



**Australian
Competition &
Consumer
Commission**

GPO Box 3131
Canberra ACT 2601

23 Marcus Clarke Street
Canberra ACT 2601

tel: (02) 6243 1111
fax: (02) 6243 1199

www.accc.gov.au

Contact Officer: Erin Donohue
Contact Number: (02) 6243 1291

7 December 2010

Mr Martin Algie
Consulting Solicitor
MIA Consulting Pty Limited
PO Box 282
Carlton South VIC 3053

Dear Mr Algie

Third line forcing notification N95171 lodged by the University of Sydney

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 10 November 2010. The notification has been placed on the ACCC's public register.

The University of Sydney proposes to supply students with a reloadable prepaid Visa payment functionality on their student cards to pay for services on and off campus (including printing, photocopying and any fines that they may incur at the university libraries) and at online merchants. The payment functionality is issued and supported by the Australia and New Zealand Banking Group Limited (ANZ).

Legal immunity conferred by the notification commenced on 24 November 2010.

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 the University of Sydney and ANZ will disclose all relevant terms and conditions to students.

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 Erin Donohue on (02) 6243 1291.

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