



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2008/1273
Contact Officer: Shane Chisholm
Contact Number: (02) 6243 1252

26 August 2008

Mr R Bordignon
Group Legal Manager – Corporate & Commercial
Woolworths Limited
PO Box 8000
Baulkham Hills NSW 2153

Dear Mr Bordignon

**Re: Third line forcing notification Nos N93531-N93534
lodged by Woolworths Ltd and others**

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (the ACCC) on 30 July 2008. The notifications have been placed on the ACCC's public register.

The conduct described in the notifications involves Woolworths Ltd, Australian Independent Retailers Pty Ltd, Dick Smith Electronics Pty Ltd and ALH Group Pty Ltd offering to supply benefits (such as the accrual of points redeemable for certain goods or services) to persons on condition that such persons acquire services from HSBC (being the acquisition and use of the Woolworths branded credit card).

Legal immunity conferred by the notifications came into force on **13 August 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. This assessment has been made on the basis that Woolworths and HSBC will disclose all relevant terms and conditions to prospective clients.

As with any notification, please note that the ACCC may act to remove the immunity afforded by the 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 Shane Chisholm on (02) 6243 1252.

Yours sincerely

A handwritten signature in black ink, appearing to be 'R -' with a long horizontal flourish extending to the right.

Dr Richard Chadwick
General Manager
Adjudication Branch