

23 August 2017

Principal Adviser
Financial System Division
The Treasury
Langton Crescent
PARKES ACT 2600
By email CreditCards@treasury.gov.au

Dear Sir/Madam

Credit Cards: Improving consumer outcomes and enhancing competition – consultation paper

The Australian Bankers' Association (**ABA**) appreciates the opportunity to provide The Treasury with comments on the Consultation Paper *Credit Cards: Improving consumer outcomes and enhancing competition* (**consultation paper**).

With the active participation of its members, the ABA provides analysis, advice and advocacy for the banking industry and contributes to the development of public policy on banking and other financial services. The ABA works with government, regulators and other stakeholders to improve public awareness and understanding of the industry's contribution to the economy and to ensure Australia's banking customers continue to benefit from a stable, competitive and accessible banking industry.

Yours faithfully

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