



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: C2009/1692  
Contact Officer: Clare McGinness  
Contact Number: (02) 6243 1049

27 October 2009

Rebecca Tsang  
Australia and New Zealand Banking Group Limited  
Level 14, 100 Queen Street  
Melbourne VIC 3000

Dear Ms Tsang

**Third line forcing notification N94244 lodged by Australia and New Zealand  
Banking Group Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 5 October 2009. The notification has been placed on the ACCC's public register.

Australia and New Zealand Banking Group Limited (ANZ) proposes to offer a reloadable prepaid Visa card (Card) in conjunction with the University of Sydney (University). The reloadable prepaid Visa functionality of the Card will be added to the existing functionality of the University's student card. Therefore in order to acquire a Card, consumers must be a current student at the University.

Legal immunity conferred by the notification commenced on 19 October 2009.

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.

This assessment has been made on the basis that ANZ and the University will disclose all relevant terms and conditions to prospective customers/students.

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 Clare McGinness on (02) 6243 1049.

Yours sincerely

A handwritten signature in black ink, consisting of a stylized 'R' followed by a horizontal line.

Dr Richard Chadwick  
General Manager  
Adjudication Branch