

REFERENCES

Australian Bankers' Association (2002), 'Banking Industry Response to RBA Consultation Document, Reform of Credit Card Schemes in Australia', March.

Australian Competition and Consumer Commission (2000), 'ACCC Alleges Price Fix by Bank', Press Release, 4 September.

Australian Retailers Association (2001a), 'Submission to the Reserve Bank of Australia and Australian Competition and Consumer Commission', January.

Australian Retailers Association (2001b), 'Submission to the Reserve Bank of Australia, Credit Card Schemes in Australia', 26 July.

Bankcard Association of Australia (2002), 'Setting Efficient Cost Based Interchange Fees', June.

European Commission (2002), 'Commission exempts multilateral interchange fees for cross-border Visa card payments', Press Release, 24 July.

Financial System Inquiry Committee (Wallis Committee) 1997, Final Report, AGPS, Canberra.

Office of Fair Trading (2001), 'OFT considers MasterCard/Europay rules may involve excessive fees', Press Release, 25 September.

Reserve Bank of Australia and Australian Competition and Consumer Commission (2000), Debit and Credit Card Schemes in Australia: A Study of Interchange Fees and Access, October.

Reserve Bank of Australia (2001), Reform of Credit Card Schemes in Australia: A Consultation Document, December.