



26th October 2022

Mr. Bruce Mikkelsen
A/g General Manager
Competition Exemptions
Australian Competition & Consumer Commission
Ref: MA1000022

By Email: Armaguard-Prosegur-Merger@acc.gov.au

Dear Mr Mikkelsen,

Proposed merger between Armaguard and Prosegur– Submission response Attachment B

I would like to thank the Australian Competition & Consumer Commission for providing Streamcorp Armoured the opportunity to respond to your letter dated 6th October 2022, (*Proposed Merger between Armaguard and Prosegur – Interested party consultation*).

Streamcorp Armoured does not propose on making a detailed submission on whether the Proposed Transaction will either lessen competition or give rise to consumer benefits but recognises the irrefutable decline in cash use amongst most developed countries.

Streamcorp Armoured advocates for a resilient, competitive and innovative Cash in Transit market that promotes equitable outcomes for all stakeholders regardless of size and geographical presence.

General

Streamcorp Armoured is an Approved Cash Centre Operator (ACCO), Approved Cash Centre (ACC) and is a participant in a Wholesale Banknote Distribution Agreement with a major financial institution. Streamcorp Armoured supports numerous markets across Australia with Cash in Transit, Currency Management and Secure Logistics services.

As an ACCO and ACC, our relationship with the interested parties involved within the Proposed Transaction extends to Inter-carrier movements of banknotes and coins.

3. Confidential to Streamcorp Armoured

[Redacted content]

4. Addressed within (*Annexure 31 - RBB Economics Report - 222.1. - Suppliers of CIT Services*).

5. Streamcorp Armoured has no submission.

6. Streamcorp Armoured has no submission.

7. **Confidential to Streamcorp Armoured** [REDACTED]

8. Streamcorp Armoured has no submission.

9. **Confidential to Streamcorp Armoured** – [REDACTED]

10. Addressed within (*Annexure 31 - RBB Economics Report - 2.3 ATM Services and 2.4 The provision of precious cargo services*).

11. Addressed within (*Annexure 31 - RBB Economics Report - 2.2 CIT Services provided by the Parties*).

12. Addressed within (*Annexure 31 - RBB Economics Report - 222.1. Suppliers of CIT Services, 2.3 ATM Services and 2.4 The provision of precious cargo services*).

13. Streamcorp Armoured has no submission.

14. Streamcorp Armoured has no submission.

15. **Confidential to Streamcorp Armoured** – [REDACTED]

16. Streamcorp Armoured has no submission.

17. **Confidential to Streamcorp Armoured** – [REDACTED]
[REDACTED]

18. Streamcorp Armoured has no submission.

19. **Confidential to Streamcorp Armoured** – [REDACTED]
[REDACTED]

20. Streamcorp Armoured has no submission.

21. Streamcorp Armoured has no submission.

22. **Confidential to Streamcorp Armoured** – [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Your Sincerely,



Huseyin Memis
Chief Executive Officer