

Hayley Parkes  
Assistant Director  
Adjudication Branch  
Level 35  
360 Elizabeth St  
Melbourne VIC 3000

Ms Parkes,

**Re: Visa & MasterCard - Authorisations - A91379 & A91380**

I am writing to you in regards to the Australian Competition and Consumer Commission (ACCC) Draft Determination issued on 11 October 2013 which proposes to grant authorisation to Visa and MasterCard to permit them, American Express and Participating Financial Institutions to coordinate in relation to implementing mandatory use of PINs at points of sale (PIN@POS).

Alzheimer's Australia is the peak body providing support and advocacy for the more than 320,000 Australians living with dementia. Our National Consumer Advisory Committee has brought to our attention the application made to the ACCC by Visa and Mastercard and are concerned about the impact the mandatory use of PIN@POS may have on people with dementia.

We know that people with dementia often struggle to engage in their local communities because of limited community understanding and many people with dementia experience loneliness and social isolation. As an organisation we are working to create a more dementia friendly Australia that supports and promotes social inclusion. This includes a service system and organisations that are dementia friendly.

Some people with dementia have difficulty remember a PIN, sequencing numbers, and reading and using an EFTPOS machine, but do not have difficulty in signing their name. As such, the introduction of PIN@POS could further disadvantage people with dementia from remaining active participants in their community.

We strongly advise that some consideration is given to those individuals who may not be able to use a PIN in the final decision made by the ACCC.

Thank you for the opportunity to comment.

Yours sincerely



Ita Buttrose AO, OBE  
National President  
Alzheimer's Australia

1 November 2013