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**By Email:** [PGilardoni@gtlaw.com.au](mailto:PGilardoni@gtlaw.com.au)

Dear Ms Gilardoni

**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 the Applicants' claim of confidentiality over the information on pages 11-12 of their submission to the ACCC received on 9 March 2017.

I have considered the Applicants' request to exclude this 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 relevant information will not be placed on the public register. This letter has been placed on the ACCC's public register.

I note that you also provided a public version of the Applicants' submission. This version will be placed on the public register in the form it was provided to the ACCC.

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