



DATE: 9 May 2006

MY REF:

YOUR REF: **MR KEITH WEEKS**

THE SECRETARY  
COMPETITION COMMISSION  
FAX NO. (012) 394 4258

Dear Sir,

**SUBMISSION TO THE COMPETITION COMMISSION OF SA ON THE REPORT  
"THE NATIONAL PAYMENT SYSTEM AND COMPETITION IN THE BANKING SECTOR"**

I transmit herewith my submission for consideration by the Competition Commission.

If the Commission were to require oral amplification, I would comply with the greatest of pleasure.

Kindly acknowledge receipt.

Yours faithfully

STEPH DE GOEDE

**PS. ALREADY FAXED**