

MALLESONS STEPHEN JAQUES

Regional Director
Australian Competition and
Consumer Commission
Level 35, The Tower
360 Elizabeth Street
Melbourne Central
Melbourne Vic 3000

16 June 2004

FILE No.
DOC: D04/27262
MARS/PRISM:

Dear Sir/Madam

Exclusive dealing notifications

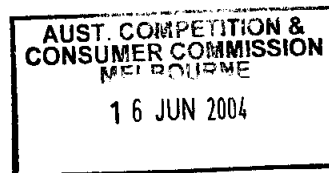
Please find enclosed two notifications in relation to exclusive dealings given by H&R Block Limited and GE Personal Finance Pty Ltd in accordance with sub-section 93(1) of the *Trade Practices Act 1974*.

Two cheques are also enclosed.

Yours sincerely

Amanda Bodger

Amanda Bodger
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**COMMONWEALTH OF AUSTRALIA
TRADE PRACTICES ACT 1974 - Subsection 93(1)
EXCLUSIVE DEALING: NOTIFICATION**

TO THE AUSTRALIAN COMPETITION & 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(6) or (7) of that Act in which the person giving notice engaged or proposes to engage.

1 (a) Name of person giving notice:

GE Personal Finance Pty Ltd (ABN 54 008 443 810) trading as GE Finance and Insurance, of 572 Swan Street, Burnley, Victoria (“**GE Finance and Insurance**”).

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

GE Finance and Insurance provides personal lending services mainly to small businesses and individuals.

(c) Address in Australia for service of documents on that person:

C/- Amanda Bodger
Mallesons Stephen Jaques
Level 28, Rialto
525 Collins Street
Melbourne Vic 3000

2 (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates:

Products and services currently supplied, or to be supplied in the future, by GE Finance and Insurance including personal loans, debt consolidation loans and home equity loans (“**GE Finance and Insurance Products**”).

Products and services supplied by H&R Block Limited (ABN 89 064 268 800) (“**H&R Block**”) being tax accounting services including tax return preparation, accounting and bookkeeping (“**H&R Block Products**”).

(b) Description of the conduct or proposed conduct:

GE Finance and Insurance and H&R Block propose to enter into arrangements pursuant to which GE Finance and Insurance proposes to give or allow or offer to give or allow a discount, allowance, rebate or credit in relation to GE Finance and Insurance Products on the condition that the customer also acquires or has acquired one or more H&R Block Products from H&R Block.

Examples of the proposed conduct are set out below:

For example, GE Finance and Insurance proposes to waive the application fee ordinarily applicable to its personal loans for customers who have acquired or acquire one or more H&R Block Products.

The proposed conduct will be of benefit to the public as it will:

- reduce costs of customers who may be otherwise unable to negotiate discounts or other benefits in relation to GE Finance and Insurance Products on their own behalf;
- promote competition in the relevant markets by encouraging competitors to offer similar value added services; and
- provide H&R Block customers with the opportunity to obtain GE Finance and Insurance Products at discounted rates or with additional benefits.

The proposed conduct will not lessen competition in the markets for the relevant products and services as:

- competition in the personal lending market and accounting services market is vigorous and there are many competitors;
- the number of consumers potentially affected by the proposed conduct is insignificant compared to the total number of consumers who acquire personal lending services and tax accounting services;
- consumers will be able to acquire the GE Finance and Insurance Products with the usual fees and charges without acquiring any services from H&R Block and vice versa; and
- consumers may acquire the relevant products and services from a range of other suppliers.

The applicant believes that the benefits from the proposed conduct outlined above will outweigh any possible detriment considered to arise from the conduct.

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

H&R Block customers who wish to obtain GE Finance and Insurance Products.

(b) Number of those persons:

Offers will be made to existing and potential H&R Block customers.

(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 authorised by the person giving this notice to provide additional information in relation to this notice is:

Amanda Bodger
Mallesons Stephen Jaques
Level 28, Rialto
525 Collins Street
Melbourne Vic 3000

Dated: 16 June 2004

Signed on behalf of the person giving this notice:



Amanda Bodger

Solicitor

