



AUST. COMPETITION &
CONSUMER COMMISSION
MELBOURNE
1-4 JUL 2006

Credit Cards Australia
Level 10, 75 Dorcas Street
South Melbourne Vic 3205
Phone 03 9683 7387
Fax 03 9683 8201
www.anz.com

3 July 2006

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

FILE No:
DOC:
MARS/PRISM:

Dear Sir/Madam

**Australia and New Zealand Banking Group Limited – Bonus Points Offer
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 the offer to award ANZ credit card customers Bonus Points for acquiring Optus Broadband & Home Phone package internet services and/ or Optus Mobile services.

ANZ will offer to award ANZ credit card customers up to 12,000 Bonus Points for the rewards program applicable to their credit card, when they enter into a minimum 24-month contract with Optus Networks Pty Ltd for the supply of Optus Broadband & Home Phone package and/ or Optus Mobile services.

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. For the price of a 24-month Optus Broadband & Home Phone package contract (of 24 months or more) or the Optus Mobile contract (of 24 months), a substantial number of ANZ credit cardholders will also receive between 5,000 and 12,000 Bonus Points for the rewards program applicable to their credit card (for which they which would usually need to spend at least \$5,000 on purchases using their credit card to accrue).

Please find the enclosed Exclusive Dealing Notification Form for ANZ relating to this offer and payment of \$100.

Yours sincerely

Kim Ford
Corporate Lawyer
Personal Customers Legal Group

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:

ANZ Rewards No. 2 Pty 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:**

Credit Card services.

(b) Description of the conduct or proposed conduct:

ANZ to offer certain credit card customers between 5,000 and 12,000 Bonus Points for the rewards program applicable to their credit card, when the customer enters into a minimum 24-month contract with Optus Networks Pty Ltd for the supply of Optus Broadband & Home Phone package and/ or Optus Mobile services.

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

ANZ credit card customers who are eligible to receive this offer.

(b) Number of those persons:

(i) At present time:

Approximately 1,000,000

(ii) Estimated within the next year:

Approximately 1,000,000

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

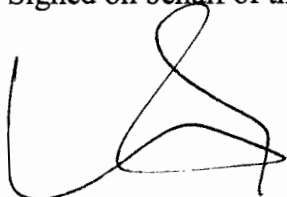
Not applicable.

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

Ms Kim Ford
Australia and New Zealand Banking Group Ltd
Level 6, 100 Queen Street
MELBOURNE, VIC 3000

Dated this the 4th day of July 2006

Signed on behalf of the person giving this notice



Kim Ford
Corporate Lawyer
Personal Customers Legal Group

