



**Australian
Competition &
Consumer
Commission**

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Our Ref: N93257
Contact Officer: Gavin Jones
Contact Number: (03) 9290 1475

8 January 2008

Felicity Worland
Senior Lawyer, Personal Customers Legal Group
Australia and New Zealand Banking Group
Level 6, 100 Queen Street
MELBOURNE VIC 3000

Dear Ms Worland

**Third line forcing notification N93257 –
Australia and New Zealand Banking Group Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (ACCC) on 21 December 2007. The notification has been placed on the ACCC's public register.

You have described the notified conduct as follows:

ANZ proposes to launch an initiative called the "ANZ Blue Door Promotion" (Promotion). The Promotion will involve the provision of "offer booklets" to ANZ credit card customers by mail and members of the public at two events to be held (one in Sydney and one in Melbourne) as part of the Promotion (Events).

The offer booklets will contain discounts and special offer vouchers for third party goods and service providers (Offer Providers). A customer who receives the offer booklet by mail, or a customer who receives the offer booklet at the Events and applies and is approved for an ANZ credit card within the period of the promotion, can use the vouchers when paying with his or her ANZ credit card at the relevant Offer Providers to obtain the discounts or special offers.


Legal immunity conferred by the notification commenced on 4 January 2008.

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

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

Isabelle Arnaud
Acting General Manager
Adjudication Branch