



Authority to carry on banking business

Banking Act 1959

I, Mark Adams, a delegate of APRA, under subsection 9(3) of the *Banking Act 1959* (the Act), GRANT Judo Bank Pty Ltd ABN 11 615 995 581 (the ADI) authority to carry on banking business in Australia.

This Authority commences on the day it is signed.

Dated: 24 April 2019

[signed]

Mark Adams
Executive General Manager
Specialised Institutions Division

Interpretation

In this Notice

APRA means the Australian Prudential Regulation Authority.

ADI is short for authorised deposit-taking institution and has the meaning given in subsection 5(1) of the Act.

banking business has the meaning given in subsection 5(1) of the Act.

Note 1 The circumstances in which APRA may revoke an authority under subsection 9(3) of the Act (Authority) are set out in section 9A of the Act.

Note 2 Under subsection 9(3) of the Act, notice of this Authority must be provided to the ADI. Under subsection 9(4) of the Act, APRA must publish notice of this Authority in the *Gazette* and may cause notice of the Authority to be published in any other way it considers appropriate.

Note 3 Under subsection 9A(5) of the Act, written notice of revocation of an Authority must be provided to the ADI. Under subsection 9A(6) of the Act, APRA must publish notice of the revocation in the *Gazette* and may cause notice of the revocation to be published in any other way it considers appropriate.

Note 4 Under subsection 9AA(1) of the Act, APRA may at any time, by notice in writing given to an ADI, impose conditions or additional conditions or vary or revoke conditions imposed on the ADI's Authority. The conditions must relate to prudential matters.