



Payments Industry Liaison  
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29 October 2004

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

Dear Mr Grimwade

**Application for revocation and substitution of authorisation lodged by the  
Australian Payments Clearing Association Limited**

In reference to your letter of 28 September 2004, I thank you for the opportunity to comment on the above application.

Australia and New Zealand Banking Group Limited through its industry sources is aware of the contents of the application made by the Australian Payments Clearing Association Limited for reauthorisation of certain provisions of its Australian Paper Clearing System Regulations and supports it.

Yours sincerely

*Original signed*

Paul Inglis  
Head, Payments Industry Liaison