



ATTACHMENT 3: ORGANISATIONS THAT PROVIDED SUBMISSIONS AND OTHER MATERIAL

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| American Express International | International Air Transport Association |
| Australia and New Zealand Banking Group Limited | Loyalty Pacific Pty Ltd |
| Australian Bankers' Association | Macquarie Bank Limited |
| Australian Consumers' Association | MasterCard International |
| Australian Retailers Association | National Association of Retail Grocers of Australia |
| Australian Settlements Limited | National Australia Bank |
| Australian United Retailers | Pharmacy Guild of Australia |
| Bank of Queensland | Pure Commerce |
| Bankcard Association of Australia | Restaurant and Catering Association of Australia |
| Caltex Australia | St George Bank |
| Citibank Limited | Telstra |
| Coles Myer Limited | The Shell Company of Australia Limited |
| Commonwealth Bank of Australia | The Tourism Task Force |
| CoRE Research | VISA International Service Association |
| Council of Small Business Organisations of Australia | Westpac Banking Corporation |
| Credit Union Services Corporation (Australia) Limited | Woolworths Limited |
| Diners Club Australia | |
| Financial Services Consumer Policy Centre | |

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