

From: Martin Cook
Sent: Wednesday, 24 August 2016 10:37 AM
To: Adjudication
Subject: Bendigo and Adelaide Bank and others (A91546 & A91547)

Dear Lyn Camilleri,

As a consumer and Technology Fan I have been closely watching the Application:
Bendigo and Adelaide Bank and others applications for authorisation (A91546 & A91547)

I am of the view that the ACCC should not under any circumstances allow the Cartel to proceed and authorisation must be declined.

I form this view as I feel the Application is without substance, is anti-competitive and seeks to destroy consumer confidence in the Mobile Phone Payments industry in Australia including creating negative consumer sentiment towards law-abiding businesses such as Apple, Google and Samsung for their own Commercial Gain.

Further to the huge number of technical mistakes in the Application I also feel forcing any Company to Modify their hardware and software in order to gain your own access is inappropriate and I see nothing that the public will gain from such conduct.

I feel the Applicants want to fundamentally change the way Apple Pay works for their own Commercial interest that are not in the publics best interests. When someone buys an iPhone their is an expectation that Apple pay works as intended the way Apple Advertise it as working. It is significant that Apple do not advertise NFC, instead they advertise Apple Pay that is simple, secure and is based on the idea of storing your cards in a single Wallet. It is not the intention of apple pay, or is the intention to run Apple Pay within 3rd party apps outside of the system.

This is a commercial decision by Apple.

In regards to Competition I feel Apple Pay has created a positive, competitive market for Digital Wallet Providers. It should be noted that since the introduction of Apple Pay, Android Pay was re-booted into a much more functional Application to the benefit of all Consumers. Apple and others should be applauded for creating innovative, disruptive solutions and increasing, not blunting competition for the benefit of all.

Regards,
Martin Cook