



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: N41032  
Contact Officer: Nadia Cooke  
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31 October 2006

Lisa Huett  
Partner  
Mallesons Stephen Jaques  
Lv 50, Bourke Place  
600 Bouke Street  
Melbourne VIC 3000

Dear Ms Huett

**Re: Third line forcing notification N41032 lodged by  
GE Capital Finance Australia**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (ACCC) on 26 October 2006. The notification has been placed on the ACCC's public register and website.

GE Capital Finance Australia (GECFA) has described the conduct the subject of the notification as follows:

- (i) GECFA will offer to supply credit facilities (including credit account and credit card on standard, reduced or interest-free terms, as and when applicable, and related services) to eligible persons on condition that those persons agree to use those credit facilities to acquire goods or services from Myer; and
- ...
- (iii) GECFA will offer to supply the credit facilities described above to eligible persons on condition that those persons agree to acquire membership of the Loyalty Program and have the Loyalty Program linked to their Myer Card.



The conduct was also described to include refusal to supply credit facilities if the above conditions are not met.

Legal immunity conferred by the notification commences on 9 November 2006.

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 this 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.

This letter has been placed on the ACCC's public register and website. If you wish to discuss any aspect of this matter, please contact Nadia Cooke on (03) 9290 1478 or at [nadia.cooke@accc.gov.au](mailto:nadia.cooke@accc.gov.au).

Yours sincerely

A handwritten signature in black ink, appearing to be 'Scott Gregson', with a long horizontal flourish extending to the right.

Scott Gregson  
General Manager  
Adjudication Branch