



09 May 2002

Ms Joanne Palisi
Australian Competition and Consumer Commission
470 Northbourne Ave,
DICKSON ACT 2602

Dear Ms Palisi

**ANZ Rewards "ANZ Rewards"
Notification of Exclusive Dealing – Third Line Forcing**

Please find enclosed ANZ Rewards' Exclusive Dealing Notification Form, relating to Instant Rewards.

ANZ Rewards has previously filed a Notification in relation to Instant Rewards provided by 5 specific merchants. This Notification applies to Instant Rewards generally.

ANZ Rewards is the administrator of a loyalty program known as "Sphere" for the ANZ First credit card issued by Australia and New Zealand Banking Group Ltd. The launch of the loyalty program is currently scheduled for 28 May 2002.

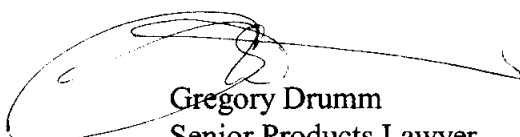
As part of the launch, ANZ Rewards will be offering a number of 'Instant Rewards'. Instant Rewards will take the form of a discount on a present or future purchase or a gift provided in conjunction with a purchase.

At this point, no contracts have been concluded for Instant Rewards and consequently no marketing material is available.

With reference to the test that must be satisfied pursuant to Section 93(3A), ANZ Rewards considers that there is no public detriment but there will be a public benefit in that a number of loyalty program members will be able to receive the discounts or other benefits from the retailers.

A cheque for the \$1000 filing fee is enclosed.

Yours faithfully,



Gregory Drumm
Senior Products Lawyer

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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 (d) of that Act in which the person giving notice engages or proposes to engage.

1. (a) Name of person giving notice:

ANZ Rewards Pty Ltd

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

Administrator of loyalty program

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

Level 6, 100 Queen Street,
MELBOURNE, VIC 3000

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

Instant rewards being a discount, concession or other benefit in connection with the use of a credit card to purchase goods or services.

(b) Description of the conduct or proposed conduct:

Discount on purchases

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

ANZ First cardholders and additional cardholders who join the loyalty program

(b) Number of those persons:

(i) At present time:

Nil

(ii) Estimated within the next year:

135,000

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

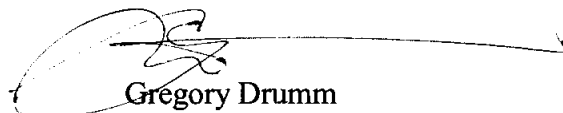
Not applicable

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

Mr G Drumm
Australia and New Zealand Banking Group Ltd
Level 7
100 Queen Street
MELBOURNE, VIC 3000

Dated this 9th day of May, 2002

Signed by/on behalf of the person giving this notice


Gregory Drumm
Senior Products Lawyer