



Our ref: 60808
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21/02/2017

Greg Rodgers
Director
RBG Lawyers

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Dear Mr Rodgers,

Finance Brokers Association of Australia application for authorisation A91554 & A91555 - final determination

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for authorisation lodged by the Finance Brokers Association of Australia on 31 August 2016.

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

For the reasons set out in its determination, the ACCC has decided to grant authorisation until 15 March 2022.

Application for review

Pursuant to section 101 of the *Competition and Consumer Act 2010*, a person dissatisfied with this determination may apply to the Australian Competition Tribunal (the Tribunal) for a review of the determination. An application for review must be made within 21 days of the date of this determination; that is, on or before 14 March 2017. If no application for a review is lodged by this date, the ACCC's determination will come into force on 15 March 2017.

An application for a review of the ACCC's determination should be lodged directly with the Tribunal. The Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the Tribunal's process to hear applications for review of ACCC determinations please refer to the Tribunal's website at www.competitiontribunal.gov.au.

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 Natalie Morton on (02) 6243 3003.

Yours sincerely

A handwritten signature in blue ink that reads "DChanning". The signature is stylized with a large, sweeping loop at the end.

Darrell Channing
Director
Adjudication Branch