



Our ref: CB10000486
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24 April 2024

Dear Interested Party

Customer Owned Banking Association - CB10000486 - ACCC does not object

The ACCC has assessed the collective bargaining notification (CB10000486) lodged by the Customer Owned Banking Association on 15 January 2024 on behalf of a subset of its members known as Small Australian Mutuals (SAM) and The Mutual Bank and does not object to the notification. Protection from legal action provided by the notification commenced on 29 January 2024.

In addition, the ACCC has decided that it is appropriate for the notification to remain in force for ten years until 14 January 2034. The ACCC's Statement of Reasons is available on [the ACCC's public register](#).

Application for review

Under section 101A of the *Competition and Consumer Act 2010*, a person dissatisfied with the ACCC's decision in relation to the period of the notification may apply to the Australian Competition Tribunal (the Tribunal) for a review of that decision. An application for review must be made to the Tribunal on or before 15 May 2024. The Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia. For further information about the Tribunal's process please refer to the Tribunal's website at www.competitiontribunal.gov.au.

The ACCC may review a notification at any time if circumstances change, or the ACCC receives further information. A notification can be revoked if the ACCC is satisfied that the public benefits no longer outweigh the public detriments.

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 me on (08) 9325 0620.

Yours sincerely

Anthony Hilton
Director
Competition Exemptions