



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: N70479 and N70480  
Contact Officer: Tina Pigliardo  
Contact Number: (03) 9290 1481

17 October 2006

Mr Nigel Jones  
General Manager, Corporate Services  
HBF Insurance Pty Ltd  
152 Murray Street  
Perth, Western Australia 6000

Dear Mr Jones

**Third line forcing notifications N70479 and N70480 lodged by HBF  
Financial Services Pty Ltd (HBFFS) and HBF Insurance Pty Ltd (HBFI)**

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (the ACCC) by HBFFS and HBFI on 3 October 2006. These notifications have been placed on the ACCC's public register.

In summary, HBFFS and HBFI have described the conduct as follows:

HBFI will offer a discounted premium on any HBFI insurance product, on *condition* that the customer is approved for a home loan from HBFFS between 23 October 2006 to 25 January 2007.

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

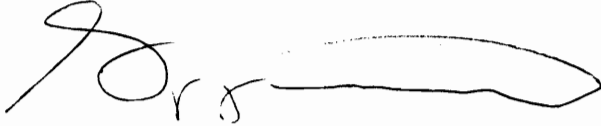
Legal immunity conferred by these notifications commences on 17 October 2006.

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 Tina Pigliardo on (03) 9290 1481.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Scott Gregson', followed by a long horizontal flourish.

Scott Gregson  
General Manager  
Adjudication Branch