



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: N92893  
Contact Officer: Louise Hird  
Contact Number: (03) 9290 1484

3 May 2007

Richard Joice  
Partner  
Langes  
Level 6  
60 York Street  
Sydney NSW 2000

Dear Mr Joice

**Third line forcing Notification N92893 – Encompass Credit Union Ltd**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (ACCC) on 27 April 2007. The notification has been placed on the ACCC's public register.

You have described the notified conduct as Encompass offering its members who successfully apply for a home loan of \$50,000 or more after the commencement of the offer, a periodic interest rebate or waiver of the establishment fee, on condition the Encompass member is also a member of the Rail, Tram and Bus Union.

Legal immunity conferred by the notification will commence on 11 May 2007.

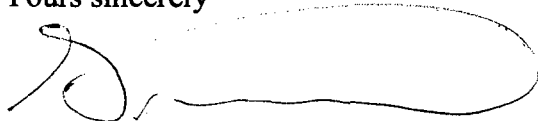
On the basis of the information that you have provided it is not intended that further action be taken in this matter at this stage.

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 Ms Louise Hird on 03 9290 1484 or at [louise.hird@accc.gov.au](mailto:louise.hird@accc.gov.au).

Yours sincerely

A handwritten signature in black ink, appearing to be 'Scott Gregson', written over a horizontal line.

Scott Gregson  
General Manager  
Adjudication Branch