



st.george

27 June, 2001

St.George Bank Limited
ABN 92 055 513 070

Legal Department
Level 8
182 George Street
Sydney NSW 2000

Postal Address:
PO Box R221
Royal Exchange NSW 1225

Telephone: (02) 9236 1767
Facsimile: (02) 9236 1003
Email: youngp@stgeorge.com.au

Regional Director,
Australian Competition & Consumer Commission
Level 7, Angel Place
123 Pitt Street
Sydney NSW 2000

D01/19723



Dear Madam,

Re: **Exclusive Dealing Notification**

Pursuant to Section Section 93 (1) of the Trade Practices Act, 1974 I enclose:

1. Exclusive Dealing Notification dated 27 June, 2001.
2. Cheque in your favour for \$1,000 being payment of lodgment fee.
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Yours faithfully,

Philip Young
Retail Lawyer

D01/19723



RAC0007QIP

N31115

Form G

Regulation 9

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 subsection 47 (2), (3), (4), (5), (6) or (7), or paragraph 74 (8)(a), (b) or (c) or (9)(a), (b), (c) or (d), of that Act in which the person giving the notice engages or proposes to engage.

1. (a) Name of person giving notice
ST.GEORGE BANK LIMITED A.C.N. 055 513 070 and its subsidiaries ("St.George Group")
- (b) Short description of business carried on by that person
Banking, financial and insurance services
- (c) Address in Australia for service of documents on that person
St.George House
4-16 Montgomery Street
KOGARAH NSW 2217
2. (a) A description of the goods or services in relation to the supply or acquisition of which this notice relates

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Various products and services by third party retailers and service providers

(b) Description of the conduct or proposed conduct

The third party retailers and service providers will provide discounts or free product/services in respect of products or services provided by those third parties. Such offers being made to customers in brochures sent to customers or by notification at retailers outlets. Purchase will be only by way of credit card issued by a St.George Group company. These will be branded as Visa, Mastercard or otherwise. Attached are copies of the following brochures. These are examples only and are not final (the final form will include reference only to St.George Group credit cards):

- (a) Cellarmasters Wine Cellar Brochure;
- (b) Special Offers and Savings for BankSA Visa Cardholders;
- (c) Special Offers and Savings for St.George Visa Cardholders.

Such offers promoted to members of the class of persons below.

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

Customers of the applicant or its subsidiaries.

(b) Number of those persons?

- (i) at present time

375,000

- (ii) Estimated within the next year

400,000

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

N/A

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

Philip Young
C/- St.George Bank Legal Department
Level 8, 182 George Street
SYDNEY NSW 2000

Tel: (02) 9236 71767
Fax: (02) 9236 1899

Dated: 27 June, 2001 and signed by/on behalf of the person giving this notice.

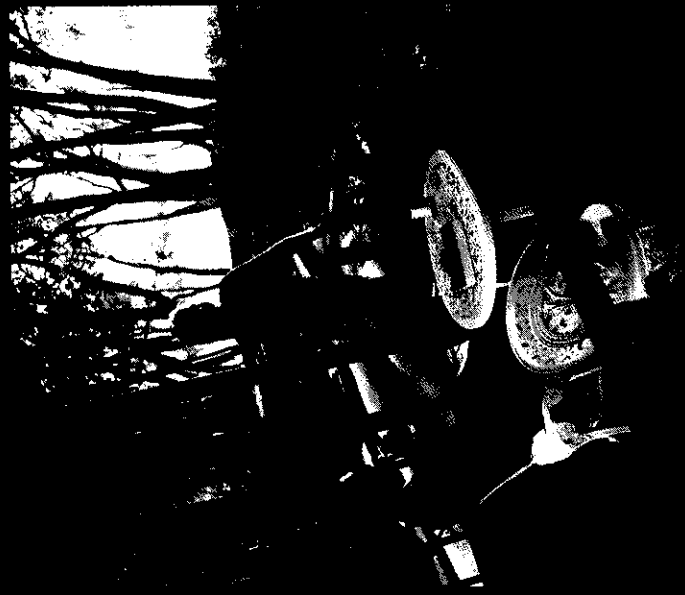
Signature: 

Name:  Michael H.S. Bowan

Title: General Counsel and Group Secretary

SPECIAL OFFERS AND SAVINGS

FOR ST.GEORGE VISA CARDHOLDERS.



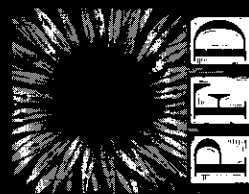
Save \$\$

Score FREE

Pay LESS

Experience Australia

st.george

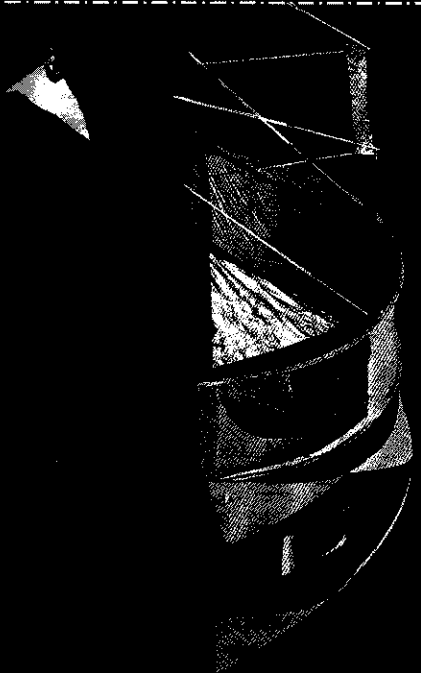


This special offer is available to
St.George customers when
purchasing with their St.George
VISA Credit Card.

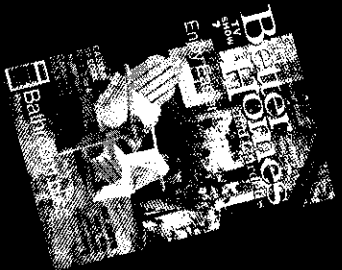
st.george



This special offer is available to St.George customers when purchasing with their St.George VISA Credit Card.



This special offer is available to St.George customers when purchasing with their St.George VISA Credit Card.



This special offer is available to St.George customers when purchasing with their St.George VISA Credit Card.

SPECIAL OFFERS AND SAVINGS

FOR BANKSA VISA CARDHOLDERS.

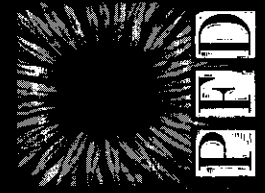


Save \$\$

Score FREE

Pay LESS

Experience Australia



This special offer is available to
BankSA customers when purchasing
with their BankSA VISA Credit Card.



This special offer is available to BanksA customers when purchasing with their BanksA VISA Credit Card.



This special offer is available to BanksA customers when purchasing with their BanksA VISA Credit Card.



This special offer is available to BanksA customers when purchasing with their BanksA VISA Credit Card.