



Australian Competition & Consumer Commission

Our Ref: C2003/978
Contact Officer: Joanne Palisi
Contact Number: 02 6243 1015

PO Box 1199
Dickson ACT 2602
470 Northbourne Ave
Dickson ACT 2602
Australia
Ph (02) 6243 1111
Fax (02) 6243 1199

13 August 2003

Simone Baxter
Corporate Lawyer
RAMS Home Loans Pty Limited
GPO Box 3991
SYDNEY NSW 2001

Dear Ms Baxter

**Re: Third line forcing notification No. N91156
lodged by RAMS Finance Pty Limited (RAMS)**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the Commission) on 21 July 2003. A copy of this notification has been placed on the public register.

The notified conduct relates to the provision by RAMS of franchise services to businesses wishing to operate a RAMS Home Loan Centre on the condition that franchisees acquire printing of RAMS materials such as brochures, letterhead, envelopes and standard forms from Fast Proof Press Pty Limited. Legal immunity provided by the notification commenced on 4 August 2003.

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.

As with any notification, please note that the Commission may act to remove the immunity afforded by this 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 on the Commission's public register. If you wish to discuss any aspect of this matter please do not hesitate to contact Joanne Palisi on 02 6243 1051.

Yours sincerely

Tim Grimwade
General Manager
Adjudication Branch

