



**Australian
Competition &
Consumer
Commission**

Our Ref: N92511
Contact Officer: Gina D'Ettorre
Contact Number: (03) 9290 1483

PO Box 1199
Dickson ACT 2602
470 Northbourne Ave
Dickson ACT 2602
ph (02) 6243 1111
fax (02) 6243 1199
www.accc.gov.au

22 June 2006

Ms Pauline Pereira
General Manager
Group Compliance
Commonwealth Bank
Level 8, 48 Martin Place
SYDNEY NSW 2000

Dear Ms Pereira

Third line forcing notifications lodged by the Commonwealth Bank of Australia (CBA) (N92511), Travel Easy Holidays Pty Ltd (Travel Easy) (N92522), Bob Jane T-Mart Pty Ltd (Bob Jane) (N92523), Cellarmaster Wines Pty Ltd (Cellarmaster) (N92524) and ACP Magazines Ltd (ACP) (N92525)

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (the ACCC) on 26 May 2006. The notifications have been placed on the ACCC's public register.

CBA has described the proposed conduct as follows:

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

- An opportunity to purchase a holiday package through Travel Easy at a discounted price
- A travel voucher or mobile phone credit provided by travel Easy when Customers book and pay for an international tour, cruise or package through travel Easy
- A discount off the total purchase price of a tyre and wheel package from Bob Jane upon presenting a discount voucher that is sent with the Customer's statement



- A discount off the purchase price of a specific package of wines offered by Cellarmaster
- A discount off the normal price of nominated magazine subscriptions offered by ACP


Legal immunity conferred by the notifications commenced on 9 June 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 the ACCC may act to remove the immunity afforded by the notifications 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 Gina D'Ettoire on (03) 9290 1483.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Scott Gregson', with a long horizontal flourish extending to the right.

Scott Gregson
General Manager
Adjudication Branch