



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: TRACKIT:50595  
Contact Officer: Gina D'Ettorre  
Contact Number: 03 9290 1483

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24 January 2013

Mr David Hannah  
Head of Business Development  
Australia and New Zealand Banking Group Limited  
ANZ Centre  
Level 9, 833 Collins St  
DOCKLANDS VICTORIA 3008

Dear Mr Hannah

**Third line forcing notification N96528 lodged by Australia and New Zealand Banking Group Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 21 January 2013. The notification has been placed on the ACCC's public register.

The Australia and New Zealand Banking Group Limited, trading as Esanda, proposes to give, allow, or offer to give or allow, a discount, allowance, rebate or credit in relation to the supply of financial products and services to customers of Australian Fleet Sales Pty Ltd on condition that the customers will acquire their vehicle from Australian Fleet Sales Pty Ltd.

Legal protection conferred by the notification will commence on 4 February 2013.

On the basis of the information 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, Australian Fleet Sales and any other relevant party 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 Gina D'Ettoire on 03 9290 1483.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'Richard Fleming', with a stylized, cursive-like structure.

Richard Fleming  
A/g General Manager  
Adjudication Branch