



Australian  
Competition &  
Consumer  
Commission

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2/09/2016

Paula Gilardoni  
Partner  
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Sent by email: [PGilardoni@gtlaw.com.au](mailto:PGilardoni@gtlaw.com.au)

Dear Ms Gilardoni

**Bendigo and Adelaide Bank and others applications for authorisation (A91546 & A91547) — response to request for information and public submissions**

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

1. Response to request for information

We have not yet received a written response to our letter dated 9 August 2016 requesting further information on how the proposed conduct is likely to operate in practice. This information is critical to the ACCC assessing the likely effect of the conduct.

Please provide this response as soon as possible and in any case no later than **9 September 2016**.

2. Applicants' response to submissions

As you are aware, on 28 July 2016, the ACCC wrote to interested parties seeking submissions in relation to the application. All publicly available submissions are posted on the ACCC internet site at [www.acc.gov.au/AuthorisationsRegister](http://www.acc.gov.au/AuthorisationsRegister).

If the Applicants intend to provide a written response, please provide this by **9 September 2016**.

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](mailto:adjudication@acc.gov.au).

Yours sincerely

O.B.O. Lyn Camilleri  
Director  
Adjudication