



**Australian
Competition &
Consumer
Commission**

Our Ref: C2007/2021
Contact Officer: Gavin Jones
Contact Number: (03) 9290 1475

GPO Box 3131
Canberra ACT 2601
23 Marcus Clarke Street
Canberra ACT 2601
tel: (02) 6243 1111
fax: (02) 6243 1199
www.accc.gov.au

~~28~~ 26 November 2007

Kirsten Webb
Partner
Clayton Utz
PO Box H3
Australia Square
SYDNEY NSW 1215

Dear Ms Webb

Third line forcing Notifications N93186 – ING Bank (Australia) Limited

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (ACCC) on 29 October 2007.

You have described the notified conduct as ING engaging Introducers to introduce prospective borrowers to ING Bank on the condition that the Introducer undertakes training conducted by the Mortgage and Finance Association of Australia.

Legal immunity conferred by the notification commenced on 12 November 2007.

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

As with any notification, please note that the ACCC may act to remove the immunity afforded by the 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.

A copy of 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 Gavin Jones on 03 9290 1475.

Yours sincerely

Scott Gregson
General Manager
Adjudication Branch