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26/10/2017

Dear Madam or Sir

Australian Bankers' Association Inc. Application for authorisation A91593 — draft determination and interim authorisation

The Australian Competition and Consumer Commission (the ACCC) has issued a draft determination in respect of the application for authorisation lodged by the Australian Bankers' Association Inc. on 1 August 2017.

Please see the ACCC's publication [Authorisation process - the basics](#) for a summary of the authorisation process and how to make a submission to the ACCC.

The Applicant is seeking authorisation to extend the previously authorised Implementation Agreement between certain banks and ATM deployers to allow them to continue to provide fee-free access to ATM services in certain very remote indigenous communities.

Draft determination

A copy of the ACCC's draft determination and summary of its reasons is attached.

For the reasons set out in its draft determination, the ACCC proposes to grant authorisation for ten years.

Interim authorisation

The ACCC has also decided to grant interim authorisation in respect of the application for authorisation lodged by the Australian Bankers' Association Inc. on 1 August 2017.

Interim authorisation protects the arrangements for which authorisation is sought from legal action under the relevant provisions of the *Competition and Consumer Act 2010* while the ACCC considers and evaluates the merits of the application.

As noted in the attached decision, the ACCC may review its decision on interim authorisation at any time. The ACCC's decision in relation to interim authorisation should not be taken to be indicative of whether or not final authorisation will be granted by the ACCC.

Next steps

Once the ACCC issues a draft determination, the Applicant or any interested party may make a written submission and/or request that the ACCC convene a 'pre-decision conference'.

If you wish to make a submission in response to the ACCC's draft determination, please lodge your submission by **16 November 2017**. "Submissions should be emailed to adjudication@acc.gov.au with the subject "A91593 – Australian Bankers' Association – submission".

A pre-decision conference provides the opportunity for interested parties to make oral submissions in relation to the draft determination. Conferences are conducted informally and while legal or professional advisers are able to attend they are not entitled to participate in the discussion.

If you wish the ACCC to hold a pre-decision conference in relation to the draft determination you must notify the ACCC in writing by **16 November 2017**.

The ACCC will consider any submissions it receives, including any oral submissions made should a pre-decision conference be called, and will then release a final determination in relation to these applications.

Submissions will be placed on the ACCC's public register subject to any request for exclusion. Please see the ACCC's publication [Guidelines for excluding information from the public register](#).

Timetable

The ACCC will continue to progress its assessment of the application in a timely manner. An updated indicative timetable is set out below for your information.

Indicative date	Stage in assessment process
1 August 2017	Lodgement of application and supporting submission.
16 August 2017	Public consultation process begins.
26 October 2017	Draft determination.
October / November 2017	Public consultation on draft determination including any conference if called.
December 2017	Final determination.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter please do not hesitate to contact Gavin McNeill on 02 6243 1054 or adjudication@acc.gov.au.

Yours sincerely



Darrell Channing
Director
Adjudication Branch