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## APPENDIX

### Organisations that provided submissions:

American Express International	Diners Club Australia
AMP Bank Limited	Integral Energy
Australia and New Zealand Banking Group Limited	MasterCard International
Australia Post	Motor Trades Association of Australia
Australian Association of Permanent Building Societies (AAPBS)	National Australia Bank
Australian Consumers' Association	Newcastle Permanent Building Society
Australian Bankers' Association	Restaurant and Catering Association of Australia
Australian Retailers Association	St George Bank Limited
Bankcard Association of Australia	Sydney Water
Bank of Western Australia Limited	Telstra
Bendigo Bank Limited (combined views)	The Shell Company of Australia Limited
Citibank Limited	TransAction Resources Pty Ltd
Coles Myer Limited	Visa International Service Association
Commonwealth Bank of Australia	Westpac Banking Corporation
Credit Union Services Corporation (Australia) Limited (CUSCAL)	Woolworths Limited

In addition, the Reserve Bank received submissions from a small number of individuals.