



Australian
Competition &
Consumer
Commission

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.acc.gov.au

Our Ref: 60537
Contact Officer: Fei Wu
Contact Phone: (03) 9290 1987

13/02/2017

Dear Sir/Madam

**Bendigo and Adelaide Bank & Others – applications for authorisation
(A91546 & A91547) – changes to proposed conduct**

The Australian Competition and Consumer Commission (the **ACCC**) has received a submission from Bendigo and Adelaide Bank, Commonwealth Bank of Australia, National Australia Bank and Westpac Banking Corporation (the **Applicants**) amending the conduct for which authorisation is sought.

Changes to proposed conduct

The Applicants now seek authorisation to collectively bargain with Apple only regarding the issues of obtaining access to the NFC controller in Apple devices and reasonable App Store access. In addition, the Applicants now seek authorisation for a period of 18 months rather than three years. There is no change to the applications to seek authorisation to enter into a limited form of collective boycott.

Please refer to the attached submission for further details.

Submissions on amended conduct

The ACCC invites you to comment on the changed scope of the proposed conduct, to the extent that these changes affect your views as previously submitted to the ACCC. A further submission is not required if these changes do not affect your earlier submission/s.

If you wish to make a further submission, please lodge your submission as soon as possible and in any case no later than **COB on 20 February 2017**. Submissions should be emailed to adjudication@acc.gov.au with the subject "A91546 & A91547 – Bendigo and Adelaide Bank & Others – submission".

Submissions will be placed on the ACCC's public register subject to any request for exclusion. If you wish to exclude some or all of your submission from the public register, please see the ACCC's [Guidelines for excluding information from the public register](#).

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please contact Fei Wu on (03) 9290 1987 or at adjudication@acc.gov.au.

Yours sincerely

Lyn Camilleri
Director
Adjudication