



Our ref: CB10000455
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www.accc.gov.au

Dear Sir/Madam

Collective Bargaining Notification CB10000455 lodged by Six/Left Group Pty Ltd — interested party consultation

Introduction

The Australian Competition and Consumer Commission (the ACCC) has received a collective bargaining notification from Six/Left Group Pty Ltd (Six/Left), a retail consultancy which provides management in relation to point-of-sale finance. Six/Left proposes to establish a collective bargaining group through which it would act as the agent for small to medium homeware retailers to negotiate point of sale finance agreements with financiers offering 'interest free', 'no interest ever' 'buy now pay later' and rental point-of-sale finance options. Point-of-sale finance arrangements negotiated by Six/Left would be available for use by homeware retailers which are members of the collective bargaining group. Homeware retailers will not be eligible for membership in the collective bargaining group if they expect that the value of their contracts with target finance providers would exceed \$3m in any 12 month period.

The purpose of this letter is to invite your comments as a party who may be interested in providing a submission to the ACCC in relation to these arrangements. Please see the ACCC's publication '[Small Business Collective Bargaining Notifications & the Competition and Consumer Act](#)' for a summary of the notification process and how to make a submission to the ACCC. A copy of the notification is available on the ACCC's website <https://www.accc.gov.au/public-registers/authorisations-and-notifications-registers/collective-bargaining-notifications-register>.

Request for submissions

The ACCC invites you to make a submission on the likely public benefits and the likely effect on competition, or any other public detriment, from the proposed arrangements. Submissions on the notification should be provided by **10 August 2018**. Submissions should be emailed to adjudication@accc.gov.au with the subject "CB10000455 – Six/Left Group – submission".

Alternatively, if you would like to provide comments orally, please contact Tanya Hobbs on 02 6243 1029 or via email to adjudication@accc.gov.au to organise a suitable time.

Submissions, including oral submissions, will be placed on the ACCC's public register subject to any request for exclusion. Please see the ACCC's publication [Guidelines for excluding information from the public register](#).

Please advise if you do not wish to make a submission at this time, but would like to be informed of the progress of the ACCC's review of the notification. Please provide a nominated contact email address for future correspondence.

You can also forward this letter to any other party who may wish to make a submission to the ACCC regarding the notification.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please contact Tanya Hobbs on 02 6243 1029 or via email to adjudication@accc.gov.au.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'DChanning', with a stylized flourish at the end.

Darrell Channing
Director
Adjudication