



Our ref: 60537
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8/09/2016
Paula Gilardoni
Partner
Gilbert + Tobin

Sent by email: PGilardoni@gtlaw.com.au

Dear Ms Gilardoni

Bendigo and Adelaide Bank and others applications for authorisation (A91546 & A91547) — response to interested party consultation

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

In response to your request of 7 September 2016 that the ACCC allow additional time for the Applicants to respond to interested party submissions, I confirm that the deadline for response has been extended until 30 September 2016.

Under legislation, the ACCC must make a determination in relation to an application for authorisation within six months of the application being lodged. The six month timeframe can be extended for a further six months if the ACCC has released a draft determination and the applicant agrees to an extension.

The six month deadline for the Applicants' application is 26 January 2017.

I note that in your correspondence of 7 September 2016, you have confirmed that the Applicants have undertaken to agree to an extension to the statutory timeframe, should one be sought by the ACCC after a draft determination is made.

We now anticipate issuing a draft determination in November 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.

Yours sincerely

Lyn Camilleri
Director
Adjudication