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1 October 2002

Australian Competition & Consumer Commission
13 Grenfell Street
ADELAIDE SA 5000

Attention: Authorisations & Notifications

Norman Waterhouse
Lawyers

Level 15
45 Pirie Street Adelaide

GPO Box 639 Adelaide
South Australia 5001

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DX 397 Adelaide

Dear Sir/Madam

**Exclusive Dealing Notifications by
CPS Credit Union (SA) Ltd and
CPS Financial Services (Taxation) Pty Ltd**

Please find enclosed two separate but related Notifications by the above companies together with a cheque in the sum of \$1,200.00 by way of filing fee for these Notifications.

Could you please let me know if you require any further information in respect of these Notifications.

Yours faithfully
NORMAN WATERHOUSE

Johanna Churchill
PARTNER
Direct Line: (08) 8210 1236 or 0419 811 446
e-mail: jchurchill@normans.com.au

Encl

RECEIVED

3 OCT 2002

AUST COMPETITION & CONSUMER
COMMISSION - ADELAIDE

N. 60035

Form G

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 (9) (a), (b), (c) or (d) of that Act in which the person giving notice engages or proposes to engage.

(PLEASE READ DIRECTIONS AND NOTICES ON BACK OF FORM)

1. (a) Name of person giving notice... CPS Credit Union (SA) Ltd

(See Direction 2 on the back of this form)

(b) Short description of business carried on by that person
Authorised deposit taking institution (Credit Union)

(c) Address in Australia for service of documents on that person
C/- Johanna Churchill, Norman Waterhouse
Level 15/45 Pirie Street Adelaide SA 5000

2. (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates
Home, personal and investment loans, credit facilities, term deposits and debit services

(b) Description of the conduct or proposed conduct
See annexure

(See Direction 4 on the back of this Form)

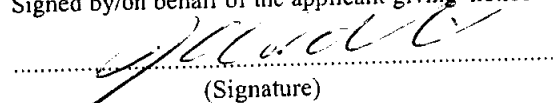
3. (a) Class or classes of persons to which the conduct relates
The offer will be advertised to all members of CPS Credit Union (SA) Limited

(b) Number of those persons--
(i) At present time there are approximately 84,000 members
(ii) Estimated within the next year it is estimated that approximately 450 members
(c) Where number of persons stated in item 3 (b) (i) is less than 50, their names and addresses may express interest
n/a in the offer

4. Names and address of person authorised by the person giving this notice to provide additional information in relation to this notice. Johanna Churchill, Norman Waterhouse
Level 15/45 Pirie Street Adelaide SA 5000

Dated 1/10/02

Signed by/on behalf of the applicant giving notice



(Signature)

Johanna Churchill

(Full Name)

Solicitor for and a person authorised

(Description)

by CPS Credit Union (SA) Ltd to sign this notice

**ANNEXURE TO EXCLUSIVE DEALING NOTIFICATION BY
CPS CREDIT UNION (SA) LTD**

DATED 18 October **2002**

2(b) Description of the Conduct or Proposed Conduct

CPS Financial Services Pty Ltd ("CPSFS") is a provider of professional financial advisory services and a Licensed Securities Dealer. It proposes to promote 3 financial advice packages to the members of CPS Credit Union (SA) Ltd ("CPSCU") which is an authorised deposit taking institution (credit union). These packages will be known as the "Genius First Package", the "Genius Plus Package" and the "Genius Prestige Package" respectively. The packages will be purchased by CPSCU's members directly from CPSFS for an annual fee.

Genius First Package

Core Services

As part of the Genius First Package, CPSFS will provide the following core services:

- preparation of personal budget
- preparation of basic personal financial plan
- annual review and update of personal financial plan (subject to payment of annual fee)
- provision of a regular newsletter known as "Financial Choices"

As part of the Genius First Package, CPSCU will provide the following core services:

- provision of personal banking services through the members' appointed Financial Adviser
- waiver of excess transaction fees for the member on:
 - "CPS Access Savings Accounts"
 - "CPS Retirement Accounts"
 - "CPS Retirement Plus Accounts"
 - "CPS Mortgage Offset Accounts"

Optional Discounts and Benefits

In addition to the provision of the above core services, CPSCU will also provide the following benefits and discounts to members purchasing the Genius First Package:

- provision of a bonus 0.10% interest on standard rates for term deposits
- 50% discount on the documentation and mortgage preparation fees and 0.15% discount on standard variable interest rates for home loans
- 50% discount on the documentation fee and 0.15% discount on standard variable interest rates for "the CPS ONE Account"
- 50% discount on the application fee and 2% off standard interest rates for unsecured credit facilities
- 50% discount on the application fee and 2% off standard interest rates for personal and car loans
- waiver of direct debit fees applicable to payment of general insurance

Genius Plus Package

Core Services

As part of the Genius Plus Package, CPSCU will provide as core services, those same core services it will provide in relation to the Genius First Package as specified above. Similarly, CPSFS will provide as core services, those same core services it will provide in relation to the Genius First Package as specified above plus the preparation and (subject to payment of annual fee) annual review and update of a wealth creation strategy for the member.

Optional Discounts and Benefits

In addition to the provision of the above core services, CPSCU will also provide the following benefits and discounts to members purchasing the Genius Plus Package:

- provision of a bonus 0.15% interest on standard rates for term deposits
- 50% discount on the documentation and mortgage preparation fees and 0.25% discount on standard variable interest rates for home loans
- 50% discount on the documentation fee and 0.25% discount on standard variable interest rates for “the CPS ONE Account”
- 50% discount on the application fee and 3% off standard interest rates for unsecured credit facilities
- 50% discount on the application fee and 3% off standard interest rates for personal and car loans
- waiver of the documentation fee and 0.25% discount on standard variable interest rates for investment loans
- waiver of direct debit fees applicable to payment of general insurance

Genius Prestige Package

Core Services

As part of the Genius Prestige Package, CPSFS will provide the following core services:

- preparation of a personal budget
- preparation of a detailed personal financial plan
- annual review and updated personal financial plan (subject to payment of annual fee)
- provision of a regular newsletter known as “Financial Choices”
- ad hoc mail-outs for important economic, legislative or market news
- invitations to attend special client briefings or functions

As part of the Genius Prestige Package, CPSCU will provide the following core services:

- provision of personal banking services through the members’ appointed Financial Planner
- waiver of excess transaction fees for the member on:
 - “CPS Access Savings Accounts”
 - “CPS Retirement Accounts”
 - “CPS Retirement Plus Accounts”
 - “CPS Mortgage Offset Accounts”

Optional Discounts and Benefits

An additional feature of the package is the offering by CPSCU of the following benefits and discounts to members purchasing the Genius Prestige Package:

- provision of a bonus 0.25% interest on standard rates for term deposits
- 50% discount on the documentation and mortgage preparation fees and 0.50% discount on standard variable interest rates for home loans
- 50% discount on the documentation fee and 0.50% discount on standard variable interest rates for “the CPS ONE Account”
- 50% discount on the application fee and 4% off standard interest rates for unsecured credit facilities
- 50% discount on the application fee and 4% off standard interest rates for personal and car loans
- waiver of the documentation fee and 0.50% discount on standard variable interest rates for investment loans
- waiver of direct debit fees applicable to payment of general insurance

Another optional feature of all 3 packages is that CPS Financial Services (Taxation) Pty Ltd (“CPSFST”) will offer the members of CPSCU who purchase the package from CPSFS a 15% discount on the preparation, lodgement and processing of the members’ individual tax return by CPSFST. This proposed offer is the subject of a separate related notification by CPSFST of even date.

.....
Signed by: Johanna Churchill solicitor for and
person authorised by CPS Credit Union (SA) Ltd
to sign the annexed Notification

RECEIVED
3 OCT 2002
AUST COMPETITION & CONSUMER
COMMISSION - ADELAIDE

N. 60036

Form G

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 (9) (a), (b), (c) or (d) of that Act in which the person giving notice engages or proposes to engage.

(PLEASE READ DIRECTIONS AND NOTICES ON BACK OF FORM)

1. (a) Name of person giving notice..... CPS Financial Services (Taxation) Pty Ltd

(See Direction 2 on the back of this form)

(b) Short description of business carried on by that person
Provision of professional taxation services

(c) Address in Australia for service of documents on that person
C/- Johanna Churchill, Norman Waterhouse
Level 15/45 Pirie Street Adelaide SA 5000

2. (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates
Preparation and lodgement of tax returns for individuals

(b) Description of the conduct or proposed conduct
See annexure

(See Direction 4 on the back of this Form)

3. (a) Class or classes of persons to which the conduct relates
The offer will be advertised to all members of CPS Credit
Union (SA) Limited

(b) Number of those persons-- there are approximately 84,000 members
(i) At present time
(ii) Estimated within the next year it is estimated that approximately 450 members

(c) Where number of persons stated in item 3 (b) (i) is less than 50, their names and addresses may express interest
n/a in the offer

4. Names and address of person authorised by the person giving this notice to provide additional information in relation to this notice..... Johanna Churchill, Norman Waterhouse
Level 15/45 Pirie Street Adelaide SA 5000

Dated 1/10/02, 19

Signed by/on behalf of the applicant giving notice

J Churchill
(Signature)

Johanna Churchill
(Full Name)

Solicitor for and a person authorised
(Description)
by CPS Financial Services (Taxation)
Pty Ltd to sign this notice

**ANNEXURE TO EXCLUSIVE DEALING NOTIFICATION BY
CPS FINANCIAL SERVICES (TAXATION) PTY LTD
DATED 1st October 2002**

2(b) Description of the Conduct or Proposed Conduct

CPS Financial Services Pty Ltd ("CPSFS") is a provider of professional financial advisory services and a Licensed Securities Dealer. It proposes to promote 3 financial advice packages to the members of CPS Credit Union (SA) Ltd ("CPSCU") which is an authorised deposit taking institution (credit union). These packages will be known as the "Genius First Package", the "Genius Plus Package" and the "Genius Prestige Package" respectively. The packages will be purchased by CPSCU's members directly from CPSFS for an annual fee.

CPS Financial Services (Taxation) Pty Ltd

A feature of all three packages is that CPS Financial Services (Taxation) Pty Ltd ("CPSFST") will offer members of CPSCU who purchase a package from CPSFS a 10% discount on the preparation, lodgement and processing of the members' individual tax returns by CPSFST.

In addition to the above, the following services, discounts and benefits will be provided by CPSFST and CPSCU as part of the packages.

Genius First Package

Core Services

As part of the Genius First Package, CPSFS will provide the following core services:

- preparation of personal budget
- preparation of basic personal financial plan
- annual review and update of personal financial plan (subject to payment of annual fee)
- provision of a regular newsletter known as "Financial Choices"

As part of the Genius First Package, CPSCU will provide the following core services:

- provision of personal banking services through the members' appointed Financial Adviser
- waiver of excess transaction fees for the member on:
 - "CPS Access Savings Accounts"
 - "CPS Retirement Accounts"
 - "CPS Retirement Plus Accounts"
 - "CPS Mortgage Offset Accounts"

Optional Discounts and Benefits

In addition to the provision of the above core services, CPSCU will also provide the following benefits and discounts to members purchasing the Genius First Package:

- provision of a bonus 0.10% interest on standard rates for term deposits
- 50% discount on the documentation and mortgage preparation fees and 0.15% discount on standard variable interest rates for home loans
- 50% discount on the documentation fee and 0.15% discount on standard variable interest rates for "the CPS ONE Account"

- 50% discount on the application fee and 2% off standard interest rates for unsecured credit facilities
- 50% discount on the application fee and 2% off standard interest rates for personal and car loans
- waiver of direct debit fees applicable to payment of general insurance

Genius Plus Package

Core Services

As part of the Genius Plus Package, CPSCU will provide as core services, those same core services it will provide in relation to the Genius First Package as specified above. Similarly, CPSFS will provide as core services, those same core services it will provide in relation to the Genius First Package as specified above plus the preparation and (subject to payment of annual fee) annual review and update of a wealth creation strategy for the member.

Optional Discounts and Benefits

In addition to the provision of the above core services, CPSCU will also provide the following benefits and discounts to members purchasing the Genius Plus Package:

- provision of a bonus 0.15% interest on standard rates for term deposits
- 50% discount on the documentation and mortgage preparation fees and 0.25% discount on standard variable interest rates for home loans
- 50% discount on the documentation fee and 0.25% discount on standard variable interest rates for “the CPS ONE Account”
- 50% discount on the application fee and 3% off standard interest rates for unsecured credit facilities
- 50% discount on the application fee and 3% off standard interest rates for personal and car loans
- waiver of the documentation fee and 0.25% discount on standard variable interest rates for investment loans
- waiver of direct debit fees applicable to payment of general insurance

Genius Prestige Package

Core Services

As part of the Genius Prestige Package, CPSFS will provide the following core services:

- preparation of a personal budget
- preparation of a detailed personal financial plan
- annual review and updated personal financial plan (subject to payment of annual fee)
- provision of a regular newsletter known as “Financial Choices”
- ad hoc mail-outs for important economic, legislative or market news
- invitations to attend special client briefings or functions

As part of the Genius Prestige Package, CPSCU will provide the following core services:

- provision of personal banking services through the members’ appointed Financial Planner
- waiver of excess transaction fees for the member on:

- “CPS Access Savings Accounts”
- “CPS Retirement Accounts”
- “CPS Retirement Plus Accounts”
- “CPS Mortgage Offset Accounts”

Optional Discounts and Benefits

An additional feature of the package is the offering by CPSCU of the following benefits and discounts to members purchasing the Genius Prestige Package:

- provision of a bonus 0.25% interest on standard rates for term deposits
- 50% discount on the documentation and mortgage preparation fees and 0.50% discount on standard variable interest rates for home loans
- 50% discount on the documentation fee and 0.50% discount on standard variable interest rates for “the CPS ONE Account”
- 50% discount on the application fee and 4% off standard interest rates for unsecured credit facilities
- 50% discount on the application fee and 4% off standard interest rates for personal and car loans
- waiver of the documentation fee and 0.50% discount on standard variable interest rates for investment loans
- waiver of direct debit fees applicable to payment of general insurance

This proposed offer is the subject of a separate but related Notification by CPSCU of even date.

.....
Signed by: Johanna Churchill solicitor for and
person authorised by CPS Financial Services
(Taxation) Pty Ltd to sign the annexed Notification