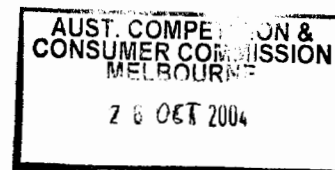


15 October 2004

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

FILE No:
DOC: D04/53157
MARS/PRISM:



Dear Sir/Madam

**Australia and New Zealand Banking Group Limited – Credit or Bonus Points Offer  
Notification of Exclusive Dealing – Third Line Forcing**

Please find the enclosed Exclusive Dealing Notification Form for Australia and New Zealand Banking Group Limited (“ANZ”), relating to the offer to award ANZ credit card customers and deposit account holders credit on their credit card or deposit account, and/or Bonus Points for acquiring subscription television.

ANZ will periodically offer to award certain ANZ credit card customers and deposit account holders between \$10 and \$100 credited to their credit card or deposit account, and/or between 500 and 10,000 Bonus Points for the rewards program applicable to their credit card, when they enter into a minimum 24 month contract with FOXTEL Management Pty Ltd for the supply of selected television subscriptions (as notified to customers via periodic offers).

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. For the price of a television subscription (of 24 months or more) a substantial number of ANZ credit cardholders and deposit account holders will also receive between \$10 and \$100 credited to their credit card or deposit account, and/or between 500 and 10,000 Bonus Points for the rewards program applicable to their credit card (for which they which would usually need to spend at least \$500 on purchases using their credit card to accrue).

Please find the enclosed Exclusive Dealing Notification Form for ANZ relating to this offer.

Yours faithfully

Michael Vasta  
Corporate 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:**

Credit card and deposit banking products and services.

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

ANZ to offer certain ANZ credit card customers and deposit account holders between \$10 and \$100 credited to their credit card or deposit account, and/or between 500 and 10,000 Bonus Points for the rewards program applicable to their credit card, when they enter into a minimum 24 month contract with FOXTEL Management Pty Ltd for the supply of selected television subscriptions (as notified to customers via periodic offers).

3. (a) **Class or classes of persons to which the conduct relates:**  
ANZ credit card and deposit account customers who are eligible to receive this offer.

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

(i) **At present time:**

Approximately 2,000,000

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

Approximately 2,000,000

(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 15<sup>th</sup> day of October 2004

Signed on behalf of the person giving this notice



Michael Vasta  
Corporate Lawyer

