

20 March 2003

Mr Paul Palisi  
Acting General Manager  
Adjudication Branch  
Australian Competition & Consumer Commission  
PO Box 1199  
Dickson ACT 2602

FILE No:
DOC:
MARS/PRISM:

Dear Mr Palisi

**RE: Applications for Authorisation Nos A30224 and A30225 in  
relation to EFTPOS interchange fees**

Thank you for the opportunity to respond to your letter dated 24 February 2003.

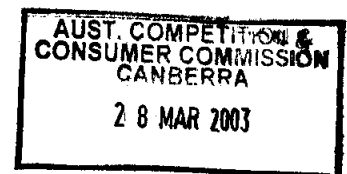
Cosmos E-C Commerce has no formal response at this stage, however we do have interest in the final implementation of EFTPOS interchange fees.

We do, however, seek the assurances of the RBA and ACCC that new parties wishing to enter the EFTPOS acquiring market are protected from anti-competitive behaviour.

In the future we may, given sufficient time, put in a response to this matter, however we understand that you may not be in a position to review the response after the 21<sup>st</sup> March 2003.

Yours sincerely

Jamie Collins  
Chief Executive Officer



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