



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: 46539  
Contact Officer: Ian Lawrence  
Contact Number: 02 6243 1058

3 August 2011

Richard Dicello  
BMW Australia Finance Limited  
PO Box 611  
MULGRAVE VIC 3170

Dear Mr Dicello

**Third line forcing notification N95490 lodged by BMW Australia Finance Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 25 July 2011. The notification has been placed on the ACCC's public register.

I understand BMW Australia Finance Limited (BMW) proposes, from time to time, to offer a discounted interest rate on motor vehicle finance to customers who satisfy BMW's lending and approval criteria and acquire a specified motor vehicle from a BMW authorised dealership.

This proposed conduct will become protected from the operation of section 47 of the *Competition and Consumer Act 2010* on 9 August 2011.

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 BMW will disclose all relevant terms and conditions to prospective clients.

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 Mr Ian Lawrence on (02) 6243 1058.

Yours sincerely



Dr Richard Chadwick  
General Manager  
Adjudication Branch