

N 70479

See our privacy statement at <http://www.accc.gov.au/content/index.phtml?itemId=3763>

Form G

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 (9) (a), (b), (c) or (d) of that Act in which the person giving notice engages or proposes to engage.

(PLEASE READ DIRECTIONS AND NOTICES ON BACK OF FORM)

1. (a) Name of person giving notice HBF Financial Services Pty Ltd

(See Direction 2 on the back of this form)

(b) Short description of business carried on by that person
Provide Financial Services, Life Insurance and intend to become brokers for Banking Products on behalf of Bank of Queensland

(c) Address in Australia for service of documents on that person
125 Murray Street, Perth, Western Australia, 6000

2. (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates
HBFI and HBFPS propose to offer to applicants who are approved for a HBFPS home loan between 23 October 2006 and 25 September 2007 a \$100 discount off HBFI home or contents insurance policy.

(b) Description of the conduct or proposed conduct
Discounts provided to insured who also obtain home & contents insurance with HBF Insurance Pty Ltd
(See Direction 4 on the back of this Form)

3. (a) Class or classes of persons to which the conduct relates
Persons who apply for a HBFPS home loan between 23 October 2006 and 25 January 2007

(b) Number of those persons-- 0
(i) At present time
(ii) Estimated within the next year 1,000

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

4. Names and address of person authorised by the person giving this notice to provide additional information in relation to this notice.
Nigel Jones, General Manager - Corporate Services

Dated 29 Sept 19 2006

Signed by/on behalf of the applicant giving notice

(Signature)

Nigel Tasman Jones

(Full Name)

Gm - Corporate Services

(Description)



HBF INSURANCE PTY LTD

SUBMISSIONS TO AUSTRALIAN COMPETITION AND CONSUMER COMMISSION IN SUPPORT OF NOTIFICATIONS OF EXCLUSIVE DEALINGS RELATING TO HBF INSURANCE PTY LTD AND HBF FINANCIAL SERVICES PTY LTD.

1. Description of business carried on by HBF Insurance Pty Ltd and HBF Financial Services

- 1.1. HBF Insurance Pty Ltd (HBFI), a wholly owned subsidiary company of HBF, sells general insurance to the public, principally in Western Australia
- 1.2. HBF Financial Services Pty Ltd (HBFFS), a wholly owned subsidiary company of HBF, provides Financial Planning, Life Insurance and intend to become brokers for banking Products on behalf of Bank of Queensland – with effect from mid November 2006.

2. Description of the goods or services in relation to the supply or acquisition of which this notice relates.

- 2.1. HBFI sells home & content, car and travel insurance to the public in general who may or may not be members.
- 2.2. HBFI proposes to offer a \$100 discount on the premium of any HBFI insurance product to a person who is approved for an HBFFS home loan between 23 October 2006 to 25 January 2007.
- 2.3. Where a person is approved for an HBFFS home loan and already has existing an HBFI insurance policy that person will receive a \$100 discount at the anniversary of their HBFI insurance policy.

3. Third Line Forcing

- 3.1. The offer of a discount by HBFI may contravene s47 of the TPA.

4. Public Detriment

- 4.1. There is little or no public detriment from the proposed conduct.

5. Public Benefit

- 5.1. The proposed conduct will not lessen competition in the relevant banking, financial services or insurance markets. Competition in these markets is vigorous and consumers will continue to have a choice from a large number of insurers and home loan providers.
- 5.2. Benefits (such as points systems associated with credit cards) are frequently offered with financial and insurance products. HBFI currently offers discounts to the insurance premium to people who are members of HBF.

- 5.3. The proposed discount by HBFI is not limited to members of HBF.
- 5.4. Differentiation of an organisation in the market is a prime element in the encouragement of healthy competition. The ability of HBFI and HBFFS to offer such a benefit is an important mechanism for the differentiation of HBFI and HBFFS in the market.
- 5.5. The public will benefit from the proposed conduct, which will promote competition and may place downward pressure on pricing for products, services and benefits offered by competitors.
- 5.6. The significant public benefits outlined above outweigh any potential public detriment considered to arise from the offer of a discount.

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(PLEASE READ DIRECTIONS AND NOTICES ON BACK OF FORM)

1. (a) Name of person giving notice HBF Insurance Pty Ltd

 (See Direction 2 on the back of this form)
 (b) Short description of business carried on by that person
General Insurance, including home and contents, motor vehicle and travel insurance.

 (c) Address in Australia for service of documents on that person
125 Murray Street, Perth, Western Australia, 6000

2. (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates
HBFI and HBFIS propose to offer to applicants who are approved for a HBFIS home loan between 23 October 2006 and 25 September 2007 a \$100 discount off HBFI home or contents insurance policy.

 (b) Description of the conduct or proposed conduct
Discounts provided to insured who also obtain home & contents insurance with HBF Insurance Pty Ltd

 (See Direction 4 on the back of this Form)

3. (a) Class or classes of persons to which the conduct relates
Persons who apply for a HBFIS home loan between 23 October 2006 and 25 January 2007

 (b) Number of those persons-- 0
 (i) At present time
 (ii) Estimated within the next year 1,000

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

4. Names and address of person authorised by the person giving this notice to provide additional information in relation to this notice.
Nigel Jones, General Manager - Corporate Services

Dated 29 Sept 2006

Signed by/on behalf of the applicant giving notice

(Signature)

Nigel Gasman Jones

(Full Name)

GM - Corporate Services

(Description)



HBF FINANCIAL SERVICES PTY LTD

SUBMISSIONS TO AUSTRALIAN COMPETITION AND CONSUMER COMMISSION IN SUPPORT OF NOTIFICATIONS OF EXCLUSIVE DEALINGS RELATING TO HBF INSURANCE PTY LTD AND HBF FINANCIAL SERVICES PTY LTD.

1. Description of business carried on by HBF Insurance Pty Ltd and HBF Financial Services

- 1.1. HBF Insurance Pty Ltd (HBFI), a wholly owned subsidiary company of HBF, sells general insurance to the public, principally in Western Australia
- 1.2. HBF Financial Services Pty Ltd (HBFFS), a wholly owned subsidiary company of HBF, provides Financial Planning, Life Insurance and intend to become brokers for banking Products on behalf of Bank of Queensland – with effect from mid November 2006.

2. Description of the goods or services in relation to the supply or acquisition of which this notice relates.

- 2.1. HBFI sells home & content, car and travel insurance to the public in general who may or may not be members.
- 2.2. HBFI proposes to offer a \$100 discount on the premium of any HBFI insurance product to a person who is approved for an HBFFS home loan between 23 October 2006 to 25 January 2007.
- 2.3. Where a person is approved for an HBFFS home loan and already has existing an HBFI insurance policy that person will receive a \$100 discount at the anniversary of their HBFI insurance policy.

3. Third Line Forcing


- 3.1. The offer of a discount by HBFI may contravene s47 of the TPA.

4. Public Detriment

- 4.1. There is little or no public detriment from the proposed conduct.

5. Public Benefit

- 5.1. The proposed conduct will not lessen competition in the relevant banking, financial services or insurance markets. Competition in these markets is vigorous and consumers will continue to have a choice from a large number of insurers and home loan providers.
- 5.2. Benefits (such as points systems associated with credit cards) are frequently offered with financial and insurance products. HBFI currently offers discounts to the insurance premium to people who are members of HBF.

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- 5.3. The proposed discount by HBFI is not limited to members of HBF.
 - 5.4. Differentiation of an organisation in the market is a prime element in the encouragement of healthy competition. The ability of HBFI and HBFFS to offer such a benefit is an important mechanism for the differentiation of HBFI and HBFFS in the market.
 - 5.5. The public will benefit from the proposed conduct, which will promote competition and may place downward pressure on pricing for products, services and benefits offered by competitors.
 - 5.6. The significant public benefits outlined above outweigh any potential public detriment considered to arise from the offer of a discount.