



Our ref: 60537
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19 August 2016

Paula Gilardoni
Partner
Gilbert + Tobin

Sent by email: PGilardoni@gtlaw.com.au
Cc: mrubinstein@gtlaw.com.au

Dear Ms Gilardoni

**Bendigo and Adelaide Bank & Others – applications for authorisation
(A91546 & A91547) – interim authorisation decision**

The Australian Competition and Consumer Commission (the **ACCC**) has decided not to grant interim authorisation at this time in respect of the applications for authorisation lodged by Bendigo and Adelaide Bank, the Commonwealth Bank of Australia, National Australia Bank, and Westpac Banking Corporation (the **Applicants**) on 26 July 2016.

A copy of the ACCC's decision is attached.

Next Steps

The next step in the process is for the ACCC to release a draft determination, which will take account of any submissions from the Applicants and interested parties and will indicate the ACCC's preliminary views on the merits of the applications. The ACCC will give the Applicants and interested parties the opportunity to provide further submissions on the draft determination before the ACCC issues its final decision.

As noted in the attached decision, the ACCC may review its decision not to grant interim authorisation at any time. The ACCC's decision not to grant interim authorisation at this time should not be taken as indicative of whether or not final authorisation will be granted by the ACCC.

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 me on (03) 9290 1973 or at adjudication@acc.gov.au.

Yours sincerely

Lyn Camilleri
Director
Adjudication