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Dear Interested Party

Australian Banking Association - application for 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.

The ABA sought authorisation to make and implement certain amendments to the 2019 Banking Code, mostly in response to recommendations made by the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry.

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 for its review. 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 to 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.

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