



RESERVE BANK OF AUSTRALIA

*Payment Systems (Regulation) Act 1998*

*Exemption from Clause 11 of the Access Regime for the ATM System*

*Exemption No 1 of 2009*

The Reserve Bank of Australia, under clause 16 of the *Access Regime for the ATM System (Access Regime)*, exempts the arrangement described below between Cashcard Australia Limited (**Cashcard**) and the Bank of Western Australia Limited (**Bankwest**) in relation to Commonwealth Bank of Australia (**CBA**) from the application of clause 11 of the *Access Regime*.

Under this arrangement:

An interchange fee may be paid to Cashcard by CBA or by Bankwest on behalf of CBA in respect of transactions by CBA customers on Bankwest branded ATMs supplied by Cashcard.

In granting this exemption, the Reserve Bank has had regard to:

- (a) whether granting the exemption is in the public interest;
- (b) the interests of current participants in the system;
- (c) the interests of people who, in the future, may want access to the system; and
- (d) other matters the Reserve Bank considers relevant.

Signed

A handwritten signature in blue ink, appearing to read 'GR Stevens'.

GR Stevens  
Governor  
Reserve Bank of Australia

Date 16 July 2009