



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: C2007/1921  
Contact Officer: Gavin Jones  
Contact Number: (03) 9290 1475

24 October 2007

Ms Pauline Pereira  
General Manager  
Group Compliance – Group Risk Management  
Commonwealth Bank of Australia  
Level 8, 48 Martin Place  
SYDNEY NSW 1155

Dear Ms Pereira

**Third line forcing Notifications N93134 to N93139 –  
Commonwealth Bank of Australia, Toll Couriers, CellarMasters,  
Office Max, Wish List and Priority Pass**

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (ACCC) on 8 October 2007.

The notified conduct can be described as:

- the Commonwealth Bank of Australia (CBA) offering members of its loyalty program (the awards program) bonus points and other non cash benefits where specified goods and services and specified packages of goods and services offered by the awards programs bonus partners (Toll Couriers, CellarMasters, Office Max, Wish List and Priority Pass) are purchased in full or part by a member using the members credit card linked to the program; and
- the bonus partners proposing to give or allow, or offer to give or allow, a discount or allowance in relation to the supply of products or services, or to supply or to offer to supply the goods or services at a particular price, or to supply or offer to supply particular goods, services or benefits in relation to the supply of the products or services, on the condition that the person is either a member, or that the member acquires the goods and services in full or part by using the members credit card linked to the awards program.

Legal immunity conferred by notifications commenced on 22 October 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 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.

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

A handwritten signature in black ink, appearing to read 'David Hatfield', written in a cursive style.

David Hatfield  
A/g General Manager  
Adjudication Branch