



Suncorp-Metway Ltd  
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10 August 2009

[VIA EMAIL – [adjudication@acc.gov.au](mailto:adjudication@acc.gov.au)]

Sue Philp  
Director – Adjudication Branch  
Australian Competition & Consumer Commission  
GPO Box 520  
**MELBOURNE VIC 3001**

Dear Ms Philp

**AUSTRALIAN PAYMENTS CLEARING ASSOCIATION (APCA) APPLICATIONS FOR  
REVOCATION AND SUBSTITUTION AUTHORISATION A91153 TO A91154  
INTERESTED PARTY CONSULTATION**

We refer to your letter dated 20 July 2009 and the submission made by APCA regarding the Consumer Electronic Clearing System Regulations and Manual, lodged on 13 July 2009.

Suncorp does not have any material concerns with the proposed revocation of A30228 and A30229, nor the substitution authorisation A91153 to A91154. We look forward to receiving notification of the ACCC's final determination.

We would also like to reiterate that any regulatory correspondence be directed to me in the first instance. This ensures prompt and appropriate responses for you from the Suncorp Group.

If there is any additional information you require, please contact me direct. Alternatively, Adam Hyde can be contacted on (07) 3836 1152 to discuss.

Yours sincerely

A handwritten signature in black ink, appearing to read "C. Cunnington".

Chris Cunnington  
**Executive General Manager, Regulatory Affairs**

Cc Barbara O'Conor-Nash, Executive Manager Bank Regulatory Change  
Alan Ducret, QLD Regional Director, ACCC