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October 14, 2013

Ms. J. Walker
Australian Consumer & Competition Commission
Level 35,
360 Elizabeth St
Melbourne 3000

Dear Ms. Walker

I support your reported moves to have all credit cards accept only pin numbers rather than signatures, provided all cards are **required** to accept a common pin number format.

Currently each card has it's own rules for acceptable formats so we have plenty of variety of number of digits and alphabetics.

I hold 4 credit cards and would accept a pin number if it was uniform, instead I am currently forced to sign as I cannot always remember the appropriate number.

Yours Faithfully



Tony Kincaid

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