



**Australian
Competition &
Consumer
Commission**

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Our Ref: N92437
Contact Officer: Tina Pigliardo
Contact Number: (03) 9290 1481

21 March 2006

Luke Woodward
Partner
Gilbert + Tobin Lawyers
GPO Box 3810
SYDNEY NSW 2001

Dear Mr Woodward

**Third line forcing notification N92437 lodged by
Wizard Home Loans Pty Limited (Wizard)**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) by Wizard on 14 March 2006. The notification has been placed on the ACCC's public register.

Wizard has described the conduct as follows:


The proposed conduct is designed as a Wizard marketing initiative to promote Wizard home loans in connection with Wizard's five year sponsorship of Collingwood Football Club, which commenced in June 2005. In connection with this sponsorship, Wizard proposes to:

- (a) offer benefits potentially including allowances, credits, rebates, or discounts in relation to the supply of home loans by Wizard (Benefits) on the condition that the person receiving the Benefits is a member of Collingwood Football Club; and
- (b) to refuse to give Benefits in relation to the supply of home loans by Wizard to a person for the reason that the person is not a member of Collingwood Football Club.



Currently, it is proposed to offer Collingwood Football Club members who take out a Wizard home loan over \$150,000 (excluding Wizard's Rate Breaker Loan) between April and July 2006 a benefit consisting of free Foxtel digital installation and 6 months free Foxtel Platinum, subject also to the relevant Foxtel terms and conditions.

Other proposed benefits to be offered to Collingwood Football Club members in relation to the supply of Wizard home loans may include entry into a draw to win prizes, exclusive Collingwood merchandise or memorabilia items and payment of Collingwood Football Club membership costs.

Legal immunity conferred by the notification will commence on ^{28 March} ~~28 April~~ 2006. 

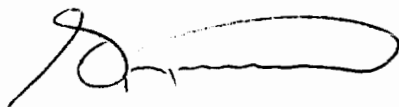
On the basis of the information provided, it is not intended that further action be taken in this matter at this stage.

I also note that in promoting the offers consumers should be made aware of any terms and conditions which apply. For example, I note that the offer of free Foxtel digital installation and 6 months free Foxtel Platinum is subject to relevant Foxtel terms and conditions, including that the customer remains connected to Foxtel for 18 months at a cost of \$99.95 per month, with a cancellation fee of \$290.

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 Tina Pigliardo on (03) 9290 1481.

Yours sincerely



Scott Gregson
General Manager
Adjudication Branch