



POAAL

Post Office Agents Association Limited
A.C.N. 006 382 314

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1 February 2007

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

Dear Sir,

2007/08 Review of Payment System Reforms
Credit Card Interchange Fees

The Post Office Agents Association Limited (POAAL) represents the small business operators who have a contractual relationship with Australia Post as owners of Licensed Post Offices (LPOs), Community Postal Agencies, and Mail Contractors.

Those of our members who operate post offices and postal agencies usually operate their postal business in conjunction with another business. Issues to do with banking and credit cards have a significant impact on the operation and viability of their businesses. Another significant impact is on the communities in which our members operate their businesses, including social impact.

Our members are an integral part of Australia's mail delivery network and perform a vital community function, especially when that community is in regional and rural Australia

POAAL has found that past discussions with the RBA on the current topic to be frank and refreshing, and we look forward to being given the opportunity to further discuss the areas of review where appropriate.

Yours faithfully,

Ian Kerr
CEO