

AUSTRALIAN CAPITAL TERRITORY

CREDIT ACT 1985

DECLARATION

NO. 16 OF 1996

Under section 19 of the Credit Act 1985 (the Act) I declare that section 122 of the Act does not have effect in relation to communications by post, telephone or telex.

Dated *3 January* 1996

A handwritten signature in black ink, appearing to read 'Gary Humphries', with a long horizontal stroke extending to the right.

**GARY HUMPHRIES
MINISTER FOR CONSUMER AFFAIRS**