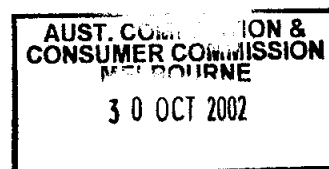


Received Receiv.
30.10.02
10.15.24
AL

29 October 2002



Australian Competition and Consumer Commission
Level 35 The Tower
360 Elizabeth St
Melbourne Centre
Melbourne VIC 3000

N40542

| |
|----------------|
| FILE No: |
| DOC: D02/57926 |
| MARS/PRISM. |

Dear Sir/Madam

**ANZ Square
Notification of Exclusive Dealing – Third Line Forcing**

Please find enclosed ANZ's Exclusive Dealing Notification Form, relating to ANZ Square.

ANZ operates two dedicated sub-sites to its main website which are available to registered cardholders of the ANZ First and ANZ Gold credit cards. Both the ANZ First and ANZ Gold websites link through to ANZ Square, an online shopping portal, which provides registered cardholders access to selected online retailers ('ANZ Square retailers').

ANZ, in conjunction with ANZ Square retailers, wish to provide discounts and other special offers at ANZ Square retailers which will be exclusive to registered users of the ANZ First and ANZ Gold websites. At present there are 8 ANZ Square retailers appearing on ANZ Square. It is anticipated that this number will grow to around 20-35 within the next 12 months.

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

A cheque for the \$1000 filing fee was mailed to your office on 28 October 2002. ✓

Yours faithfully,

Michael Vasta
Corporate Lawyer

FORM G

Regulation 9

[Front of Form]

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:

Australia and New Zealand Banking Group Limited

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

Financial Institution

(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:**

Dedicated websites for registered credit card customers of the ANZ First and ANZ Gold credit cards.

(b) Description of the conduct or proposed conduct:

Discounts on the products and services of online retailers advertised in ANZ Square, the online shopping portal within the dedicated websites.

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

ANZ First and ANZ Gold cardholders and additional cardholders who have registered for the dedicated credit card website.

(b) Number of those persons:

(i) At present time:

12,500

(ii) Estimated within the next year:

30,000-50,000

(c) 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 Michael Vasta
Australia and New Zealand Banking Group Ltd
Level 7
100 Queen Street
MELBOURNE, VIC 3000

Dated this 29th day of October, 2002

Signed by/on behalf of the person giving this notice



Michael Vasta
Corporate Lawyer

