



Our ref: AA1000578  
Contact officer: Michael Pappa  
Contact phone: (03) 9658 6531

8/12/2021

## By email

Dear Sir/Madam

### **Finance Brokers Association of Australia Limited application for re-authorisation AA1000578 — draft determination**

The Australian Competition and Consumer Commission (the **ACCC**) has issued a draft determination in respect of the application for re-authorisation lodged by the Finance Brokers Association of Australia Limited (**FBA**) on 13 September 2021.

For the reasons set out in its draft determination, the ACCC proposes to grant re-authorisation for 5 years.

A copy of the ACCC's draft determination is attached and also available on the ACCC's authorisations [public register](#).

## Next steps

Once the ACCC issues a draft determination, FBA or any interested party may make a written submission and/or request that the ACCC convene a 'pre-decision conference'.

## Making a submission

If you wish to make a submission in response to the ACCC's draft determination, please lodge your submission by **14 January 2022**. Submissions should be emailed to [exemptions@acc.gov.au](mailto:exemptions@acc.gov.au) with the subject "AA1000578 – Finance Brokers Association of Australia Limited – submission". If you prefer to make an oral submission, please contact Michael Pappa via the details at the end of this letter.

The ACCC will consider any submissions it receives, including any oral submissions made at a pre-decision conference (should one be called - see below), and will then release a final determination in relation to this application.

Submissions will be placed on the ACCC's public register subject to any request for exclusion. Please see the ACCC's [Guidelines for excluding information from the public register](#).

## Optional pre-decision conference

In some cases the applicant or an interested party requests that the ACCC convene a pre-decision conference in relation to its draft determination. If a conference is called it will be open to the applicant and interested parties to attend and make oral submissions in relation to the draft determination. Conferences are conducted informally and while legal or professional advisers are able to attend they are not entitled to participate in the discussion.

If you wish the ACCC to hold a pre-decision conference in relation to the draft determination, you must notify the ACCC in writing by **14 January 2022** by email to [exemptions@acc.gov.au](mailto:exemptions@acc.gov.au).

### Timetable

An indicative timetable for the ACCC's assessment is set out below.

<b>13 September 2021</b>	Lodgement of application and supporting submission.
<b>25 October 2021</b>	Public consultation process begins.
<b>8 November 2021</b>	Closing date for submissions on interim authorisation and substantive application.
<b>22 November 2021</b>	Applicant responds to issues raised in the public consultation process.
<b>8 December 2021</b>	ACCC decision regarding draft determination.
<b>December 2021- January 2022</b>	Public consultation on draft determination including any conference if called.
<b>February 2022</b>	Final determination.

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 Michael Pappa on (03) 9658 6531 or via email [michael.pappa@acc.gov.au](mailto:michael.pappa@acc.gov.au).

Yours sincerely



Darrell Channing  
Director  
Competition Exemptions Branch