



AUST. COMPETITION &
CONSUMER COMMISSION
CANBERRA

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22 January 2001

Mr Tim Grimwade
General Manager – Adjudication Branch
Australian Competition and Consumer Commission
PO Box 1199
DICKSON ACT 2602

Attention: Ms Joanne Palisi

Dear Mr Grimwade

Exclusive Dealing Notification N90958

I refer to my letter to you dated 21 December 2001 and thank you for your reply dated 16 January 2002.

In my letter RAMS requested a “blanket immunity” and we note and accept that this cannot be made available. In our letter to you we gave examples of likely alliances and those mentioned have been granted approval. There is one other company that we may run such alliances with. That company is called Investment Property Solutions Pty Limited. Eighty percent of that company is owned by RAMS Home Loans Pty Limited. Can you confirm that this company can be included in the alliance structures approved under N90958. If not, can you telephone me and let me know so that I can lodge a separate application.

I look forward to hearing from you.

Yours faithfully

Martha Ryan
General Counsel
RAMS Home Loans
Direct line 8218 7055