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**CT-1995-002 ( Interac )**

**Proceeding 1**  
**Director of Investigation and Research v Bank of Montreal et al.**

Section(s):	ss. 105 (79) - Registered Consent Agreement (Abuse of Dominant Position)
Filed on:	1995-12-14
Status:	Decided: 1996-06-20

Applicant(s):	Director of Investigation and Research
Respondent(s):	Bank of Montreal The Bank of Nova Scotia Canada Trusco Mortgage Company Canadian Imperial Bank of Commerce Credit Union Central of Canada National Bank of Canada Royal Bank of Canada The Toronto-Dominion Bank Interac Inc.
Intervenor(s):	Midland Walwyn Capital Inc. Richardson Greenshields of Canada Limited MacKenzie Financial Corporation Trimark Investment Management Inc. Retail Council of Canada TelPay, a Division of CTI-Comtel Inc.

Hearing Date:	March 4, 5 & 6, 1996 April 15-19, 22, 25-26, 1996
Hearing Location:	Ottawa
Panel Members:	McKeown J. Noël J. F. Roseman

**Case Documents**

**Pleading(s)**

#	Title	Date
1a	<a href="#">Notice of Application for a consent Order</a>	1995-12-14
1b	<a href="#">Statement of grounds and material facts</a>	1995-12-14
1d	<a href="#">Impact statement</a>	1995-12-14

**Decision(s)**

#	Title	Date
4	<a href="#">Scheduling Order</a>	1995-12-27
38	<a href="#">Reasons and Order granting leave to intervene</a>	1996-02-06
39	<a href="#">Further Scheduling Order</a>	1996-02-06

92a	<a href="#">Consent Order</a>	1996-06-20
93a	<a href="#">Reasons for Order</a>	1996-06-20

#### Other(s)

#	Title	Date
60a	<a href="#">Expert affidavit of N.C. Quigley sworn March 1st, 1996</a>	1996-03-04
61a	<a href="#">Expert affidavit of K.J. Morrison dated March 2, 1996</a>	1996-03-04
73	<a href="#">Expert rebuttal affidavit of B. Crawford dated March 29, 1996</a>	1996-04-01
74	<a href="#">Expert rebuttal affidavit of J.L. Carr dated April 1st, 1996</a>	1996-04-01
75	<a href="#">Expert affidavit of R. Ware dated March 1st, 1996</a>	1996-04-01
76	<a href="#">Expert rebuttal affidavit of J.L. Carmody dated March 27, 1996</a>	1996-04-01
77	<a href="#">Expert rebuttal affidavit of S.L. Engle dated March 27, 1996</a>	1996-04-01

#### Proceeding 2

##### Bank of Montreal et al v The Director of Investigation and Research

Section(s):	ss. 106 (79 and 105) - Rescission or Variation of Consent Agreement or Order (Abuse of Dominant Position)
Filed on:	1998-02-11
Status:	Decided: 1998-03-25

Applicant(s):	Bank of Montreal The Bank of Nova Scotia Canada Trusco Mortgage Company Canadian Imperial Bank of Commerce La Confédération des caisses populaires et d'économie Desjardins du Québec Credit Union Central of Canada National Bank of Canada Royal Bank of Canada The Toronto-Dominion Bank Interac Inc.
Respondent(s):	Director of Investigation and Research

Hearing Date:	1998-03-25
Hearing Location:	Ottawa
Panel Members:	McKeown J. Noël J. L.R. Bolton

#### Case Documents

#### Pleading(s)

#	Title	Date
103a	<a href="#">Notice of Application to vary the consent Order</a>	1998-02-11
103b	<a href="#">Statement of grounds and material facts</a>	1998-02-11
103d	<a href="#">Affidavit of F.J. Harris dated January 30, 1998</a>	1998-02-11
103e	<a href="#">Impact statement</a>	1998-02-11

Decision(s)		
#	Title	Date
103c	<a href="#">Consent Order (revised)</a>	1998-02-11
106	<a href="#">Scheduling Order</a>	1998-02-13
109a	<a href="#">Order varying consent Order of June 20, 1996</a>	1998-03-25

**Proceeding 3**  
**Bank of Montreal et al v Commissioner of Competition**

Section(s):	ss. 106 (79 and 105) - Rescission or Variation of Consent Agreement or Order (Abuse of Dominant Position)
Filed on:	2000-07-25
Status:	Decided: 2000-09-08

Applicant(s):	Bank of Montreal The Bank of Nova Scotia Canada Trusco Mortgage Company Canadian Imperial Bank of Commerce La Confédération des caisses populaires et d'économie Desjardins du Québec Credit Union Central of Canada National Bank of Canada Royal Bank of Canada The Toronto-Dominion Bank Interac Inc.
Respondent(s):	Commissioner of Competition

Hearing Date:	2000-09-08
Hearing Location:	Toronto
Panel Members:	McKeown J. C. Lloyd L.P. Schwartz

**Case Documents**

Pleading(s)		
#	Title	Date
111a	<a href="#">Notice of Application to vary consent Order</a>	2000-07-25
111b	<a href="#">Statement of grounds and material facts</a>	2000-07-25
111c	<a href="#">Draft Order</a>	2000-07-25
111d	<a href="#">Affidavit of Fred J. Harris dated July 17, 2000</a>	2000-07-25
111e	<a href="#">Impact statement</a>	2000-07-25

Decision(s)		
#	Title	Date
115	<a href="#">Scheduling Order</a>	2000-07-27
114	<a href="#">Order regarding service of the second consent variation application</a>	2000-07-28
120	<a href="#">Order varying on consent of June 20, 1996 consent Order</a>	2000-09-08

**Proceeding 4**

<b>Bank of Montreal et al v Commissioner of Competition</b>	
Section(s):	ss. 106 (79 and 105) - Rescission or Variation of Consent Agreement or Order (Abuse of Dominant Position)
Filed on:	2002-12-04
Status:	Decided: 2003-01-10

Applicant(s):	Bank of Montreal The Bank of Nova Scotia Canada Trusco Mortgage Compa Canadian Imperial Bank of Commerce La Confédération des caisses populaires et d'économie Desjardins du Québec Credit Union Central of Canada National Bank of Canada Royal Bank of Canada The Toronto-Dominion Bank Interac Inc.
Respondent(s):	Commissioner of Competition

Hearing Date:	2003-01-10
Hearing Location:	Toronto
Panel Members:	Lemieux J. F. Jones L. Riedle

### Case Documents

Pleading(s)		
#	Title	Date
121a	<a href="#">Application for an Order further varying the consent Order and approving its restatement as an amended consent agreement</a>	2002-12-04
121c	<a href="#">Amended consent agreement</a>	2002-12-04
121e	<a href="#">Consent Order (draft)</a>	2002-12-04

Decision(s)		
#	Title	Date
126a	<a href="#">Order varying consent Order dated June 20, 1996 varied on March 25, 1998 and further on September 8, 2000 and restating it as an amended consent agreement</a>	2003-01-10

<b>Proceeding 5</b>	
<b>Bank of Montreal et al. v Commissioner of Competition</b>	
Section(s):	ss. 106 (79 and 105) - Rescission or Variation of Consent Agreement or Order (Abuse of Dominant Position)
Filed on:	2005-05-18
Status:	Decided: 2005-06-16

Applicant(s):	Bank of Montreal The Bank of Nova Scotia Canada Trusco Mortgage Company Canadian Imperial Bank of Commerce Credit Union Central of Canada National Bank of Canada
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	Royal Bank of Canada The Toronto-Dominion Bank Interac Inc.
Respondent(s):	Commissioner of Competition

Hearing Date:	2005-06-13
Hearing Location:	Ottawa
Panel Members:	Lemieux J. L. Riedle L. Csorgo

Case Documents
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Pleading(s)		
#	Title	Date
128a	<a href="#">Notice of Application to vary the consent Order</a>	2005-05-18
128b	<a href="#">Statement of grounds and material facts</a>	2005-05-18
128c	<a href="#">Affidavit of Kirkland Morris sworn on May 5, 2005</a>	2005-05-18
128e	<a href="#">Draft Order</a>	2005-05-18
128f	<a href="#">Consent by parties</a>	2005-05-18

Decision(s)		
#	Title	Date
0132a	<a href="#">Order varying on consent of June 20, 1996 Order</a>	2005-06-16