

National Australia Bank  
Level 10, 700 Bourke Street  
Melbourne VIC 3008



28 November 2016

Saraj Bhullar  
Senior Project Officer - Australian Competition & Consumer Commission  
Level 35, The Tower  
360 Elizabeth Street  
Melbourne VIC 3000

Dear Sir

**NPP AUSTRALIA LIMITED APPLICATIONS FOR AUTHORISATION – A91560 -  
A91562 – INTERESTED PARTY CONSULTATION**

National Australia Bank supports the authorisation of the Regulations of NPP Australia Limited governing the rules of access and participation in the New Payments Platform (NPP).

We believe the proposed Regulations promote access to the system by a breadth of potential Participants, both Authorised Deposit taking Institutions (ADIs) and non-ADIs.

National Australia Bank is a Participant in the NPP and a shareholder in NPP Australia Limited.

For any queries in relation to this letter, please contact the undersigned.

Sincerely,

A handwritten signature in blue ink that reads 'M Starkey'.

Michael Starkey  
Executive General Manager, Deposits & Transaction Services