



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: C2004/847  
Contact Officer: Joanne Palisi  
Contact Number: 6243 1051

6 July 2004

Amanda Bodger  
Mallesons Stephen Jaques  
Level 28, Rialto Tower  
525 Collins Street  
MELBOURNE VIC 3000

Dear Ms Bodger

**Re: Third line forcing notification No. N40724  
lodged by GE Personal Finance Pty Ltd trading as GE Finance and Insurance**

I refer to the above third line forcing notifications lodged by GE Personal Finance Pty Ltd trading as GE Finance and Insurance (GE Finance and Insurance) with the Australian Competition and Consumer Commission (the Commission) on 17 June 2004.

This notification details an arrangement whereby 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. Legal immunity provided by the notification commenced on 1 July 2004.

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. In addition as the notification details conduct relating to financial services, a copy has been provided to the Australian Securities and Investments Commission for its information. If you wish to discuss any aspect of this matter, please do not hesitate to contact Joanne Palisi on 02 6243 1051.

Yours sincerely

A handwritten signature in black ink, appearing to be 'P. Palisi', written in a cursive style.

Paul Palisi  
A/g General Manager  
Adjudication Branch