

Commonwealth Bank of Australia  
ABN 48 123 123 124

Consumer Finance and Relationship Marketing – Personal Lending

Level 8  
175 Pitt St  
Sydney NSW 2000

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Kristy Symon  
Assistant Development Mgr  
Personal Lending

11 May 2006

Australian Competition and Consumer Commission  
Level 7, Angel Place  
123 Pitt St  
Sydney NSW 2000

Der Sir or Madam

**Exclusive Dealing Notification**

Please find enclosed a "Form G Exclusive Dealing Notification" and applicable fee.

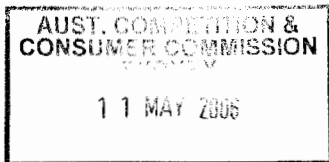
Please contact me on 9312 9855 if you require any further information.

Yours faithfully

A handwritten signature in cursive script that reads "Kristy Symon".

Kristy Symon





## Form G

Commonwealth of Australia  
Trade Practices Act 1974 --- Subsection 93(1)

### EXCLUSIVE DEALING NOTIFICATION

N92511

2

N92522 - N92525

To the Australian Consumer and Competition Commission:

Notice is given, in accordance with subsection 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 (9) (a), (b), (c) or (d) of that Act in which the person giving notice engages or proposes to engage.

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

Notification is given by the following companies:

Commonwealth Bank of Australia ABN 48 123 123 124 of Level 8, 175 Pitt St, Sydney, NSW (the "**Bank**"). N92511

Travel Easy Holidays Pty Ltd ABN 47 10 422 468 of Level 1, 164 Wharf St, Brisbane Qld ("**Travel Easy Holidays**"). N92522

Bob Jane T-Mart Pty Ltd ABN 40 370 357 714 of 155 Roden St, West Melbourne, Vic ("**Bob Jane T-Mart**"). N92523

Cellarmaster Wines Pty Ltd ABN 950 767 279 49 of Level 25, Tower 2, 101 Grafton St, Bondi Junction, NSW ("**Cellarmaster**"). N92524

ACP Magazines Ltd ABN 18 053 273 546 of 54-58 Park St, Sydney, NSW ("**ACP Magazines**"). N92525

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

The Bank provides banking and financial services, including, but not limited to, personal loan facilities and optional loyalty reward offers to customers holding personal loan products ("Customers").

Travel Easy Holidays is in the business of booking travel, accommodation and holiday packages.

Bob Jane T-Mart is a retail supplier of motor vehicle tyres and related automotive products and services.

Cellarmaster is a retail supplier of wine and associated alcoholic beverage products, generally purchased through online or telephone channels.

ACP Magazines is a retailer supplier of magazine subscriptions and related media products.

#### (c) Address in Australia for service of documents on that person:

Pauline Pereira  
General Manager, Group Compliance  
Commonwealth Bank  
Level 7, 48 Martin Place  
Sydney NSW 2000

**2. (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates:**

The Bank offers personal loans and optional loyalty reward offers to its Customers.

Travel Easy Holidays will provide travel, accommodation, holiday booking services and travel vouchers.

Bob Jane T-Mart will supply tires for motor vehicles, and related products and services such as installation and servicing.

Cellarmaster will supply wine and related alcoholic beverage products.

ACP Magazines will supply magazine subscriptions and related media products.

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

As part of the Bank's loan account statement mail out, the Bank will invite its Customers to take advantage of the following promotional offerings from June to October, 2006:

- (i) An opportunity to purchase a holiday package through Travel Easy Holidays at a discounted price.
- (ii) A travel voucher or mobile phone credit provided by Travel Easy Holidays when Customers book and pay for an international tour, cruise or package through Travel Easy Holidays.
- (iii) A discount off the total purchase price of a tyre and wheel package from Bob Jane T-Mart upon presenting a discount voucher that is sent with the Customer's statement.
- (iv) A discount off the purchase price of a specific package of wines offered by Cellarmaster.
- (v) A discount off the normal subscription price of nominated magazine subscriptions offered by ACP Magazines.

The proposal will have little or no public detriment.

The proposal will not lessen competition in the relevant banking and financial services markets. Competition in these markets is vigorous and consumers will continue to have choice from a wide range of lending providers. Due to the competitive nature of the banking and financial services markets, any decision made by consumers on which personal loan provider to choose is made predominantly on an assessment of the merits of each issuer's product, rather than any associated loyalty benefits they may or may not provide in association with that product.

The proposal will not lessen competition in the holiday and travel industry, the motor vehicle tyre industry, the retail wine industry or the magazine and associated media industry. Products provided by these goods and service providers will be available for purchase by consumers independent of these product offerings.

The proposed conduct will be of benefit to the public as it will:

- (i) promote competition amongst personal loan providers and prompt competitors of the Bank to provide pro-competitive value added loyalty benefits or other benefits to their clients; and

- (ii) promote competition and place downward pressure on pricing for products and services provided by the competitors of Travel Easy Holidays, Bob Jane T-Mart, Cellarmaster and ACP Magazines.

The significant public benefits outlined above outweigh any potential public detriment considered to arise from the conduct.

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

Customers and potential clients holding Personal Loan products offered by the Bank.

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

138 000.

**(c) Where the persons stated in item 3 (b)(i) is less than 50, their names and addresses**

Not applicable.

**4. Name and address of the person authorised by that person giving this notice to provide additional information in relation to this notice:**

Pauline Pereira  
General Manager, Group Compliance  
Commonwealth Bank  
Level 7, 48 Martin Place  
Sydney NSW 2000

**Should the commission wish to make any enquiries about the conduct described in this notification, the Commission is respectfully requested to contact Pauline Pereira in the first instance, prior to doing so.**

Dated:

Signed on behalf of the person giving this notice

*Kristy Symal*  
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