



**RETAIL TRADING ACT 2008 DECISION**

**REASONS FOR DECISION**

1. I, Vicki Telfer, am an officer delegated by the Secretary under the *Retail Trading Act 2008* to exercise the functions prescribed in that Act.  
  
On this day I have decided to grant the application, received on 17 August 2016, by Community Mutual Ltd pursuant to section 14(I) of the *Retail Trading Act 2008*.
2. This exemption applies subject to the condition that Community Mutual Ltd may only open at its Armidale, Dubbo and Tamworth branches and the Armidale Service Support Centre in NSW on Saturdays 9.00am – 12pm as specified in the application, having regard to:
  - (a) it is in the public interest for the Bank to open Saturdays having regard to the interest of the employees who will work on the day.
  - (b) Trading is not permitted on a restricted trading day (Christmas Day, Boxing Day and Anzac Day).
3. My reasons for this decision are subject to the following:
  - (c) it is staffed only by persons who have freely elected to work on that day, without any coercion, harassment, threat or intimidation by or on behalf of the bank in accordance with section 14(F) of the *Retail Trading Act 2008*;
  - (d) the Bank will adhere to the provisions of the relevant industrial instrument in relation to staff who work on Saturdays.
4. This exemption takes effect on 12 September 2016.

A handwritten signature in blue ink, appearing to read 'Vicki Telfer', written in a cursive style.

Vicki Telfer  
**Executive Director**

**12 September 2016**