



24 November 2006

Australian Competition and Consumer Commission  
233 Adelaide Terrace  
Perth  
WA 6000

125 Murray Street  
Perth WA 6000  
Telephone 133 423  
www.hbf.com.au

GPO Box C101  
Perth WA 6809

Dear Sir

**Re: Amendment**

On 3 October 2006 HBFFS and HBFI lodged a third line forcing notification and on 17 October 2006 we received your letter advising that based on the information provided by HBFFS and HBFI, ACCC did not intend on taking further action in this matter at this stage.

The promotion details provided in the notification have been subject to a minor change of detail.

**Original Promotion**

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.

**Amended Promotion**

HBFI will offer a discounted premium on any HBFI insurance product, on condition that the customer is approved for a home loan from HBFFS before 9 March 2007 – subject to application approval and draw down by 30 June 2007.

We ask that you please note the change and enquire whether the ACCC is happy to treat the notification that was lodged on 3 October 2006 as having been amended to reflect the new time period.

Yours sincerely

Nigel Jones  
Group General Manager