



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: TRACKIT 30701  
Contact Officer: Gavin Jones  
Contact Number: (03) 9290 1475

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4 January 2008

Megan Knight  
Senior Lawyer  
Australia and New Zealand Banking Group  
Level 12, 530 Collins Street  
MELBOURNE VIC 3000

Dear Ms Knight

**Third line forcing notification N93251 – 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 19 December 2007.

You have described the notified conduct as ANZ proposing to supply, or offer credit finance facilities to certain owners of IGA-branded stores (each a Retailer) to acquire plant and equipment on the condition that the Retailer is eligible to participate in a major plant and equipment refurbishment program conducted by Metcash Trading Limited.

Legal immunity conferred by the notification commenced on 2 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

Scott Gregson  
General Manager  
Adjudication Branch