

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

31 January 2017

By email

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

Dear Ms Camilleri

Bendigo and Adelaide Bank and others applications for authorisation (A91546 & A91547) — request for extension of time in responding to the Draft Determination

As discussed on Monday 23 January 2017, the applicants sought an extension until 6 February 2017 to provide a response to the Draft Determination.

The applicants' response to the Draft Determination will also include a response to those interested party submissions on the Draft Determination available on the ACCC website as of close of business on 31 January 2017.

The applicants will respond to any interested party submissions made available after that date, at a later date to be discussed with ACCC.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Paula Gilardoni'.

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

