



Australian
Competition &
Consumer
Commission

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Our ref: 61074
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5/04/2017

By email

Dear Sir / Madam

NPP Australia Limited – applications for authorisation A91560-A91562 – determination

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for authorisation lodged by NPP Australia (NPPA) Limited on 18 October 2016.

NPPA seeks authorisation for New Payments Platform (NPP) Regulations concerning eligibility requirements and settlement provisions, and suspension and termination of NPP Participants.

For the reasons set out in its determination, the ACCC has decided to grant authorisation to the suspension and termination provisions of the NPP Regulations for five years, and to the eligibility criteria and settlement obligations in perpetuity. The ACCC's assessment is set out in the attached 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 26 April 2017. If no application to review is lodged by this date, the ACCC's determination will come into force on 27 April 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 Saraj Bhullar on (03) 9290 1941 or adjudication@acc.gov.au.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'G Jones', with a long horizontal flourish extending to the right.

Gavin Jones
Director
Adjudication