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To whom it may concern

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.

The Finance Brokers Association of Australia sought authorisation to implement a disciplinary scheme to enforce its code of conduct.

A copy of the ACCC's determination is attached, including a summary of its reasons. For the reasons set out in its determination, the ACCC has decided to grant authorisation until 15 March 2022. The ACCC's assessment is set out in paragraphs [40] – [103] of its determination.

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 for its review. 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 to review is lodged by this date, the ACCC's determination will come into force on 15 March 2017.

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

For further information about the process involved in reviewing decisions in the Australian Competition Tribunal please refer to the tribunal's website located at <http://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

Darrell Channing
Director
Adjudication Branch