



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: N40961  
Contact Officer: Nadia Cooke  
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22 February 2006

c/- Chris Jose  
Partner  
Freehills  
GPO Box 128  
MELBOURNE VIC 3001

Dear Mr Jose

**Third line forcing notification N40961 lodged by  
the Bank of Western Australia Ltd (BankWest)**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (ACCC) by BankWest on 9 February 2006. The notification has been placed on the ACCC's public register. I note that BankWest have requested confidentiality in relation to the 'Confidential Annexure' to the notification, which details the number of persons it is estimated will take up the offer the subject of the notification within the next year. As a person authorised to make a decision for and on behalf of the ACCC in relation to such a request, I advise that BankWest's request has been granted and the attachment will not be placed on the public register.

BankWest have described the conduct as follows:

The provision of a discount, allowance, rebate or credit to persons in relation to the supply or proposed supply of loan products or services by BankWest on condition that the consumer has acquired, or will acquire, other products or services from St Andrews Insurance (Australia) Pty Ltd, St Andrews Life Insurance Pty Ltd and St Andrews Wealth Management Ltd (collectively **St Andrews**) and/or Vero Insurance Limited (**Vero**); or



The refusal to provide a discount, allowance, rebate or credit in relation to the supply or proposed supply of loan products or services by BankWest for the reason that a consumer has not acquired, or will not acquire, other products or services from St Andrews and/or Vero.

BankWest included a description of the product combinations which applicants for a home or personal loan would be required to hold or acquire in order to qualify for each of the offers. I note that the details of the offers could be altered from time to time.

Legal immunity conferred by the notification will commence on 23 February 2006.

On the basis of the information provided, it is not intended that further action be taken in this matter at this stage.

Please note that the ACCC 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 ACCC's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Nadia Cooke on (03) 9290 1478.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Scott Gregson', written over a horizontal line.

Scott Gregson  
General Manager  
Adjudication Branch