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MEDIA RELEASE DECEMBER 2007

FROM INFANCY TO ICON, BPAY CELEBRATES A MILESTONE BIRTHDAY

November 18, 2007 marks BPAY's 10-year anniversary. Remarkably in such a short time, BPAY has become not only the most popular bill payment service in Australia, but also arguably one of the country's most recognised brands.

And we would like to take this opportunity to congratulate you on being part of its success, which continues to be a truly collaborative effort.

From modest beginnings with 37 billers, consumers can now pay over 15,000 bills using the BPAY service.

In fact, in July 2007, \$11.2 billion worth of BPAY payments were processed with 77 per cent of these payments now made via the Internet.

According to BPAY General Manager Andrew Arnott, much of the scheme's success can be attributed to its core values established 10 years ago – it is quick, easy, convenient and secure.

What began as an innovative and secure phone bill-paying scheme has grown into a pioneering approach to technology. It didn't take long for BPAY to offer electronic bill payment via the Internet, then introduce electronic bill presentment with BPAY View in January 2002.

We know that your customers want a choice when it comes to bill payments, and the iconic bold 'B' represents a hassle-free, time-saving option to pay bills any time of the day or night, on any day of the year, from anywhere in the world. BPAY's tagline – The Way Australia Pays - succinctly captures the consequence of 10 years of innovation.

BPAY will continue to present billers with a cost effective payments collection service that provides cleared funds and simple back-end reconciliation of funds and payments data. And the next decade promises to be as pioneering with proprietary advancements relevant to all the scheme's stakeholders.

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BPAY Pty Ltd is a wholly owned subsidiary of Cardlink Services Limited (CSL) which is owned by the four major banks, St George and BankWest. The Directors of BPAY Pty Ltd are appointed by these banks to supervise BPAY affairs. BPAY Pty Limited has no direct relationship with billers or end consumers.

For more information, visuals or an interview, please contact:

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