



AUST. COMPETITION &  
CONSUMER COMMISSION  
MELBOURNE  
26 AUG 2004

**ANZ Consumer Finance**  
75 Dorcas Street  
South Melbourne, VIC 3205  
Phone (03) 9683 9813  
Fax (03) 9605 3424  
www.anz.com  
vastam@anz.com

2 August 2004

Australian Competition and Consumer Commission  
Level 35 The Tower  
360 Elizabeth St  
GPO Box 520J  
Melbourne VIC 3001

Dear Sir/Madam

**Australia and New Zealand Banking Group Limited – MIAA Membership  
Notification of Exclusive Dealing – Third Line Forcing**

FILE No:
DOC: D04/41139
MARS/PRISM:

Please find the enclosed Exclusive Dealing Notification Form for Australia and New Zealand Banking Group Limited ("ANZ") relating to the requirement for those selling home loans on behalf of ANZ ("ANZ Representatives") to be members of an accredited industry body in order to obtain and/or retain their accreditation with ANZ.

ANZ requires ANZ Representatives to be members of either the Mortgage Industry Association of Australia ("MIAA") or the Finance Brokers Association of Australia ("FBAA") if they wish to obtain and/or retain accreditation with ANZ (which provides ANZ Representatives with access to certain services provided by ANZ).

With reference to the test that must be satisfied pursuant to Section 93(3A), ANZ considers that there is no public detriment, but there will be a public benefit. Amongst other things, MIAA members are bound by a strict code of ethics to ensure the highest levels of service, integrity and professionalism, and FBAA members agree to abide by a Code of Practice and Disputes Resolution Service. By requiring ANZ Representatives to be members of either the MIAA or the FBAA, there will be a benefit to members of the public because such ANZ Representatives are thereby required to conduct themselves at high professional standards.

Please find the enclosed Exclusive Dealing Notification Form for ANZ relating to this conduct and our cheque for \$1000.

Yours faithfully

  
Michael Vasta  
Senior Lawyer

FORM G

Regulation 9

[Front of Form]

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 (d) of that Act in which the person giving notice engages or proposes to engage.

**1. (a) Name of person giving notice:**

Australia and New Zealand Banking Group Limited ("ANZ").

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

The provision of banking products and services.

**(c) Address in Australia for service of documents on that person:**Level 6, 100 Queen Street  
MELBOURNE, VIC 3000**2. (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates:**

Sale of home loans.

**(b) Description of the conduct or proposed conduct:**

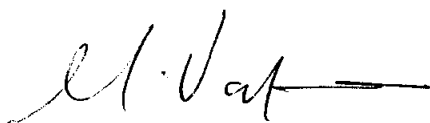
ANZ requires those selling home loans on ANZ's behalf ("ANZ Representatives") to be members of an accredited industry body (namely, either the Mortgage Industry Association of Australia ("MIAA") or the Finance Brokers Association of Australia ("FBAA")) in order to obtain and/or retain their accreditation with ANZ (which provides ANZ Representatives with access to certain services provided by ANZ).

3. (a) **Class or classes of persons to which the conduct relates:**  
ANZ Representatives.
- (b) **Number of those persons:**
- (i) **At present time:**  
Approximately 7200
- (ii) **Estimated within the next year:**  
Approximately 7400
- (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 authorized by the person giving this notice to provide additional information in relation to this notice:**

Mr M Vasta  
Australia and New Zealand Banking Group Ltd  
Level 6, 100 Queen Street  
MELBOURNE, VIC 3000

Dated this the 2<sup>nd</sup> day of August 2004

Signed on behalf of the person giving this notice



Michael Vasta  
Senior Lawyer

