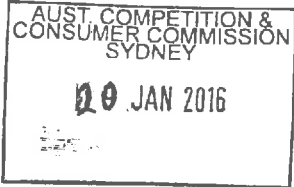


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Form G

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)

N98862 Beat the Q Pty Ltd ACN 144 912 158

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

Merchant services.

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

Beat the Q Pty Ltd
 Suite 205, 54 Foveaux Street
 SURRY HILLS NSW 2010

2. Notified arrangement

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

Discounts provided by the Applicant for business banking customers of Westpac Banking Corporation ABN 33 007 457 141 (Westpac).

(b) Description of the conduct or proposed conduct:

The Applicant is the owner/developer of a mobile application known as 'Hey You'. The Hey You mobile application allows consumers to pre-order food and beverages and pay for their order online through the Hey You

mobile application at businesses that have registered with the Applicant as a participating business.

The Applicant will provide Westpac's business customers, that register with the Applicant as a participating business, with the following:

- (i) Licence Fee: a waiver of the licence fee for a period of time payable to the Applicant by a participating business; and
- (ii) Service Fee: a reduction of the service fee for a period of time on processed orders payable to the Applicant by a participating business.

This offer will be available for 18 months unless withdrawn earlier or extended.

(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)

Approved business customers of Westpac that register with the Applicant as a participating business.

- (b) Number of those persons:

- (i) At present time:

Nil.

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

The number will exceed 50 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)

Those business customers of Westpac that register with the Applicant as a participating business will receive the benefit of the licence fee waiver and the reduced service fee payable to the Applicant.

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

The benefit of the licence fee waiver and reduced service fee will only be available to those business customers of Westpac that meet the Westpac's approval criteria and register with the Applicant as a participating business.

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 financial service market is competitive and there are many financial institutions that provide finance to business customers.

In addition to the above, there are also many mobile applications similar to the Hey You mobile application.

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. There is no compulsion for a business customer to register with the Applicant as a participating business. It is merely that the business customer will get a licence fee waiver and reduction in the service fee payable if they do register with the Applicant.

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

The market place has many providers of finance to business customers and many suppliers of similar mobile applications.

7. Further information

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

Katrina Bonisoli

Westpac Banking Corporation

Level 20, 275 Kent Street

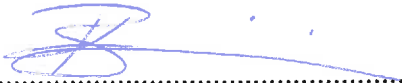
SYDNEY NSW 2000

Telephone: (02) 8254 2825

Email: kbonisoli@westpac.com.au

Dated.....20/1/16.....

Signed ~~by~~ on behalf of the applicant


.....

(Signature)

Katrina Bonisoli

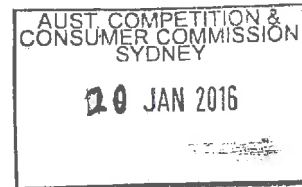
(Full Name)

Westpac Banking Corporation ABN 33 007 457 141

(Organisation)

Lawyer

(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.