



**Australian
Competition &
Consumer
Commission**

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Our Ref: 47271
Contact Officer: Hannah Ransom
Contact Number: (02) 6243 1255

26 October 2011

By email

Mr Stephen Iu, Senior Associate
Henry David York
Stephen_iu@hdy.com.au

Dear Mr Iu,

Third line forcing notification N95603 lodged by KMAF Pty Ltd

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 17 October 2011. The notification has been placed on the ACCC's public register.

KMAF Pty Ltd proposes to, from time to time, offer a discounted rate of interest on finance to customers who satisfy KMAF's lending and approval criteria to purchase specified Kawasaki products from specified Kawasaki dealerships. KMAF intends that such offers will be valid for periods of between one and four months and will apply only to specified Kawasaki products.

Legal immunity conferred by the notification will commence on 31 October 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 KMAF Pty Ltd 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 Hannah Ransom on (02) 6243 1255.

Yours sincerely

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

Dr Richard Chadwick
General Manager
Adjudication Branch