.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter please do not hesitate to contact Hannah Ransom on (02) 6243 1255 or adjudication@acc.gov.au.

Yours sincerely

A handwritten signature in blue ink that reads "Joanne Palisi". The signature is written in a cursive style with a light blue shadow effect behind the text.

Joanne Palisi
A/g General Manager
Adjudication Branch