



**Australian
Competition &
Consumer
Commission**

Our Ref: N96154
Contact Officer: Tanya Hobbs
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24 October 2012

David Hannah
Head of Business Development
Australia and New Zealand Banking Group Limited
85 Spring Street
Melbourne VIC 3000

Dear Mr Hannah

**Third line forcing notification N96154 lodged by Australia and New Zealand
Banking Group Limited (trading as Esanda)**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the **ACCC**) on 14 September 2012. The notification has been placed on the ACCC's public register.

Australia and New Zealand Banking Group Limited (**Esanda**) will offer a discount, allowance, rebate or credit in relation to the supply of financial products and services to customers on condition that they have acquired a motor vehicle from the Jefferson Automotive Group.

Legal protection conferred by the notification commenced on 28 September 2012.

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 legal protection provided 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 Esanda and Jefferson Automotive Group 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 Tanya Hobbs on (02) 6243 1029.

Yours sincerely

Dr Richard Chadwick
General Manager
Adjudication Branch