



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: N40993  
Contact Officer: Louise Hird  
Contact Number: 02 6243 1272

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10 July 2006

Kim Ford  
Australia and New Zealand Banking Group Ltd  
Level 6  
100 Queen Street  
Melbourne  
VICTORIA 3000

Dear Ms Ford,

**Third line forcing notification no. N40993 lodged by ANZ Rewards No. 2 Pty Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 4 July 2006. The notification has been placed on the ACCC's public register.

You describe the notified conduct as ANZ Rewards No. 2 Pty Limited ("ANZ") offering 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.

Legal immunity conferred by the notification will come into force on 18 July 2006.

I wish to remind you that legal immunity is not retrospective and therefore does not apply to the conduct before 18 June 2006.

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

As with any notification, please note that the ACCC may act to remove the immunity afforded by the notification at a later stage if it is satisfied that the likely benefit to the

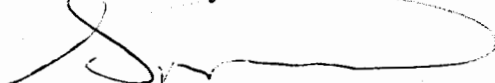


public from the conduct will not outweigh the likely detriment to the public from the conduct.

A copy of 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 Louise Hird on 02 6243 1272.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Scott Gregson', with a large, sweeping flourish extending to the right.

Scott Gregson  
General Manager  
Adjudication Branch