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16 January 2009

Ms Michele Bullock  
Head of Payments Policy  
Reserve Bank of Australia  
GPO Box 3947  
Sydney NSW 2001

Dear Michele,

### **Consultation on the Proposed Access Regime**

Thank you for providing the opportunity to comment on the "*Access Regime for the ATM System: A Consultation Document*" which was issued by the Reserve Bank upon Designation No 1 of 2008.

We have outlined our views in the attached submission and welcome the opportunity to discuss these views with the Reserve Bank in more detail as part of the consultation process.

Please contact me on (02) 9959 7011 or Phil Timms on (02) 9959 7008, should you require any further information.

Yours Sincerely,

A handwritten signature in black ink, appearing to read 'John Tait', with a small dot below the end of the signature.

John Tait  
Senior VP, Sales & Marketing - ANZ