



Australian Competition & Consumer Commission

PO Box 1199
Dickson ACT 2602
470 Northbourne Ave
Dickson ACT 2602
Australia

Ph (02) 6243 1111
Fax (02) 6243 1199

Our Ref: C2002/1535
Contact Officer: Jaime Norton
Contact Number: (02) 6243 1208

28 November 2002

Ms Johanna Churchill
Partner
Norman Waterhouse Lawyers
GPO Box 639
ADELAIDE SA 5001

Dear Ms Churchill

Re: Third line forcing exclusive dealing Notifications lodged by CPS Credit Union (SA) Ltd (N60035) and CPS Financial Services (Taxation) Pty Ltd (N60036).

I refer to the above third line forcing exclusive dealing notifications lodged with the Australian Competition and Consumer Commission (the Commission) on 3 October 2002.

You have described the conduct in notification N60035 as involving CPS Credit Union (SA) offering discounted banking services to members who purchase the "Genius First", "Genius Plus" or "Genius Prestige" financial advice package from CPS Financial Services Pty Ltd.

You have described the conduct in notification N60036 as involving CPS Financial Services (Taxation) Pty Ltd offering discounted tax services to members of CPS Credit Union (SA) who purchase the "Genius First", "Genius Plus" or "Genius Prestige" financial advice package from CPS Financial Services Pty Ltd. Legal immunity provided by these notifications commenced on 17 October 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, consisting of a stylized 'T' followed by a cursive 'G' and a final flourish.

Tim Grimwade
General Manager
Adjudication Branch