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2 December 2016

Travis Morgan
Product Manager, Global Asset Finance
Corporate & Commercial Banking
ANZ

By email

Dear Mr Morgan

ANZ Banking Group Ltd - Notification N99426 —interested party consultation

I refer to the notification lodged with the Australian Competition and Consumer Commission (ACCC) by ANZ Banking Group Ltd (ANZ) on 11 November 2016.

The purpose of this letter is to advise you that a copy of the notification has been placed on the ACCC's [Public Register](#) and to provide you with details of the ACCC's public consultation process.

ACCC assessment process

Legal immunity conferred by the notification automatically commenced on 26 November 2016. However, the ACCC may remove the immunity afforded by the notification at a later stage if it is satisfied that the likely public benefit of the conduct does not outweigh the likely public detriment.

Interested party consultation

The ACCC has invited a number of potentially interested parties to comment on the notification as part of the ACCC's public consultation process. Please find enclosed a copy of the letter sent to potentially interested parties as part of this process. Submissions have been requested by 20 December 2016.

All publicly available submissions will be posted on the ACCC's public register at <http://registers.acc.gov.au/content/index.phtml/itemId/1194842/>.

At this stage, the ACCC expects to make a decision on this notification in February 2017. The ACCC will send you any public submissions and provide you with an opportunity to respond to any issues raised.

This letter has been placed on the ACCC's public register.

Should you have any queries in relation to this matter, or the ACCC's consultation process, please do not hesitate to contact Elizabeth Batten on (02) 6243 1359 or adjudication@acc.gov.au.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'David Hatfield', is positioned above the typed name.

David Hatfield
Director
Adjudication Branch