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Our ref: AA1000441
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Ms Anna Bligh AC
Chief Executive Officer
Australian Banking Association

Dear Ms Bligh

Authorisation AA1000441 submitted by the Australian Banking Association—request for material to be excluded from the public register

I refer to your application for authorisation lodged with the Australian Competition and Consumer Commission (the ACCC) on 22 May 2019.

I have considered your request that certain information contained in annexures 3 and 4 and all of annexure 5 to the application be excluded from the ACCC's public register.

As you are aware, the ACCC is generally required under section 89 of the *Competition and Consumer Act 2010* (the Act) to place documents provided to it in relation to an application for authorisation on the ACCC's public register. The Act provides that a person submitting a document in relation to an authorisation application may request that the document or parts thereof be excluded from the public register by reason of the nature of certain information contained in the document.

As a person authorised to make a decision for and on behalf of the ACCC in relation to such a request, I advise that the relevant information will not be placed on the public register.

This letter has been placed on the ACCC's public register.

I note that you also provided public versions of the relevant annexures. These versions will be placed on the public register in the form they were provided to the ACCC.

Should you have any queries in relation to this matter, please do not hesitate to contact Hannah Ransom on (02) 6243 1255.

Yours sincerely

David Jones
General Manager
Adjudication