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23 November 2009

Dr Richard Chadwick
General Manager
Adjudication Branch
Australian Competition & Consumer Commission
PO Box 3131,
CANBERRA ACT 2601

adjudication@accc.gov.au

Your Ref: C2009/1399
Contact Officer: Tess Macrae

Dear Dr Chadwick,

**Re: Cuscal Limited, National Australia Bank Limited and RediATM network
members applications for authorisation A91175-A91177
-PRE-DECISION CONFERENCE**

I refer to your letter dated 19 November 2009 advising that a pre-decision conference is to be held on 7 December 2009 at 10.45am in relation to the above applications for authorisation.

I would like to attend that conference in Sydney representing Cashcard Australia Limited. Cashcard has ACCC approval to operate a similar sub-network to "RediATM", known as "FeeSmart" (Application A91119). In the future it is possible that further institutions could join both sub-networks and there could also be some movement of institutions between the two sub-networks, therefore Cashcard is interested in the ACCC's position and views on the operation and scope of sub-networks. Cashcard is also interested to learn the views of Vision Australia which has requested the pre-decision conference.

Yours Sincerely,

A handwritten signature in black ink, appearing to read 'Phil Timms'.

Phil Timms
Senior Manager, Industry Relations
Cashcard Australia Limited
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Email: Phil.timms@firstdata.com.au