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29 July 2011

Mr Arun Kendall  
Industry Policy  
Australian Payments Clearing Association  
Level 6, 14 Martin Place  
Sydney NSW 2000

Dear Arun

**THE ROLE OF CHEQUES IN AN EVOLVING PAYMENTS SYSTEM**

Thank you for the opportunity to submit a response to APCA's consultation paper on the role of cheques in an evolving payments system. Please find it enclosed.

We believe that your consultation on cheques and our review into innovation in the payments system are complementary, and we look forward to continuing to work together on this important issue.

Please do not hesitate if you have any questions regarding our submission.

Yours sincerely

Christopher Kent  
Head of Payments Policy Department

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