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3/03/2017

Mr Rob Brown
Apple Pty Limited
Level 3, 20 Martin Place
Sydney, NSW, 2000

By email: rbrown@apple.com

Dear Mr Brown

Bendigo and Adelaide Bank & Ors applications for authorisation (A91546 & A91547) – request for material to be excluded from the public register

I refer to the above applications for authorisation and to Apple's claim of confidentiality over the information marked in red on page 10 of Apple's submission to the ACCC dated 26 February 2017 (the **Confidential Information**).

I have considered Apple's request to exclude the Confidential Information from the ACCC's public register.

As you are aware, the ACCC is generally required under section 89 of the *Competition and Consumer Act 2010* (the **Act**) to place documents provided to it in relation to an application for authorisation on the ACCC's public register. The Act provides that a person submitting a document in relation to an authorisation application may request that the document or parts thereof be excluded from the public register by reason of the nature of certain information contained in the document.

As a person authorised to make a decision for and on behalf of the ACCC in relation to such a request, I advise that the Confidential Information set out above will not be placed on the public register. This letter has been placed on the ACCC's public register.

Should you have any queries in relation to this matter, please do not hesitate to contact Lyn Camilleri on 03 9290 1973.

Yours sincerely



David Jones
General Manager
Adjudication