

Pfitzner, Laura

From: Latham, Craig [REDACTED]
Sent: Wednesday, 16 October 2013 12:17 PM
To: Parkes, Hayley
Subject: PIN@POS initiative [SEC=UNCLASSIFIED]

Dear Hayley

I refer to our observations in our submission on the PIN@POS initiative of 18 July 2013 and the various developments that have occurred since.

In particular, we note that American Express is to be more directly involved. In our view, this further strengthens the benefits of the initiative.

We also applaud the invitation extended to the Restaurant and Catering Industry Association to sit on the Communications Subcommittee which reports to the Steering Committee of the PIN@POS initiative. We believe that this opportunity has been taken up and it provides a valuable opportunity for the financial institutions to understand the views and concerns of small businesses in this industry and further strengthen their relationships with them.

Accordingly, our Office confirms our earlier observations on the benefits of the initiative and again points to the opportunities for the financial institutions to work closely with the small businesses impacted.

Regards

Craig

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 **Australian**
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