



Bank of Queensland Limited
ABN 32 009 656 740
259 Queen Street, Brisbane 4000
GPO Box 898, Brisbane 4001
Telephone (07) 3212 3333
Facsimile (07) 3212 3399
www.boq.com.au

Reference :
If telephoning, contact : Keith Wilson

Mr John Veale
Head of Payments Policy
Reserve Bank of Australia
GPO Box 3947
SYDNEY NSW 2001

17 February 2006

Dear Mr Veale

Reform of Debit Card Systems in Australia - A Consultation Document - December 2005

In response to the invitation from the Reserve Bank to consider submissions on the Draft Access Regime for the EFTPOS system and the Draft Standard (The setting of Interchange Fees in the EFTPOS System), Bank of Queensland has provided the following submission for consideration.

We would welcome the opportunity to further consult with the Reserve Bank on these issues should there be an opportunity to do so.

Yours faithfully

David Saville
General Manager
Retail Operations