

Partner Paula Gilardoni
T +61 2 9263 4187
pgilardoni@gtlaw.com.au
Our ref PXG:1027693
Your ref 60537



L 35, Tower Two, International Towers Sydney
200 Barangaroo Avenue,
Barangaroo NSW 2000 AUS
T +61 2 9263 4000 F +61 2 9263 4111
www.gtlaw.com.au

2 December 2016

By email

Ms Lyn Camilleri
Director
Adjudication
Australian Competition and Consumer Commission
Email lyn.camilleri@accc.gov.au

Dear Ms Camilleri

Bendigo and Adelaide Bank and others applications for authorisation (A91546 & A91547) — extension of statutory deadline

We refer to your letter dated 29 November 2016 seeking confirmation that the applicants agree to an extension of the statutory deadline for the Commission to make its final decision.

We note that the Commission has prepared a draft determination and has determined in writing that the statutory period is to be extended by a period of three months.

We confirm that the applicants agree to this extension for the purposes of subsection 90(10A)(c) of the *Competition and Consumer Act 2010*.

Yours sincerely

A handwritten signature in black ink, appearing to read 'P. Gilardoni', written over a light blue horizontal line.

Paula Gilardoni
Partner
T +61 2 9263 4187
pgilardoni@gtlaw.com.au