



Our ref: AA1000599
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13/01/2022

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Dear Sir/Madam

Cardtronics Australasia Pty Ltd application for authorisation AA1000599 – interested party consultation

On 22 December 2021, the Australian Competition and Consumer Commission (the **ACCC**) received an application for authorisation from Cardtronics Australasia Pty Ltd (**Cardtronics**). This letter is to invite you to comment. You are welcome to pass this letter on to others who may wish to make submissions.

Cardtronics is seeking authorisation¹ under the *Competition and Consumer Act 2010* (Cth). Authorisation would provide legal protection from competition laws for Cardtronics and current and future members of the Allpoint and Allpoint+ networks to make and give effect to contracts, arrangements or understandings that contain provisions to the effect that Cardtronics will provide surcharge-free ATM network transactions to Allpoint and Allpoint+ network members' cardholders as follows:

- The Allpoint network is proposed to provide surcharge-free transactions (cash withdrawals and balance checks) to cardholders of financial institutions that join the Allpoint network.
- The Allpoint+ network, a separate proposed network, would comprise a network of advanced functionality ATMs and kiosks owned and operated by Cardtronics, which is proposed to provide surcharge-free cash deposit transactions to cardholders of financial institutions that join the Allpoint+ network.

Financial institutions can join either or both networks.

Cardtronics is seeking authorisation for ten years. A full copy of the application for authorisation is available on the ACCC's [authorisations public register](#).

Interim authorisation

Cardtronics has also requested interim authorisation to allow it to engage in the Proposed Conduct in relation to the Allpoint – but not Allpoint+ – network prior to the ACCC's final determination in relation to the substantive application for authorisation.

Making a submission

The ACCC invites you to make a submission on the application for authorisation. In making your submission, please provide information, evidence and views about the likely public benefits, effects on competition and any other public detriment that you consider will result from the proposed conduct.

¹ For information about Authorisations, please see <https://www.accc.gov.au/business/exemptions/authorisation>

If you intend to provide a submission, please do so by **28 January 2022**. If you wish to request an extension, please contact us on the details below as early as possible. Submissions after the due date (or after any extension granted) may not be taken into account. Extensions are not normally granted for submissions on interim authorisation.

Please email your submission to exemptions@acc.gov.au, with the subject 'AA1000599 – Cardtronics – submission'. Alternatively, if you would like to provide comments orally, please contact Gemma Smith via the details at the end of this letter to arrange a suitable time.

Your submission **will** be placed on the ACCC's [authorisations public register on the internet](#) unless you have made a request (with reasons) for us to exclude part or all of the submission from the public register. (see [Guidelines for Excluding Information from the Public Register for more information on how to make a request and how we assess requests](#)).

Timetable

The ACCC will progress its assessment of the application in a timely manner. An indicative timetable is set out below for your information, and an up to date version (including any changes) will be posted on the public register.

Indicative date	Stage in assessment process
22 December 2021	Lodgement of application and supporting submission.
13 January 2022	Public consultation process begins.
28 January 2022	Closing date for submissions from interested parties on interim authorisation and substantive application.
4 February 2022	Applicant responds to issues raised in the public consultation process.
Early-Mid February 2022	ACCC decision regarding interim authorisation
March 2022	ACCC draft determination.
April 2022	Public consultation on draft determination including any conference if called.
May 2022	Final determination.

This letter has been placed on the ACCC's public register. If you have any questions or wish to discuss any aspect of this matter, please do not hesitate to contact Gemma Smith at gemma.smith@acc.gov.au or on (03) 9290 1405 or contact exemptions@acc.gov.au.

Yours sincerely



Gavin Jones
Director
Competition Exemptions