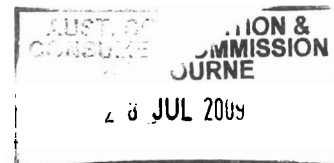


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indue
empowering financial solutions



Indue Ltd
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Your Ref: C2009/1325

Friday, 24 July 2009

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The Director
Adjudication Branch
Australian Competition and Consumer Commission
GPO Box 520
Melbourne VIC 3001

Indue Ltd
ABN 97 087 822 464

Dear Sir,

RE: APCA's APPLICATION FOR REVOCATION AND SUBSTITUTION OF AUTHORISATIONS A91153 TO A91154 – INTERESTED PARTY CONSULTATION.


I refer to your letter dated 20 July 2009.

Indue is an approved deposit taking institution regulated by APRA. It is a specialist service provider, primarily to the credit union sector. As a member of APCA, Indue undertakes the settlement obligations of its clients in the following APCA clearing streams:

- Australian Paper Clearing System (APCS);
- Bulk Electronic Clearing System (BECS); and
- Consumer Electronic Clearing System (CECS).

Indue has no objection to APCA's application for the revocation and substitution of the above authorities in relation to the CEC's regulations and procedures.

Your faithfully,


Peter Anderson
General Counsel