

Director,  
Payments Strategy and Policy Unit,  
The Treasury,  
Canberra.

I note the consultation paper on the above, and am sending a brief submission to express my preference that the option of a cheque payment system should continue for those who wish to use it.

I understand the world has changed substantially as a result of electronic technology, and do use the EFT payments system.

However, there are occasions when the use of a physical cheque is more appropriate - for example, in sending funds for a gift to a family member, which is much more meaningful than having something appear on a screen in a bank statement.

Kind regards,

**John Day**