



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2009/1271
Contact Officer: Jackson Mallory
Contact Number: (02) 6243 1061

27 July 2009

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

Dear Ms Tsang

**Third line forcing notification N94028 lodged by Australia and New Zealand
Banking Group Ltd**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 29 June 2009. The notification has been placed on the ACCC's public register.

You have described the conduct in the following terms:

Australia and New Zealand Banking Group Ltd (ANZ) proposes to launch a reloadable prepaid Visa card (Myspace Prepaid Card) in conjunction with Fox Interactive Media Australia Pty Ltd, trading as MySpace Australia.

In order to purchase a MySpace Prepaid Card, consumers will be advised that they must have a MySpace user account in Australia.

Legal immunity conferred by the notification commenced on 13 July 2009.

On the basis of the information that you have provided, it is not intended that further action be taken on 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 will disclose all relevant terms and conditions to prospective customers.

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 Jackson Mallory on (02) 6243 1061

Yours sincerely

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

Dr Richard Chadwick
General Manager
Adjudication Branch