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Dear National Footwear Retailers Members,

My team and I are now available, 24 hours a day, 7 days a week, every day of the year. What this means to you as a valued client of the Commonwealth Bank, is that your phone call will be answered by one of my associates who will be able to assist with your enquiry. So each and every time you call, there will be a person on the other end of that phone and yes they are located in Australia. You will never have to leave a message on voicemail again.

Our aim is to make our services available to you at anytime you need us.

We have introduced a new internet site called LBB Online. LBB Online provides clients with a new and better way to engage with us, and with each other. LBB Online not only provides access to important banking information and services, but it also provides discussion forums, so that our clients can talk to each other. LBB Online will also allow our clients to post marketing material, so that they can reach out to new clients, through our site. These are just some of the great features of the site.

The internet site address is as follows:

<http://www.commbank.com.au/business/betterbusiness/>

Introducing the latest Government tax break for small business.

The 2009 Federal budget has resulted in some changes that could provide small businesses with a 50% tax deduction on new car or equipment purchases. This is in addition to the usual tax deductions available on depreciating assets. For more information, please refer to the below website.

<http://www.commbank.com.au/business/investment-allowance.aspx>

I have enclosed my business card with this letter, please feel free to contact me should you have any questions.

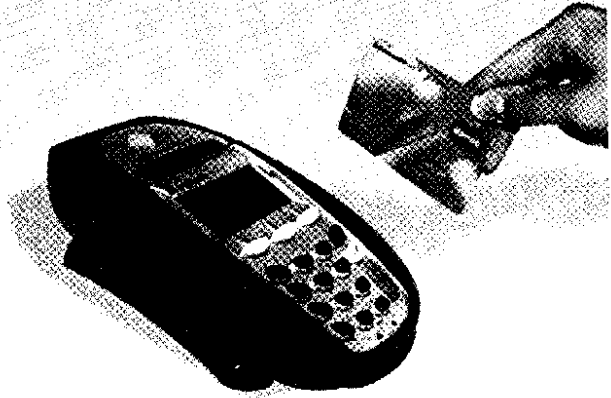
I look forward to helping you with your business needs now and in the future.

Yours sincerely

Francis Chan
Executive Manager

Special offer for

National Footwear Retailers Association



The Commonwealth Bank is pleased to make a special offer to National Footwear Retailers Association members for the following merchant services.

Electronic Credit Card Rate 0.64%
Debit Card \$0.05 per transaction

Other Cards: Your customers may use certain specialty credit cards or transaction types. Due to Visa and MasterCard Interchange Fees, these may attract the following rates (% of transaction amount)

Card Type	Visa Sales	Mastercard Sales	Explanation
Micropayments	0.64%	0.64%	Less than \$5 Visa/ \$20 MasterCard scheme debit
Scheme Debit	0.58%	0.34%	Visa or MasterCard Debit Card
Standard	0.80%	0.64%	Hand keyed transactions
Premium	1.19%	1.21%	Platinum
Commercial	1.46%	1.43%	Business Card
International	1.81%	1.89%	Visa & MasterCard Cards from overseas

Monthly Terminal Rental

Fee Type (Please tick appropriate box)

Uncontracted

EFTPOS PLUS

Ingenico 5110

\$23.50

General

Fee Type

Joining Fee
 Administration Fee
 Minimum Monthly Service Fee
 ISA/CBTA
 Chargeback processing fee
 Stationery
 Cancellation fee

Amount

Waived
 \$28.00
 \$20.00
 0.44%
 \$30.00
 On order
 \$110.00

Details

Per Facility
 Per Facility per annum in advance
 Minimum fee paid per month on credit card sales
 Additional scheme fee per international transaction
 Per chargeback
 Per order
 Per facility (out of contract)

Authorisations

Fee Type

KeyAuth authorisations ^
 Pre-authorisations
 Voice authorisations ^

Amount

Nil
 \$0.15
 \$3.50

Details

Per item
 Per item
 Per customer assisted call

^ Only applicable during downtime or terminal malfunction

Interested in this special offer?

New customers complete and fax this form to (03) 8637 4701 or phone (03) 8637 4713

Link ID: G0059

Existing customers complete and fax this form to 1300 728 941 or email merchantcostings@cba.com.au

Contact Name

Business Name

Membership Number

Merchant Number (CBA customers) 5353109

Address

Telephone

Email



Commonwealth Bank

Note – You do not have to be a Commonwealth Bank customer to take up this offer. Important note: All fees are subject to change on 30 days advance written notice and are inclusive of GST. All refunds will be charged at the prevailing interchange rates. Minimum monthly service fee will be determined at time of application based on a member's expected credit card transaction mix and turnover. Applicants for this offer consent to their name and merchant identification being provided to the **National Footwear Retailers Association** group to confirm their membership and eligibility for the offer.

Full terms and conditions available on application. Commonwealth Bank of Australia ABN 48 123 123 124. V072009