



**Australian Competition & Consumer Commission**

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Our Ref: C2002/1345  
Contact Officer: Jaime Norton  
Contact Number: (02) 6243 1208

2 October 2002

Mr Andrew Wynne  
Australia and New Zealand  
Banking Group Ltd  
Level 23, 100 Queen St  
MELBOURNE VIC 3000

Dear Mr Wynne

**Re: Third line forcing exclusive dealing Notifications lodged by ANZ Rewards No2 Pty Ltd and ANZ Rewards Pty Ltd (N90996) – (N40536 and N40537).**

I refer to the above third line forcing exclusive dealing notifications lodged with the Australian Competition and Consumer Commission (the Commission).

You have described the conduct in notification N40536 as involving ANZ Rewards No2 offering instant rewards, in the form of a discount on a purchase or a gift provided in conjunction with the purchase, to ANZ card holders who are member of its loyalty program.

You have described the conduct in notification N40537 as involving ANZ Rewards No2 offering members of its ANZ loyalty program a reward for spending on an ANZ credit card, using a combination of points accrued to the member's loyalty account and a debit to the member's credit card (Points Plus Pay). Legal immunity provided by notifications N40536 and N40537, which were lodged on 9 September 2002, commenced on 23 September 2002.

I also refer to notification N90996 which was lodged by ANZ Rewards Pty Ltd on 10 May 2002, involving ANZ offering instant rewards to "ANZ First" Visa card holders. Legal immunity provided by this notification commenced on 24 May 2002.

On the basis of the information that you have provided it is not intended that further action be taken in this matter at this stage.



Please note that the Commission may act to remove the immunity afforded by the notification at a later stage if it is satisfied that the likely benefit to the public from the conduct will not outweigh the likely detriment to the public from the conduct.

This letter has been placed upon the Commission's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Jaime Norton on (02) 6243 1208.

Yours sincerely

A handwritten signature in black ink, appearing to read 'T Grimwade', with a stylized 'T' and 'G'.

Tim Grimwade  
General Manager  
Adjudication Branch