



15 November 2017

Rod Sims  
Chairman  
Australian Competition and Consumer Commission  
GPO Box 3131  
CANBERRA ACT 2601

Our ref - (KB – C&C)

Dear Chairman

**Draft decision on fee free ATMs in remote Indigenous communities**

Thank you for the opportunity to provide a response on the Draft decision on fee free ATMs in remote Indigenous communities

The Queensland Law Society (the Society) is the peak professional body for the State's legal practitioners. We represent and promote nearly 12,000 legal professionals, increase community understanding of the law, help protect the rights of individuals and advise the community about the many benefits solicitors can provide. The QLS also assists the public by advising government on improvements to laws affecting Queenslanders and working to improve their access to the law.

The Society strongly supports the ACCC granting re-authorisation to parties to provide fee free ATM services in remote Indigenous communities for 10 years.

The Society notes that original authorisation for this initiative was promoted by the Financial Counselling Australia Report issued in 2010, titled, "ATM fees in Remote Indigenous Communities". We are pleased to see that the authorisation has addressed many of the issues raised in the report. We consider that the re-authorisation will help to ensure that those same issues raised in the report do not reappear.

If you have any queries regarding the contents of this letter, please do not hesitate to contact our Senior Policy Solicitor, Kate Brodnik by phone on (07) 3842 5851 or by email to [K.Brodnik@qls.com.au](mailto:K.Brodnik@qls.com.au).

Yours faithfully

  
Christine Smyth  
President