



Payments Risk & Industry
Operational & Technology Risk
21/100 Queen Street, Melbourne, Australia, 3000

Telephone 61 3 9273 6888
Facsimile 61 3 9273 5808

24 January 2007

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

FILE No:
DOC:
MARS/PRISM:

Dear Sir

**Application for reauthorisation HVCS Regulations and Procedures lodged by
Australian payments Clearing Association Ltd (APCA) – draft determination**

In reference to your letter of 17 January 2007, 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 reauthorization of certain provisions of its High Value Clearing System Regulations and Procedures and supports it.

It would be appreciated if you could keep us informed on the progress with this application and for communication purposes, can you please email myself at inglisp@anz.com. Thank you.

Yours faithfully

Paul Inglis
Head, Payments Risk & Industry

