



Our ref: AA1000441  
Contact officer: Hannah Ransom  
Contact phone: (02) 6243 1255

23 Marcus Clarke Street  
Canberra ACT 2601

GPO Box 3131  
Canberra ACT 2601

tel: (02) 6243 1111  
fax: (02) 6243 1199

21/11/2019

adjudication@acc.gov.au

www.acc.gov.au

Ms Christine Cupitt  
Executive Director – Policy  
Australian Banking Association

**By email:** [Christine.Cupitt@ausbanking.org.au](mailto:Christine.Cupitt@ausbanking.org.au)

Dear Ms Cupitt

**Australian Banking Association - application authorisation AA1000441 - final determination**

The Australian Competition and Consumer Commission (the **ACCC**) has issued a determination in respect of the application for authorisation lodged by the Australian Banking Association (**ABA**) on 22 May 2019.

A copy of the ACCC's determination and summary of reasons is attached and also available on the [ACCC public register](#). For the reasons set out in its determination, the ACCC has decided to grant authorisation, subject to a number of conditions, for five years.

**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 (the **Tribunal**) for a review of the determination. An application for review must be made within 21 days of the date of this determination; that is, on or before 12 December 2019. If no application for a review is lodged by this date, the ACCC's determination will come into force on 13 December 2019.

An application for a review of the ACCC's determination should be lodged directly with the Tribunal. 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 to hear applications for review of ACCC determinations please refer to the Tribunal's website at [www.competitiontribunal.gov.au](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 Hannah Ransom on (02) 6243 1255.

Yours sincerely

Susie Black  
Director  
Adjudication Branch