



Beyond Bank Australia
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12 October 2015

Australian Competition and Consumer Commission
Level 2
19 Grenfell Street
Adelaide SA 5000

Dear Sir/Madam

Community CPS Australia Ltd – Notification of third line forcing exclusive dealing

We enclose:

- a Form G Notification of Exclusive Dealing; and
- a cheque of \$100 payable to the Australian Competition and Consumer Commission.

If the Commission has any questions in relation to the enclosed Notification or requires any further information, please do not hesitate to contact me.

Yours sincerely

Andrew Lee
General Counsel
Ph: 08 8205 8693
alee@beyondbank.com.au



Form G

Commonwealth of Australia

Competition and Consumer Act 2010 — subsection 93 (1)
NOTIFICATION OF EXCLUSIVE DEALING

To the Australian Competition and Consumer Commission:

Notice is hereby given, in accordance with subsection 93 (1) of the *Competition and Consumer Act 2010*, of particulars of conduct or of proposed conduct of a kind referred to subsections 47 (2), (3), (4), (5), (6), (7), (8) or (9) of that Act in which the person giving notice engages or proposes to engage.

PLEASE FOLLOW DIRECTIONS ON BACK OF THIS FORM

1. Applicant

- (a) Name of person giving notice:
(Refer to direction 2)

N98622

Community CPS Australia Ltd (ABN 15 087 651 143) trading as Beyond Bank Australia (Applicant)

- (b) Short description of business carried on by that person:
(Refer to direction 3)

Banking and financial services.

- (c) Address in Australia for service of documents on that person:

Beyond Bank Australia
Level 12, 100 Waymouth Street
Adelaide SA 5000

2. Notified arrangement

- (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates:

Credit cards to be provided by the Applicant to the customers of Community Business Bureau Inc (ABN 57 098 352 150) (CBB) for salary packaging services.

- (b) Description of the conduct or proposed conduct:

The Applicant proposes to offer and supply the customers of CBB salary packaging services a special balance transfer benefit on credit cards.

This benefit will allow for balances from other credit cards (balance transfers) to be funded by the Applicant at an interest rate of 0% for a 12 month period (compared to the standard offer by the Applicant of 0% for 5 months).

(Refer to direction 4)

3. Persons, or classes of persons, affected or likely to be affected by the notified conduct

- (a) Class or classes of persons to which the conduct relates:
(Refer to direction 5)

Customers of CBB salary packaging services that have a credit card funded by the Applicant.

- (b) Number of those persons:

- (i) At present time:

Nil.

- (ii) Estimated within the next year:
(Refer to direction 6)

Approximately 200, but is not known.

- (c) Where number of persons stated in item 3 (b) (i) is less than 50, their names and addresses:

Not Applicable.

4. Public benefit claims

- (a) Arguments in support of notification:
(Refer to direction 7)

The proposed conduct will be of benefit to the public as CBB salary packaging customers will receive a balance transfer benefit by the Applicant that exceeds the standard offer.

The Applicant will continue to supply credit cards at its standard balance transfer offer to persons who are not CBB salary packaging customers.

The proposed arrangement may facilitate competition in this market by encouraging other competitors to offer similar offers.

- (b) Facts and evidence relied upon in support of these claims:

See 4(a).

5. Market definition

Provide a description of the market(s) in which the goods or services described at 2 (a) are supplied or acquired and other affected markets including: significant suppliers and acquirers; substitutes available for the relevant goods or services; any restriction on the supply or acquisition of the relevant goods or services (for example geographic or legal restrictions): *(Refer to direction 8)*

The markets that may be relevant relate to:

- The supply of credit cards by authorised credit providers. This is currently a highly competitive market with many competitors operating and strong offers available.
- The supply of Salary Packaging services. There are a number of providers of this service within Australia.

6. Public detriments

- (a) Detriments to the public resulting or likely to result from the notification, in particular the likely effect of the notified conduct on the prices of the goods or services described at 2 (a) above and the prices of goods or services in other affected markets:
(Refer to direction 9)

No detriment to the public can be foreseen. The proposed conduct will have no effect on the credit card market or result in any other public detriment. Consumers are free to obtain salary packaging services or credit cards from any other providers. Credit cards are publicly available from competitors with a greater balance transfer offer than what the Applicant is proposing.

The number of consumers potentially affected by the conduct is insignificant compared to the total number of consumers who acquire salary packaging services or credit cards.

- (b) Facts and evidence relevant to these detriments:

See 4(a) and 5.

7. Further information

- (a) Name, postal address and contact telephone details of the person authorised to provide additional information in relation to this notification:

Andrew Lee
General Counsel
Beyond Bank Australia
Level 12, 100 Waymouth St
Adelaide, SA 5000
Ph: 08 8205 8693

Dated: 12 October 2015

Signed by/on behalf of the applicant



.....
(Signature)

Andrew Lee

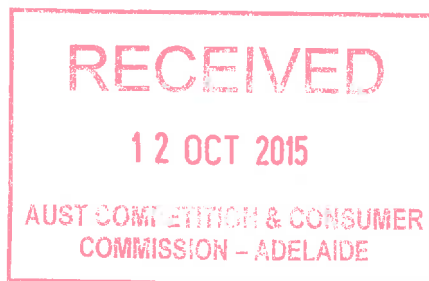
.....
(Full Name)

Beyond Bank Australia

.....
(Organisation)

General Counsel

.....
(Position in Organisation)



DIRECTIONS

1. In lodging this form, applicants must include all information, including supporting evidence that they wish the Commission to take into account in assessing their notification.

Where there is insufficient space on this form to furnish the required information, the information is to be shown on separate sheets, numbered consecutively and signed by or on behalf of the applicant.

2. If the notice is given by or on behalf of a corporation, the name of the corporation is to be inserted in item 1 (a), not the name of the person signing the notice, and the notice is to be signed by a person authorised by the corporation to do so.
3. Describe that part of the business of the person giving the notice in the course of the which the conduct is engaged in.
4. If particulars of a condition or of a reason of the type referred to in section 47 of the *Competition and Consumer Act 2010* have been reduced in whole or in part to writing, a copy of the writing is to be provided with the notice.
5. Describe the business or consumers likely to be affected by the conduct.
6. State an estimate of the highest number of persons with whom the entity giving the notice is likely to deal in the course of engaging in the conduct at any time during the next year.
7. Provide details of those public benefits claimed to result or to be likely to result from the proposed conduct including quantification of those benefits where possible.
8. Provide details of the market(s) likely to be affected by the notified conduct, in particular having regard to goods or services that may be substitutes for the good or service that is the subject matter of the notification.
9. Provide details of the detriments to the public which may result from the proposed conduct including quantification of those detriments where possible.