



Australian  
Competition &  
Consumer  
Commission

PO Box 1199  
Dickson ACT 2602

470 Northbourne Ave  
Dickson ACT 2602

ph (02) 6243 1111  
fax (02) 6243 1199

[www.accc.gov.au](http://www.accc.gov.au)

Our Ref: C2005/C2005/1929  
Contact Officer: Nadia Cooke  
Contact Number: (03) 9290 1478

6 January 2006

Mr Andrew Lee  
Fisher Jeffries  
Level 15, 211 Victoria Square  
ADELAIDE SA 5000

Dear Mr Lee

**Third line forcing notifications N60047 and N60048 lodged by  
Australian Newsagents' Federation Limited (ANF) and  
Homestar Finance Pty Ltd (Homestar)**

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (the ACCC) by ANF and Homestar on 25 November 2005. The notifications have been placed on the ACCC's public register.

ANF and Homestar have described the conduct as follows:

ANF will enter into an arrangement with Homestar whereby:

- 1) ANF will exclusively endorse, promote, support, and facilitate the establishment and operation by Homestar of a network of newsagents for the distribution of home loans (and other financial products as approved by ANF from time to time);
- 2) Homestar will enter into member agreements with ANF members who will refer customers to Homestar for home loans (and any other financial products as approved by ANF from time to time); and
- 3) ANF will offer a one hundred dollar (\$100) rebate off ANF membership for all newsagents which are Homestar members.

Legal immunity conferred by the notifications commenced on 9 December 2005. You should be aware that the notification extends protection only to conduct that may be



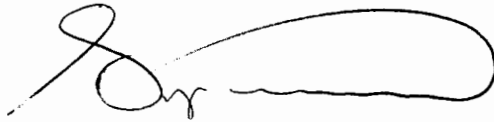
considered under the thirdline forcing provisions of the *Trade Practices Act 1974*. In this regard, I consider the relevant conduct to be the ANF offer of a \$100 rebate to newsagents which are Homestar members.

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

Please note that the ACCC may act to remove the immunity afforded by these 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 Nadia Cooke on (03) 9290 1478.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Scott Gregson', with a large, sweeping loop at the end.

Scott Gregson  
General Manager  
Adjudication Branch