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[**When is a penalty clause not a penalty clause?**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CANZ%5CWhenIsAPenaltyClauseNotAPenaltyClause.htm) **- Clayton Utz**

[***When the natives get restless upheaval has happened!!!***](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CParliament%5Cwhen_the_natives_get_restless.htm)

[**Wholesale Supply Side**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CWholesale_Supply_Side.htm)

[**Who Gains and Who Loses from Credit Card Payments?**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5Cwho_gains_and_who_loses_from_credit_cards.htm)

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[**Why does the Payments System Board of the Reserve Bank believe that it has no regulatory power to seek Credit Card Issuers to provide financial data which identify the demographic cohorts that contribute 80% *circa* of Interest And Penalty Fees Revenue?**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CWhyDoesPaymentsSystemBoardHaveNoRegulatory.htm)

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[**Writer**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CWriter%5CWriter.htm)or[**The Writer**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CWriter%5CWriter.htm)

*'*[***You don't fit in, f--- off'*, Reserve Bank whistleblower told - SMH - 30 Sept 2013**](http://www.smh.com.au/national/investigations/you-dont-fit-in-f-off-reserve-bank-whistleblower-told-20130930-2undq.html)

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[**'Zero balance' credit card deals under ASIC microscope**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CSMH%5Czero_balance.htm)