



**Australian
Competition &
Consumer
Commission**

Our Ref: N93186
Contact Officer: Pamela Cue
Contact Number: 02 6243 1066

24 November 2011

Carly Wood
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Dear Ms Wood

**Third line forcing notification N93186 lodged by ING Bank (Australia) Limited –
Interested party consultation**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 29 October 2007.

The ACCC has decided to undertake a review of the notification, as well as several other notifications which involve a requirement to be a member of the Mortgage and Finance Association of Australia (MFAA) which include the following:

- N92787 lodged by AHL Investments Pty Ltd (Aussie Home Loans)
- N93141 & N93142 lodged by Virgin Money Australia and Virgin Money Financial Service
- N93329 lodged by Mortgage Choice Limited.

Please find enclosed a copy of the letter that the ACCC sent today to potentially interested parties as part of its consultation process.

All public submissions will be made available on the ACCC's website, www.accc.gov.au/ExclusiveDealingRegister and by following the links to this matter. I will also arrange for you to receive a copy of all public submissions received in relation to the notifications, and provide you with the opportunity to comment on these submissions at the end of the consultation period.

A copy of this letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, contact Pamela Cue on (02) 6243 1066.

Yours sincerely

Dr Richard Chadwick
General Manager
Adjudication Branch