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Competition Bureau
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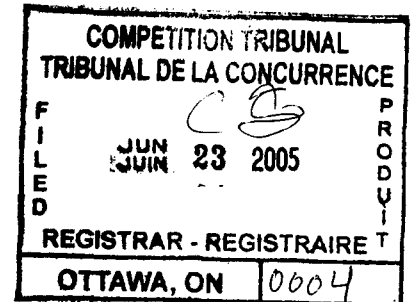
Place du Portage I
50, rue Victoria
Gatineau (Québec)
K1A 0C9

Place du Portage I
50 Victoria Street
Gatineau, Québec
K1A 0C9

Télécopieur-Facsimile
(819) 953-8546
Téléphone-Telephone
(819) 997-1209

June 23, 2005

The Competition Tribunal
c/o Ms. Monique Séguin, the Registrar
Royal Bank Centre
600-90 Sparks Street
Ottawa, Ontario
K1P 5B4



Dear Ms. Séguin:

Re: B-Filer Inc., B-Filer Inc. doing business as GPay Guaranteed Payment and NPay Inc. v. The Bank of Nova Scotia [CT-2005-006]

This is to certify pursuant to section 103.1 of the *Competition Act* that the above-captioned matter is not the subject of an inquiry nor was it the subject of an inquiry that has been discontinued because of a settlement between the Commissioner of Competition and the Bank of Nova Scotia, the Respondent in this matter.

Yours sincerely,

Richard J. Taylor
Deputy Commissioner of Competition
(Civil Matters)