

**From:** hank spier  
**To:** [Black, Susie](#)  
**Subject:** MFAA APPLICATION FOR AUTHORISATION  
**Date:** Tuesday, 18 February 2020 12:39:17 PM

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Dear Madam,

In relation to the AFCA submission to the ACCC , the applicant takes the point made by AFCA , but points out that the MFAA regime is not a consumer redress scheme, but a professional disciplinary regime.

The applicant is happy for this note to go on the ACCC Public Register.

Hank Spier