

TO: paymentsconsultation/treasury.gov.au

PHASING OUT OF CHEQUES/ DIGITAL ALTERNATIVES/BETTER 'INTERNET' COVER

I do not feel knowledgeable enough to answer the majority of questions listed in the 36 page document relating to the Winding Down of Cheque system, which are, in the main commercial/governmental, but would like to comment on personal cheques.

Increase in cyber crime/scams/ credit card fraud is a deterrent to switching over from chqs Charities will more than likely miss out, as the possibility of yet another institution having access to ones credit card details is distasteful.

Banks already doing it. My own bank has already sent me notification that if prior to 1/10/23 a cheque book was not issued then cheque access will not be available, and also should I already have cheque facilities they may be removed at any time.

Has the cost of money orders/ NPP New payments platform been considered.

Regional Tech Hub facilities Help Line of the BCPlan will need to be 100% accessible at all times and in all areas to be able to meet requirements and not a 9 to 5 office hours/automated response facility.

Govt prospal to Better Connectivity Plan and the Govt consideration with regard to Low Earth Orbit Satellites seems on the face of it to be somewhat of a duplication

MARILYNN HARVEY

[REDACTED]

23/1/2024.