



**Australian Competition & Consumer Commission**

Our Ref: C2003/175  
Contact Officer: Scott Gregson  
Contact Phone: (02) 6243 1057

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

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

10 February 2003

Ms Martha Ryan  
General Counsel  
RAMS Home Loans Pty Limited  
Level 12  
210 Kent Street  
SYDNEY NSW 2000

Dear Ms Ryan

**Notification of Exclusive Dealing – RAMS Home Loans (N91066)**

I refer to the above third line forcing notification lodged by RAMS Home Loans Pty Limited (RAMS) on 28 January 2003 with the Australian Competition and Consumer Commission (the Commission). Legal immunity from the *Trade Practices Act 1974* (the Act) commences on 11 February 2003. This notification has been placed on the Commission's public register.

The notified conduct is described as RAMS providing franchise services to businesses wishing to operate RAMS Home Loan Centres on the condition that franchisees acquire goods or services from specified third parties. The products and suppliers specified were set out in the covering submission and attached table to the notification. The products and suppliers specified are:

The products to be tied are:

- Project management services provided by Clifton Coney Stevens Pty Limited in relation to the construction of the RAMS Home Loan Centres.
- Printing services from "Moore" in relation to stationary and marketing material.
- Business cards from J Saunders & Sons Pty Limited.
- Promotional material such as pens, polo shirts, toys etc from SK Corporate Marketing.
- Graphics such as in-store posters and marketing material from Tibet Group Pty Limited.
- RAMS uniforms from SF Corporate Clothing.
- Supply of and installing of signage from Gadsden Signs.
- Printing of RAMS materials such as brochures, letterhead, envelopes and standard forms from Penfold Buscombe Ltd.
- Printing of stationary for local area marketing from SNAP instant printing.
- Computer hardware, cabling and servicing from Unisys Credit Services.



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 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 Scott Gregson on 02 6243 1057.

Yours sincerely

A handwritten signature in black ink, appearing to be 'P. Palisi', with a stylized flourish at the end.

Paul Palisi  
A/g General Manager  
Adjudication Branch