



**Bank of Queensland Limited**

ABN 32 009 656 740  
Established 1874

229 Elizabeth Street Brisbane Qld 4000  
GPO Box 898 Brisbane Qld 4001  
Telephone (07) 3212 3333  
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DX 240 Brisbane Telex AA41565

In your reply please quote : SLH/CS  
If telephoning kindly ask for : Stacey Hester

4 April 2001



Adjudication Branch  
Australian Competition and Consumer Commission  
PO Box 1199  
DICKSON ACT 2602

Dear Sir/Madam

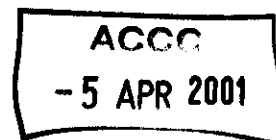
**Form G - Exclusive Dealing Notification**

Please find **enclosed** a completed Form G – Exclusive Dealing Notification in respect of concessional fees and products available to certain of the Bank of Queensland's customers, and the Bank's cheque in the amount of \$1,000.

If you have any questions in relation to the Notification, please contact the writer on (07) 3212 3301.

Yours faithfully

**Stacey Hester**  
Corporate Solicitor



040851SH04

FORM G

N90857

COMMONWEALTH OF AUSTRALIA

*Trade Practices Act 1974 – Sub-section 93(1)*

**EXCLUSIVE DEALING  
NOTIFICATION**

To the Australian Competition and Consumer Commission:

Notice is hereby given in accordance with sub-section 93(1) of the *Trade Practices Act 1974*, of particulars of conduct or of proposed conduct of a kind referred to in sub-section 47(2), (3), (4), (5), (6) or (7), or paragraph 47(8)(a), (b) or (c) or 9(a), (b), (c) or (d) of that Act in which the person giving notice engaged or proposes to engage.

1. (a) Name of person giving notice:

Bank of Queensland Limited ABN 32 009 656 740

(b) Short description of business carried on by that person:

Banking and financial services

(c) Address in Australia for service of documents on that person:

Level 9, 229 Elizabeth Street, Brisbane, 4000

2. (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates:

Banking and financial services and products including:

- Home loans;
- Personal loans;
- Credit cards;
- Transaction accounts;
- EFTPOS and merchant facilities;
- Business loans; and
- Home, home contents, motor vehicle, travel, landlord's and other insurance products (*note – insurance products are proposed to be provided by third party insurers, including Royal & Sun Alliance Insurance Australia Limited*).

(b) Description of the conduct or proposed conduct:

Concessional offers including:

- interest rates below the Bank's standard interest rate for the above products;
- reduced or waived fees for the above products; and
- reduced or waived home loan establishment fees where more than one of the above products (including insurance products provided by third

parties) is purchased by the customer.

3. (a) Class or classes of persons to which the conduct relates:

Persons within the following categories, which may change from time to time.

i. Members of associations including:

- SunSuper;
- Union Shopper;
- dingo blue Pty Ltd;
- Queensland Retail Traders & Shopkeepers Association;
- Queensland State Public Servants;
- Nudgee Golf Club;
- Gympie Chamber of Commerce;
- Kawana Waters Chamber of Commerce;
- Capalaba Chamber of Commerce;
- Logan Chamber of Commerce;
- Caboolture Golf Club;
- Cairns Independent School Teachers;
- Tattersall's Club;
- Medical Benefits Fund of Australia Limited;
- Queensland Chamber of Commerce and Industry;
- Ormiston College Parents & Friends Association; and
- Gregory Terrace Parents & Friends Association.

ii. Clients of accountancy, legal and financial services firms, including:

- Waterstone Financial Services;
- Wilson HTM Limited;
- DDH Graham Limited;
- Washington Project Marketing;
- Farrellys Lawyers;
- Edwina Johnson & Associates;
- Ken Prichard & Associates;
- Rick Rayment Financial Services;
- Advantage Financial Services;
- O'Shea & Dyer Solicitors;
- Interstate Finance & Leasing Wide Bay;
- Veal & Prasad;
- Beenleigh Taxation Services;
- Crosby Brosnan & Creen Solicitors;
- Rod Parker Accountant;
- South Western Legal Services Pty Ltd; and
- Steven Brian Watkinson.

iii. Purchasers from real estate agents and developers, including:

- Henley Arch Pty Ltd;
- Vista Realty;
- Cabbage Tree Housing;
- Ti Tree Housing;
- Discovery Bay Developments;
- Geoff Esdale;
- PE Project Developments;

- Cassimatis Group;
- Stocklands Group;
- JMP Developments;
- Washington Project Marketing;
- Oxford Property Group;
- NIFSAN Homes; and
- Delfin Property Group Limited.

(b) Number of those persons –

(i) At present time:

6,000

(ii) Estimated within the next year:

10,000

(c) Where number of persons stated in item 3(b)(i) is less than 50, their names and addresses:

N/A

4. Name and address of person authorised by the person giving this notice to provide additional information in relation to this notice:

Brad Edwards, Level 9, 229 Elizabeth Street, Brisbane 4000

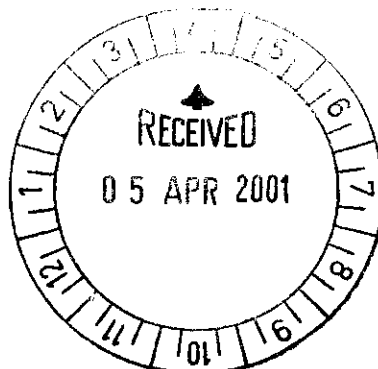
DATED ~~3rd~~ <sup>3rd</sup> April <sup>2001</sup> ~~March~~ 2001

SIGNED on behalf of the applicant

  
(Signature)

BRADLEY EDWARDS  
(Full Name)

COMPANY SECRETARY  
(Description)



## ANNEXURE A

### The Goods and Services

Bank of Queensland Limited ("the Bank") proposes to offer to customers within the classes described in item 3(a) of the notification, banking and financial services and products including:

- Home loans;
- Personal loans;
- Credit cards;
- Transaction accounts;
- EFTPOS and merchant facilities;
- Business loans; and
- Home, home contents, motor vehicle, travel, landlord's and other insurance products (*note – insurance products are proposed to be provided by third party insurers, including Royal & Sun Alliance Insurance Australia Limited*).

The services and products (other than insurance products) are from the Bank's standard suite of products, and further products from the Bank's standard suite of products may from time to time be added to the products which the conduct in item 2(b) of the notification covers. Insurance products will be offered to customers either under the Bank's existing arrangements for referrals with Royal & Sun Alliance Insurance, or through other third party insurers.

### The Conduct

The Bank proposes to offer to customers within the classes described in item 3(a) of the notification, concessional offers including:

- interest rates below the Bank's standard interest rate for the above products;
- reduced or waived fees for the above products; and
- reduced or waived home loan establishment fees where more than one of the above products (including insurance products provided by third parties) is purchased by the customer.

The Bank does not impose a penalty by way of fees or charges on the customer for accepting a product under the concessional offer.

### The Classes of Persons

The offers are to be made to members of various associations, the clients of various firms (including accountancy, legal and financial services firms) and to purchasers from various real estate agents and developers.

If during the term of the product the customer ceases to be a member or client the concession is not removed from the customer.

### Bank of Queensland Limited

The Bank is a regional bank situated in Queensland. It is the smallest bank in Australia, and has a market share in Queensland of between 6% and 8%. Its market share in other states is negligible. The Bank has no branches outside Queensland.

These arrangements will provide a basis where the Bank can become more competitive both in its home market and in the national market.

**Public Benefit**

The Bank submits that the public benefit is served by:

- (a) consumers receiving access to reduced interest rates, fees and charges; and
- (b) a small competitor in the banking sector being able to compete more effectively with the major banks.

**No Competitive Detriment**

The Bank submits that no competitive detriment will result from the conduct, as:

- (a) the Bank does not have significant market share in any relevant market;
- (b) the Bank will be able to compete more aggressively in its home market and in the national market;
- (c) customers are free to seek competitive rates and products from other financial institutions;
- (d) the concessional rates and fees are not removed on cessation of the customer's status as member of an association or client of a particular firm.

**DATED** *3 April*  
March 2001

**SIGNED** on behalf of the applicant

  
(Signature)

BRADLEY EDWARDS  
(Full Name)

COMPANY SECRETARY  
(Description)