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**From:** Karam, Peter  
**Sent:** Friday, 12 April 2019 8:56 AM  
**To:** Janissen, Robert  
**Cc:** Knight, Steven  
**Subject:** FW: Collective Bargaining for transactional banking services by six Northern Rivers Councils [DLM=For-Official-Use-Only]  
**Attachments:** Notification to ACCC - Transactional Banking Services Tender 27 March 2019.pdf; Banking Services Tender 2019 (NRRGC) - Final.pdf; 08032019161249-0001.pdf  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Hi Robert

Thank you for your email dated 9 April 2019 addressed to Steven Knight which has been passed to me for reply.

ANZ has no objection to the collective bargaining proposal described in the notification attached to your email.

Best regards

Peter

**Peter Karam**  
**State Director NSW – Specialised Agribusiness and Commercial**

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jointly tender for transactional banking services with five other councils (Ballina Shire, Clarence Valley,