



**Australian  
Competition &  
Consumer  
Commission**

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1 October 2015

### **By email**

Dear Sir or Madam

### **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.

Suncorp-Metway Ltd and Bendigo and Adelaide Bank Ltd sought revocation of previous authorisations A91232 and A91233 and their substitution with new authorisations in relation to their agreement not to 'direct charge' each other's cardholders for Automatic Teller Machine transactions at their ATMs.

A copy of the ACCC's final 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](mailto: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