



Our ref: 60537
Your ref: 37344649_1
Contact officer: Jeremy Graham
Contact phone: 03 92901823

23 Marcus Clarke Street
Canberra ACT 2601

GPO Box 3131
Canberra ACT 2601

tel: (02) 6243 1111
fax: (02) 6243 1199

adjudication@acc.gov.au

www.accc.gov.au

26/07/2016

Paula Gilardoni
Partner
Gilbert + Tobin

By email: PGilardoni@gtlaw.com.au

Dear Ms Gilardoni

Bendigo and Adelaide Bank and others applications for authorisation (A91546 & A91547)—request for material to be excluded from the public register

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

I have considered your clients' request that the relevant parts of the applications be excluded from the ACCC's public register.

As you are aware, the ACCC is generally required under section 89 of the *Competition and Consumer Act 2010* (the Act) to place documents provided to it in relation to an application for authorisation on the ACCC's public register. The Act provides that a person submitting a document in relation to an authorisation application may request that the document or parts thereof be excluded from the public register by reason of the nature of certain information contained in the relevant parts.

As a person authorised to make a decision for and on behalf of the ACCC in relation to such a request, I advise that the relevant parts of the application will not be placed on the public register.

This letter has been placed on the ACCC's public register. I note that you also provided a public version of your clients' submission. This version will be placed on the public register in the form it was provided to the ACCC.

Should you have any queries in relation to this matter, please do not hesitate to contact Jeremy Graham on 03 92901823.

Yours sincerely

Baethan Mullen
A/g General Manager
Adjudication