

## 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)

N98957 MyState Bank Limited (includes MyState Bank  
and The Rock (a Division of MyState Bank Ltd))  
which operate under the one A.O.I.

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

Authorised Deposit Taking Institution  
providing retail banking & financial services

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

Level 2, 137 Harrington St  
HOBART TAS 7000

### 2. Notified arrangement

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

Personal loans, home loans, retail deposit  
products, credit cards, general insurance,  
consumer credit insurance, health insurance,  
estate planning, financial planning, trustee services



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

"Bundling" of company products with third party products whereby company products are discounted for voluntary uptake of third party products.  
eg. Personal loans discounted for uptake of consumer credit.  
Home loan package fee paid for discount on home loan, credit card, general insurance, health insurance  
(Refer to direction 4) e MyState group products.

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)

Main class of customers are retail banking customers who take out a home loan or personal loan.

- (b) Number of those persons:

- (i) At present time:

There are approximately 40,000 borrowers who may become aware of offer plus 100,000 additional other customers

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

Approximately 10,000 new borrowers may be offered a bundled product next year.

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

n/a



**4. Public benefit claims**

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

Customers will benefit in that they will pay a lower price than if they acquired the products individually. All third party products are optional and no borrower is refused a loan for declining third party offers.

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

Product disclosure documentation and application forms particularly for consumer credit insurance highlight the product is optional and not a condition of loan approval.

**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)

Retail banking - Industry is well regulated in Australia and products offered are done so within the regulatory framework and according to Banking Licence Terms. Borrowers must be 18 years of age or over to qualify for a loan

**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)

n/a

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

n/a



7. Further information

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

Matthew Wilson  
C/- MyState Ltd  
Level 2, 137 Harrington St  
HOBART TAS 7000

Dated 8/3/16

Signed by/on behalf of the applicant

Matthew L Wilson  
(Signature)

MATTHEW WILSON  
(Full Name)

MYSTATE BANK LIMITED  
(Organisation)

SENIOR PRODUCT MANAGER  
(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.



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PLEASE FOLLOW DIRECTIONS ON BACK OF THIS FORM

### 1. Applicant

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

N98958

Tasmanian Perpetual Trustees

- (b) Short description of business carried on by that person:

(Refer to direction 3) Business & Agri Lending  
Wealth Management Estate Planning &  
Estate Administration - wholly owned  
by MyState Bank Limited, an Authorised  
Deposit Taking Institution

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

Level 2, 137 Harrington St  
HOBART TAS 7000

### 2. Notified arrangement

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

Financial services and banking products



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

"Bundling" of Tasmanian Perpetual Trustees products with MyState Bank Limited company products and those of strategic third party product providers whereby discounts may be provided on TPI products for voluntary uptake of MyState Bank Ltd (e its (Refer to direction 4) third party) products

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)

Classes of clients include retail investors, financial planning customers, will clients, small business and customers

- (b) Number of those persons:

- (i) At present time:

There are approximately 40,000 Tasmanian Perpetual Trustees clients

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

Approximately 2,000

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

—



**4. Public benefit claims**

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

Customers will benefit from acquiring products at lower total costs than if they acquired them individually. No product can be refused by the company on the basis of non-uptake of other products

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

All Tasmanian Perpetual Products & MyState Products bear compliant disclosure documentation with advice warnings issued where required.

**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)

Wealth Management & Financial Services

**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)

n/a

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

n/a



7. Further information

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

MATT WILSON  
CL- MYSTATE LIMITED  
LEVEL 2, 137 HARRINGTON ST  
HOBART TAS 7000

Dated 10/3/17

Signed by/on behalf of the applicant

Matthew Wilson  
(Signature)

MATTHEW WILSON  
(Full Name)

TASMANIAN PERPETUAL TRUSTEE  
(Organisation)

SENIOR PRODUCT MANAGER  
(Position in Organisation)



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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.
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9. Provide details of the detriments to the public which may result from the proposed conduct including quantification of those detriments where possible.