



**Australian
Competition &
Consumer
Commission**

Our ref: 60537
Your ref: 37344649_1
Contact officer: Lyn Camilleri
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28 July 2016

Paula Gilardoni
Partner
Gilbert + Tobin

Sent by email: PGilardoni@gtlaw.com.au

Dear Ms Gilardoni

**Bendigo and Adelaide Bank & Others applications for authorisation
(A91546 & A91547) – interested party consultation**

I refer to the abovementioned applications for authorisation lodged with the Australian Competition and Consumer Commission (the **ACCC**) on 26 July 2016.

Please find attached, for your information, a copy of the letter the ACCC sent today to potentially interested parties as part of its public consultation process.

All publicly available submissions will be posted on the ACCC internet site at www.accc.gov.au/AuthorisationsRegister. Alternatively, at the end of the consultation period the ACCC can arrange for you to receive a copy of all publicly available submissions received in relation to the applications.

Timetable

The ACCC will progress its assessment of the applications in a timely manner.

An indicative timetable is set out below for your information.

26 July 2016	Lodgement of applications and supporting submission, including request for interim authorisation.
28 July 2016	Public consultation process begins.
4 August 2016	Closing date for submissions from interested parties in relation to the interim authorisation application.
August 2016	ACCC decision regarding interim authorisation.
18 August 2016	Closing date for submissions from interested parties in relation to the substantive authorisation application.
September 2016	Applicants respond to issues raised in relation to the substantive authorisation application.

October 2016	Draft determination.
October 2016	Public consultation on draft determination, including any conference if called.
December 2016 / January 2017	Final determination.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please contact me on (03) 9290 1973 or at adjudication@acc.gov.au.

Yours sincerely



Lyn Camilleri
Director
Adjudication