

15 December 2004

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

FILE No:
DOC: 004/62359
MARS/PRISM:

Dear Sir/Madam

**Australia and New Zealand Banking Group Limited – ANZ Personal Loan at a discounted interest rate  
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 a discounted interest rate on ANZ personal loans for certain customers.

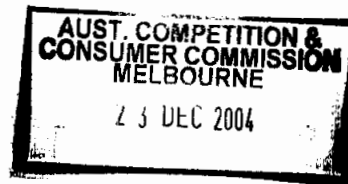
ANZ is offering a discounted interest rate on variable and fixed interest rate personal loans for customers who also elect to take out loan insurance with ING Life Limited and QBE Insurance (Australia) Limited, trading as Western QBE Insurance (Western QBE) at the time they apply for their loan.

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 in that a number of successful applicants for a personal loan will receive a discount to the personal loan variable or fixed interest rate that would ordinarily apply. Further, customers may still choose to take out a personal loan without loan insurance.

A cheque for the \$1000 filing fee is enclosed.

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:**

ANZ personal loans.

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

ANZ to offer a discount on the annual percentage rate for variable and fixed interest rate personal loans for customers who also take out loan insurance issued by ING Life Limited ABN 33 009 657 176 and QBE Insurance (Australia) Limited ABN 78 003 191 035, trading as Western QBE Insurance (Western QBE) at the time of application.

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

Persons who successfully apply for an ANZ ~~variable interest rate~~ personal loan from 15 January 2005.

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

(i) **At present time:**

Nil

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

25,000

(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 Limited  
Level 6  
100 Queen Street  
MELBOURNE, VIC 3000

Dated this the 15<sup>th</sup> day of December 2004

Signed on behalf of the person giving this notice



Michael Vasta  
Corporate Lawyer

