



POAAL

POST OFFICE AGENTS ASSOCIATION LIMITED

A.C.N. 006 382 314

Ref: 043/3/03/C3136

Your ref: C2003/328, C2003/240

11 March 2003

General Manager
Adjudication Branch
Australian Competition & Consumer Commission
PO Box 1199
DICKSON ACT 2602

FILE No:
DOC:
MARS/PRISM:

Dear Sir,

**Application for authorisation Nos. A30224 and A30225 in relation to
EFTPOS interchange fees.**

Thank you for the opportunity to comment on the above applications on the Interchange Fee Agreement by several financial institutions.

POAAL has reviewed the documents provided and considered the matter from a range of perspectives. Its main concern is for the unknown and unexpected consequences that may arise from attempts by the financial institutions to recover the revenue from existing fees through other fees and charges, which in turn may be unrelated to the cost of providing such a service.

In the circumstances, POAAL asks for the opportunity to comment later should it become clear that our input would be useful. Or the ACCC may request comment from us following receipt of other submissions provided to the Commission.

Otherwise, POAAL advises that it has no objections to the authorisation by the ACCC.

Yours sincerely,

Marie McGrath-Kerr
Chairman.

