



Network Payment Solutions

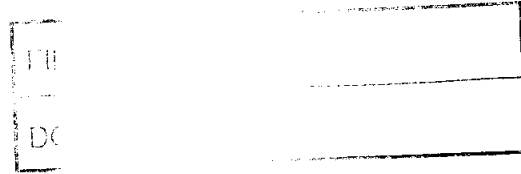
(Incorporating Macquarie Collections WA Pty Ltd)

ABN 38 094 875 706

4-04-2002

Mr Tim Grimwade

GM Adjudication
PO Box 1199
Dickson ACT 2602



Re: N70202 - Exclusive Dealing Notification

Dear Tim

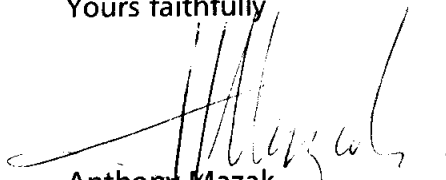
Please find below an amendment to our existing notification as per my telephone conversation with Ms Jaime Norton earlier today.

"Description of the conduct and how it will operate in practice.

In order to provide the service, Network Payment Solutions Pty Ltd must switch the transaction details through a Bank which is a member of the Visa and MasterCard Schemes (as these are by far the most common credit cards used). It is a requirement of the schemes that each merchant who accepts payment by credit card by any means must have a direct contractual relationship with a Scheme Member. Accordingly, customers of Network Payment Solutions Pty Ltd ("NPS") who want to continue to use the services offered by NPS, must enter into a merchant agreement with either BankWest (who has agreed to switch these transactions, and currently does so for existing customers of NPS), or another bank with whom NPS has a similar arrangement. Further, any future customers of NPS must, in order to acquire the services of NPS, enter into a merchant agreement with either BankWest, or any other Scheme Member which at the relevant time has agreed to consider applications to become merchants from customers of NPS."

If you have any questions, please call me on (08) 9325 1020.

Yours faithfully



Anthony Mazak
General Manager NPS

