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Wednesday 31 August 2011

Head of Payments Policy Department Reserve Bank of Australia GPO Box 3947 Sydney NSW 2001

Dear Sir / Madam,

Please find attached Australia Post's submission to the Reserve Bank of Australia in relation to 'The Strategic Review of Innovation in the Payments System'.

We would be happy to meet with the Reserve Bank of Australia to discuss any issues raised in this submission in more detail if required.

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Please feel free to contact me on (03) 9107 0977 or via e-mail at <u>andrew.maitland@auspost.com.au</u>, should you require further information.

Yours sincerely

La Southerd .

Andrew Maitland General Manager, Financial & Commercial Services Australia Post