

AUST. COMPETITION &  
CONSUMER COMMISSION  
MELBOURNE  
- 9 SEP 2002

Credit Cards  
Consumer Finance  
Level 23, 100 Queen Street  
Melbourne Vic 3000  
Phone 03 9273 5555  
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09 September 2002

Australian Competition and Consumer Commission  
Level 35, The Tower  
360 Elizabeth Street  
**MELBOURNE CENTRAL**

By Hand

Dear Sir/Madam,

**ANZ Rewards No2 Pty Ltd ("ANZ Rewards")  
Notification of Exclusive Dealing – Third Line Forcing**

FILE No:
DOC: D02/48932
MARS/PRISM

Please find enclosed two notifications by ANZ Rewards. The first relates to 'Instant Rewards' and the second to "Points Plus Pay".

ANZ Rewards is the administrator of a loyalty program for certain ANZ credit cards issued by Australia and New Zealand Banking Group Ltd. The loyalty program has only recently been launched.

Instant rewards will take the form of a discount on a present or future purchase or a gift provided in conjunction with the purchase.

Points Plus Pay will allow members of the loyalty program to redeem rewards using points accrued as a result of spending on an ANZ credit card and also paying an amount by debiting an ANZ credit card.

ANZ Rewards has previously filed a notification in respect to Instant Rewards but only for Instant Rewards offered in conjunction with the "ANZ First" Visa credit card. This notification would extend Instant Rewards to card holders of other ANZ credit cards who are also members of the ANZ Rewards loyalty program.

Examples of advertising associated with Instant Rewards (in conjunction with the ANZ First Visa credit card) are enclosed. "Points Plus Pay" has yet to be offered and accordingly no advertising material is available.

With reference to the test that must be satisfied pursuant to Section 93(3A), ANZ Rewards considers that there is no public detriment but instead there will be a public benefit in that a number of loyalty program members will be able to receive the discounts or other benefits represented by Instant Rewards and Points Plus Pay will enable earlier redemption that would otherwise be the case as fewer points will be required and will enable a greater range of rewards to be offered.

Yours faithfully,

Andrew Wynne,  
Product Manager

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:**

ANZ Rewards No2 Pty Ltd

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

Administrator of loyalty program

(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:**

Instant rewards being a discount, concession or other benefit in connection with the use of a credit card to purchase goods or services.

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

Discount on purchases or item provided at no extra charge

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

ANZ cardholders who are members of the loyalty program administered by ANZ Rewards No2 Pty Ltd

**(b) Number of those persons:**

**(i) At present time:**

4000

**(ii) Estimated within the next year:**

135,000

**(b) 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 Andrew Wynne  
Australia and New Zealand Banking Group Ltd  
Level 23  
100 Queen Street  
MELBOURNE, VIC 3000

Dated this *7<sup>th</sup>* day of *September* 2002

Signed by/on behalf of the person giving this notice



Andrew Wynne  
Product Manager,  
Consumer Finance

FORM G  
Regulation 9

[Front of Form]

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

ANZ Rewards No2 Pty Ltd

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

Administrator of loyalty program

(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:**

Redeeming rewards earned through membership of the loyalty program

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

A member of the loyalty program administered by ANZ Rewards No2 Pty Ltd redeems a reward using a combination of points accrued to the member's loyalty account and a debit to the member's credit card issued by Australia and New Zealand Banking Group Ltd ("Points Plus Pay").

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

ANZ cardholders who are members of the loyalty program administered by ANZ Rewards No2 Pty Ltd

**(b) Number of those persons:**

**(i) At present time:**

4000

**(ii) Estimated within the next year:**

135,000

**(b) 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 Andrew Wynne  
Australia and New Zealand Banking Group Ltd  
Level 23  
100 Queen Street  
MELBOURNE, VIC 3000

Dated this 7<sup>th</sup> day of September, 2002

Signed by/on behalf of the person giving this notice



Andrew Wynne  
Product Manager,  
Consumer Finance