

**N THE SUPREME COURT OF VICTORIA
AT MELBOURNE
COMMERCIAL COURT
GROUP PROCEEDINGS LIST**



Case: S ECI 2020 03365
S ECI 2020 03365
Filed on: 08/02/2021 03:45 PM

B E T W E E N

STEELE CRAWFORD

Plaintiff

and

**AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD (ACN 005 357 522)
(and others according to the Schedule attached)**

Defendants

REPLY

Date of Document:	8 February 2020	Solicitors Code:	564
Filed on behalf of:	The Plaintiff	DX:	N/A
Prepared by:	Maurice Blackburn Lawyers 21, 380 La Trobe Street Melbourne Victoria 3000	Telephone:	(03) 9605 2700
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As to the Defence of the First Defendant dated 21 December 2020, the Plaintiff joins issue with the whole of the Defence and says further:

1. as to paragraphs 8(b), 11(b), 12(b)(ix), 22(b)(i) and (iii), 61(c)(iv) and (v) and 71(d):
 - (a) at all material times the Car Loan Process was part of a staged sales process whereby:
 - (i) the Plaintiff and Group Members selected the automobile;
 - (ii) the Plaintiff and Group Members and the Dealer negotiated the price of the automobile, any extras to be purchased, and the value of any trade-in;
 - (iii) the Dealer sold the automobile to the Plaintiff and Group Members;
 - (iv) any negotiation between the Dealer Business Manager and the Plaintiff and Group Members on the terms of the Car Loan did not commence until after step (ii) or, alternatively, step (iii) above;

- (v) Car Loan Offers were not submitted by the Dealer Business Manager to the First Defendant until after the Plaintiff and Group Members had agreed to the terms of the Car Loan and had signed the Car Loan Offer;
 - (vi) from the Plaintiff's and Group Members' perspective, the Dealer Business Manager was in complete control of the Car Loan negotiation with the First Defendant;
- (b) the effect of the staged sales process pleaded in subparagraph (a) above was that:
- (i) the Dealers sold the automobile and the Car Loan to the Plaintiff and Group Members as a package;
 - (ii) once the staged sales process was underway, the Plaintiff's and Group Members':
 - (A) ability to negotiate the Car Loan;
 - (B) ability to give effect to their preferences in negotiations with the Dealer Business Manager; and
 - (C) available "options and ...opportunity" in relation to the Car Loan;were limited or precluded; and
- further, or alternatively
- (iii) the Plaintiff and Group Members were unable in a practical sense to take out a Car Loan with a credit provider other than the one that was proffered and recommended by the Dealer Business Manager.

Dated: 8 February 2021

J STOLJAR

D J FAHEY

Maurice Blackburn Lawyers

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Maurice Blackburn Lawyers
Solicitors for the Plaintiff

SCHEDULE OF PARTIES

STEELE LEE CRAWFORD

Plaintiff

-and-

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED (ACN 005 357 522)

First Defendant

MACQUARIE BANK LIMITED (ACN 008 583 542)

Second Defendant

MACQUARIE LEASING PTY LTD (ACN 002 674 982)

Third Defendant