

ANNEX 1

Abuse of dominance cases in South Africa – 1 September 1999 to 31 August 2012

Initiation	Case (Tribunal case number)	Main alleged contravention	Status/finding
Dec99	CC v SAFCOL, Yorkcor, CJ Rance (100/CR/Dec00)	Price discrimination in timber	26/6/02 Tribunal dismissed application to confirm consent agreement reached between CC and SAFCOL, as it went to contractual provisions, without consent of the other parties.
13/10/2000	CC v SAA (18/CR/Mar01)	Inducing customer (travel agents) not to deal with competing airlines	28/7/05 Tribunal decision Found incentive scheme with travel agents contravened 8(d)(i); R45mn penalty.
20/4/2000	CC v Patensie Sitrus (37/CR/Jun01)	Exclusive supply arrangement with packing and distribution company, contravening 8(d)(i) and 5(1).	4/8/02 Tribunal decision, upheld by CAC. Found articles of association of packing and marketing former co-op contravened 5(10 and 8(d)(i) in requiring customers/members not to deal with competitors; no penalty.
Sept 2002	CC/Hazel Tau and others v GlaxoSmithKline & Boehringer Ingelheim	Excessive pricing of ARVs	Case non-referred by the Commission following agreement in Dec 2003 to license generic manufacturers.
30/4/2003 complaint lodged (CC non-ref 12/11/03)	Nationwide Poles v Sasol Oil (72/CR/Dec03)	Price discrimination in creosote	31/3/05 Tribunal decision, found discount scheme was prohibited price discrimination 9(1). CAC decision - overturned.
May-August 2002 complaints filed by 21 companies	CC v Telkom (11/CR/Feb04)	Exclusionary practices in pricing and access to fixed lines for value-added network service providers	Appeals of referral up to Supreme Court of Appeal (found in favour of Commission). Tribunal decision 7/8/2012 found contravention of 8(b) and 8(d)(i).
19/9/02 (CC non-ref 6/1/04)	Harmony Gold v Mittal Steel SA (13/CR/Feb04)	Excessive pricing of flat steel	27/3/07 Tribunal decision finding excessive pricing contravening 8(a) and penalty of R692mn 29/5/09 CAC overturned decision and remitted back to Tribunal to reconsider tests. Parties settled.
13/2/03 (CC non-ref 13/5/03) 24/7/03 (CC non-ref	Mandla-Matla v Independent Newspapers (48/CR/Jun04)	Exclusive arrangements with distributors contravening 8(d)(i) and 5(1); and refusal to supply distribution information contravening 8(c)	6/11/06 Tribunal decision, dismissed on all counts.

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25/5/04)			
3/11/03 Nutriflo Aug04 Profert	CC v Sasol Nitro (31/CR/May05 and 45/CR/May06)	Excessive pricing, refusal to supply and price discrimination in ammonia and related fertilizer products	20/07/10 Tribunal confirmed settlement.
1/10/2003	CC, JTI v BATSA (55/CR/Jun05)	Arrangements with outlets for cigarette was exclusionary abuse under 8(d)(i) and/or 8(c), as well as under 5(1) referred by JTI.	25/06/09 Tribunal decision, dismissed on all counts Appeal to CAC lodged by JTI and then withdrawn.
Oct 2003	Referred by CC in 2004. Nationwide Airlines, Comair v SAA (80/CR/Sep06)	SAA incentive schemes during the period 1 June 2001 - 31 March 2005 contravened 8(d)(i)	The Commission settled with SAA in 2006 without an admission and a penalty of R15mn. Comair and Nationwide Airlines objected and pursued a finding for the purposes of damages claims. 17 Feb 2010 Tribunal Decision, found contravention of 8(d)(i), no penalty. CAC upheld decision in April 2011.
Dec 2003	CC v Mittal Steel SA and others (08/CR/Jan07)	Price discrimination in low carbon wire rod	Awaiting Tribunal hearing.
2/12/2004	CC v Senwes (110/CR/Dec06)	Pricing for grain storage excluding rival traders	3/02/09 Tribunal found exclusion in form of margin squeeze, contravening 8(c), upheld by CAC. SCA overturned on 1 June 2011. Constitutional Court upheld Tribunal decision, 12/4/2012.
25/11/04	CC v SAB (134/CR/Dec07)	Inducement not to deal with a competitor; price discrimination	Tribunal dismissed 7/4/11, finding it did not have jurisdiction due to differences between complaint and Commission referral.
20/2/07	CC v Astral, Elite (74/CR/Jun08)	Exclusive arrangements regarding poultry breeding stock and feed	Awaiting Tribunal hearing; application to dismiss rejected by Tribunal.
12/8/05	CC v Rooibos (129/CR/Dec08)	Exclusive contracts with rooibos packers	November 2010 Tribunal confirmed settlement.
29/6/05 and four further complaints consolidated	CC v Telkom (ref Oct/Nov09)	Excessive pricing and margin squeeze in pricing of broadband (leased lines)	Awaiting Tribunal hearing.
29/2/08 and four further complaints consolidated	CC v Computicket (ref 30 April 2010)	Exclusionary abuse, through exclusive contracts with inventory providers	Awaiting Tribunal hearing. Application to dismiss rejected by Tribunal, appealed to CAC.
2007	CC v Foskor	Excessive pricing of phosphoric acid	28/02/11, Tribunal confirmed settlement.
12/11/07 (following request from DTI)	CC v Sasol Chemical Industries (ref Aug 2010)	Excessive pricing of propylene and polypropylene	Awaiting Tribunal hearing.
30/01/2009	CC v Media 24 (92/CR/Oct2011)	Predatory, or below cost, pricing (8(d)(iv) or 8(c))	Awaiting Tribunal hearing.

Note: The Tribunal case number gives the month in which the case was referred to Tribunal.

ANNEX 2

Abuse of dominance cases in Chile – 2004 to 31 August 2012

Sentence N°	Date	Case	Conduct / Market	Finding	Fine	Appeal	CS Outcome	Fine CS
5	13/07/2004	Denuncia de Miguel Espinoza contra Editorial Santillana S.A.	Vertical restraints. Several conducts.	Complaint is rejected. The complainant did not prove any fact in violation of the Decree Law 211, since the applicant did not provide any background in addition to the complaint, which is not sufficient by itself.	No	No	-----	-----
7	05/08/2004	Requerimiento FNE en contra de Nestlé Chile S.A.	Arbitrary discrimination. (Raw) milk purchase	Distribution of Market share was not proved. Price discrimination only was accredited in relation to one of the requested. The requirement is rejected and the complaint petition is accepted.	500 UTM	No	-----	-----
9	05/10/2004	Consulta de AGIP A.G., sobre conducta de Supermercados Líder	Refusal to deal. Supermarkets.	The TDLC states that the conduct constitutes an abuse of a dominant position (<i>ex post</i> and <i>ex ante</i> unilateral conditions; risk allocation is performed in an inefficient way). These behaviors, being permanent, show market power and are inefficient. No penalty.	No	Yes	Reversed	No
16	20/05/2005	Avocación en Recurso de Reclamación de UIP Chile Ltda. y Andes Films S.A., contra el Dictamen N° 1.277 de la CPC.	Refusal to Deal. Film distribution	The TDLC considered that there was refusal to sell. However, fails to elucidate if it was due to an abuse or to efficiency considerations. The complaint petitions were accepted and the ruling is reversed. Preventive measures were suggested.	No	No	-----	-----

Sentence N°	Date	Case	Conduct / Market	Finding	Fine	Appeal	CS Outcome	Fine CS
22	14/07/2005	Denuncia de la Distribuidora Molino S.A., en contra de Distribuidora de Publicaciones Alfa S.A.	Refusal to Deal. Magazine distribution	Complaint is rejected because the refusal to sell was not proved.	No	No	-----	-----
25	03/08/2005	Denuncia de Héctor Sotomayor Inostroza contra Entel PCS	Tying. Mobile telephony.	The Tribunal's decision is not to consider this case as one of tie sale because there are different markets for each product. The sale of one of them is not conditioned to the sale of the other.	No	No	-----	-----
26	05/08/2005	Denuncia de Philip Morris, en contra de Chiletabacos	Exclusivities. Cigarettes.	Exclusionary practices were accredited, and the Tribunal considers they are an unlawful exercise of market power as they create artificial barriers to entry. Complaint is accepted.	10.000 UTM	Yes	Confirmed	-----
27	23/08/2005	Avocación en recurso de reclamación de AGIP A.G. contra el Dictamen N° 1283 de la Comisión Preventiva Central	Exploitative abuse, monopsony. Sugar.	Appeal is rejected. Behaviors are within an implementation process of legal policies, and it was not proved that they had restricted competition.	No	Yes	Confirmed	-----

Sentence N°	Date	Case	Conduct / Market	Finding	Fine	Appeal	CS Outcome	Fine CS
28	07/09/2005	Requerimiento FNE contra TV Cable Loncomilla S.A., Holding de Television S.A. y CMET.	Predatory pricing. Cable TV	Found predatory pricing contravened article 3 c), of Decree Law 211. 100 UTA penalty, except for TV Cable Loncomilla S.A.	100 UTA	Yes	Confirmed	----
29	04/10/2005	Requerimiento FNE contra Transbank S.A.	Exploitative abuse of dominant position. Credit and debit cards.	Found abuse of dominant position is contrary to competition.	1.000 UTM	No	----	----
31	12/09/2005	Requerimiento FNE contra Rendic Hermanos S.A.	Exploitative abuses, monopsony. Supermarkets	Neither unilateral modifications nor market power have been proved by the FNE. The requirement is rejected.	No	Yes	Confirmed	----
35	27/12/2005	Demanda del Instituto Profesional de Chile en contra del Colegio de Kinesiólogos de Chile A.G.	Artificial barriers to entry. Kinesiology (university degree)	The Tribunal found that promoting legislative changes is within the scope of authority of a trade association; but the harassment and pressure against the applicant to close the career is contrary to competition. Is ordered to cease his conduct and imposed a fine.	2 UTA	No	----	----
39	13/06/2006	Demanda de Producción Química y Electrónica Quimel S.A., en contra de James Hardie Fibrocementos Ltda.	Predatory pricing. Asbestos cement	The hypothesis of predatory pricing was not proved because the defendant has no market power. Neither was it selling under the relevant costs. Complaint is rejected.	No	Yes	Reversed	1.000 UTA

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42	06/09/2006	Requerimiento de la FNE contra Integramédica S.A.	Abuse of position of economic dependency. Medical services.	Complaint is rejected because the FNE did not prove the defendant abused its position. (Neither market power nor the doctors have been pressed were proved).	No	No	-----	-----
45	26/10/2006	Demanda de Voissnet S.A. y requerimiento de la FNE en contra de CTC	Refusal to sell. IP Telephony	Found contractual restrictions imposed by CTC are aimed exclusively at preventing their customers migrate to alternative systems, and constitutes artificial barriers to entry to IP telephony market. The counterclaim is rejected because unfair competition was not accredited.	1.500 UTA	Yes		556 UTA
46	28/11/2006	Demanda de Recalcine S.A. contra Novartis Chile S.A.	Artificial barriers to entry. Medicines (for leukemia)	The complaint is rejected, since the successive legal actions of the defendant do not constitute a strategy to prevent the entry of the applicant to market, but were intended to protect its industrial property rights.	No	Yes	Confirmed	-----
47	05/12/2006	Requerimiento de la FNE contra Sociedad Punta de Lobos S.A.	Artificial barriers to entry. Salt	The claim is partially accepted. Found the legal actions filed by the defendant constitute a strategy to prevent competitors from entering the market, and are an artificial barrier to entry, in breach of Art. 3 of Decree Law 211.	6.000 UTM	No	-----	-----
48	04/01/2007	Demanda de Asoex contra Ultramar y Saam	Exploitative abuse of a dominant position. Shipping office	There is no abuse of dominant position. Accreditation offered by the defendant is an optional and unnecessary service, as it has substitutes on the market.	No	No	-----	-----

Sentence N°	Date	Case	Conduct / Market	Finding	Fine	Appeal	CS Outcome	Fine CS
49	24/01/2007	Demanda de Rochet S.A. contra Mattel Chile S.A.	Arbitrary discrimination. Toy stores	The complainant did not prove any fact in which the complaint is based. Condemned in costs.	No		----	----
50	31/01/2007	Demanda de Hemisferio Izquierdo Consultores contra don José Soler	Artificial barriers to entry. Head Hunting services	The complaint is partially accepted. TDLC considered that the judicial actions are legitimate and not intended to restrict competition. The defendant is forbidden in any way to prevent its competitors from using the generic term "Executive Search". No penalty.	No	No	----	----
51	26/04/2007	Demanda de AFFI en contra de Novasalud.com y otros	Arbitrary discrimination. Medicines	There is no background in relation to arbitrary discrimination, because the conditions to access the benefits are objective. There was also no evidence of predatory pricing. Complaint is rejected.	No	Yes	Confirmed	----
52	02/05/2007	Demanda de Tecnofarma S.A. contra Sanofi Aventis	Artificial barriers to entry. Medicines (for leukemia)	Found that facts described in the application (sending informative letters) are not contained in conducts contravening free competition. (Atypical).	No	No	----	----
53	06/06/2007	Demanda de Labbé, Haupt y Cía. Limitada contra Shell Chile	Abuse of position of economic dependency. Fuels: retail	Found that contracts with which the applicant was excessively burdened are not derived from a dominant position. But its provisions contravened the ruling 435 of the CPC.	250 UTA	Yes	Reversed	0

Sentence N°	Date	Case	Conduct / Market	Finding	Fine	Appeal	CS Outcome	Fine CS
55	21/06/2007	Requerimiento de la FNE en contra de Lan Airlines S.A. y Lan Chile Cargo S.A.	Exploitative abuse of a dominant position. Air freight services	Stretch reduction and charging an additional fee to downstream competitors are discriminatory practices and constitute an abuse of a dominant position, because they have no economic justification and tend to prevent competition in that market. 165 UTA fine.	330 UTA	Yes	Confirmed	-----
56	27/06/2007	Requerimiento de la FNE en contra de la Cámara de Comercio de Santiago A.G.	Exploitative abuse of a dominant position. Commercial bulletin	Complaint is rejected. Charging made by the defendant is legally and economically justified. It was not proved that the discrimination in this charging is anticompetitive or arbitrary.	No	Yes	Confirmed	-----
61	27/12/2007	Demanda de Delfos Ltda. y requerimiento de la FNE contra SCL y otros	Artificial barriers to entry. Airport transport	The charging established by the defendant to subcessionaires of the airport is an abuse of dominant position. Specifies that the defendant is obliged to bid the subconcessions since the end of the current contracts.	No	Yes	Confirmed	-----
62	12/03/2008	Demanda de María Rivas Morel contra American British School	Artificial barriers to entry. School uniforms	Requirement of a royalty to participate in bidding for uniforms is aimed solely at exclude competitors "downstream" in contravention of Article 3 of Decree Law 211.	25 UTA	Yes	Confirmed	-----

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63	10/04/2008	Requerimiento de la FNE contra Almacenes Paris y Falabella	Artificial barriers to entry. Electrical appliances	The threats made by the defendant to its suppliers, constitute abuse of dominant position, unfair competition specifically, in order to exclude a competitor through illegal and anticompetitive means.	13.000 UTA	Yes	Confirmed	9.750 UTA
64	18/04/2008	Demanda de Micom S.A. contra Enap	Refusal to sell. Fuels: wholesale	The applicant did not provide backgrounds proving an unjustified refusal to hire. Demand is rejected.	No	No	-----	-----
65	08/05/2008	Requerimiento de la FNE contra D&S S.A. y Cencosud S.A.	Imposition of contracting terms. Supermarkets	TDLC found that, in this case, the growth strategy based on the takeover of rival firms, restricts competition in contravention of Article 3, paragraph 1, of Decree 211.	No	Yes	Settlement	-----
66	14/05/2008	Demanda de Sergio Maldonado Muñoz contra Texaco Chile S.A.C.	Imposition of contracting terms. Fuels: retail	The facts alleged are atypical because they are not established as contrary to free competition in Decree Law 211.	No	Yes	Confirmed	-----
67	17/06/2008	Helicópteros del Pacífico Ltda. contra CONAF y Ministerio de Agricultura	Acts of Government; Predation. Helicoptres, extinguishing forest fire	Although it was proved that CONAF charged prices for the firefighting, it was not accredited that their conduct had the object of restricting competition. Complaint is rejected.	No	No	-----	-----

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69	26/06/2008	Demanda de Jorge Delgado Méndez contra Copec S.A.	Imposition of contracting terms. Fuels: retail	Found vertical integration did not cause effects that restrict competition. Abuse of dominant position was not proved by the applicants. Complaint is rejected.	No	Yes	Confirmed	-----
72	31/07/2008	Demanda de CMET S.A.C.I. contra Compañía de Telecomunicaciones de Chile S.A.	Predatory pricing. Telephony	The alleged conduct (predatory pricing), was not proved since the applicants did not provide records of costs or any other relevant information. Complaint is rejected.	No	Yes	Confirmed	-----
73	20/08/2008	Requerimiento de la FNE contra Empresa Eléctrica de Magallanes S.A.	Exploitative abuse of a dominant position. Electricity distribution	Found that the tax recovery that the defendant included in their prices is an unfair and anticompetitive abuse of its monopolistic position.	400 UTA	Yes	Confirmed	300 UTA
75	30/09/2008	Demanda de Atrex y otros contra SCL	Exploitative abuse of a dominant position and arbitrary discrimination. Courier, postal services	Found that the defendant's charging system was abusive and outside the scope of the bidding. Conditions imposed on their contracts are unfair and unjustified, especially considering its monopolistic position.	1.800 UTA	Yes	Confirmed	-----

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76	14/10/2008	Demanda de GTD Teleductos S.A. contra EFE	Exploitative abuse of a dominant position and arbitrary discrimination. Traversing rights of railway line	Charges for "traversing right" is completely unjustified, and therefore constitute arbitrary discrimination. Violation of Article 3, point b) Decree Law 211.	150 UTM	Yes	Confirmed	-----
78	04/12/2008	Demanda de GPS Chile S.A. contra Entel PCS S.A.	Predatory pricing. And margin squeeze. Telecoms (GPS)	The defendant does not have a dominant position that allows establishing predatory pricing and recovery the costs. Nor were accredited cross-subsidies with telecommunications sales to sell below cost. Complaint is rejected.	No	Yes	Confirmed	-----

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85	02/07/2009	Demanda de FNE y Constructora e Inmobiliaria Independencia en contra de Aguas Nuevo Sur Maule S.A.	Exploitative abuse of a dominant position and arbitrary discrimination. Sanitary services	The new charge made to the applicant is unjustified and unfair, as the “new consumption” does not change the defendant’s income. 1.338 UTA penalty. Also it is found that this charge is an arbitrary discrimination. 3.601 UTA penalty.	3.601 UTA	Yes	Confirmed	2.600 UTA
88	15/10/2009	Demanda de OPS Ingeniería Ltda. y Otros contra Telefónica Móviles de Chile S.A.	Arbitrary discrimination and margin squeeze. Telecoms, on-net termination calls fix-mobile	Price discrimination produces a downstream price squeeze, since the defendant charges a higher price to its downstream competitors hindering competition in that market.	3.000 UTA	Yes	Confirmed	-----

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90	14/12/2009	Requerimiento de la FNE contra la Cia. Chilena de Fósforos S.A.	Exclusive dealing and conditional rebates Matches	Discount agreements with sale goals are not justified by economies of scale or efficiencies, so the Tribunal found that they only are intended to exclude competitors from the matches market.	1.200 UTA	Yes	Confirmed	1.500 UTA
93	03/01/2010	Requerimiento de la FNE contra Empresa Eléctrica Atacama S.A.	Exploitative abuse of a dominant position and arbitrary discrimination. Electricity distribution	The Tribunal does not found any unjustified cost because they have their reason in the economic risk of the transaction. The mere excessive costs are not punishable. The request is rejected.	No	Yes	Confirmed	-----
95	14/01/2010	Demanda del Sr. Gonzalo Vallejos Mackay contra Naviera Danvi Ship S.A.	Predatory pricing. Transport	Demand is dismissed. The Tribunal finds that in the relevant market of air and sea freight, the defendant does not have a dominant position and therefore could not have committed the abuse associated with that position.	No	Yes	Confirmed	-----

Sentence N°	Date	Case	Conduct / Market	Finding	Fine	Appeal	CS Outcome	Fine CS
96	21/01/2010	Demanda de Terquim S.A. contra San Antonio Terminal Internacional S.A. y Otro.	Arbitrary discrimination. Ports	Rejected because the action is prescribed.	No	Yes	Confirmed	-----
97	04/03/2010	Demanda de Voissnet S.A. contra Compañía de Telecomunicaciones de Chile S.A.	Tying / bundling. Telephony	Telephony and broadband tied selling restricts consumers' possibilities from contract with alternative telephony suppliers, and has been intended to exclude competitors because it has no economic or technical justification that these two services are not sold separately. Violation of article 3 letter b) of Decree Law 211.	5.000 UTA	Yes	Confirmed	-----
98	18/03/2010	Demanda de Fundación Chile Ciudadano y Otro contra VTR B.A. Chile S.A.	Imposition of contracting terms. Pay TV	Fundación Chile has no <i>locus standi</i> /active legal standing. Regarding allegations of RGB, the Court found that VTR has no dominant position in the advertising market and therefore rejects demand.	No	Yes	Confirmed	-----

Sentence N°	Date	Case	Conduct / Market	Finding	Fine	Appeal	CS Outcome	Fine CS
100	21/07/2010	Demanda de Nutripro S.A. contra Puerto Terrestre Los Andes Sociedad Concesionaria S.A. y el Fisco	Exploitative abuse of a dominant position and arbitrary discrimination. Inland port	Under its monopoly position, the defendant charges the maximum rate allowed by regulation, for a service that was not actually delivered. This is an abuse of dominant position in violation of Article 3 b) of DL 211.	350 UTA	Yes	Reversed	0
101	23/07/2010	Demanda de Andersen S.A. contra Emaresa S.A.	Refusal to sell and arbitrary discrimination. Agricultural machinery	The applicant failed to establish the defendant's dominant position. Neither proved price discrimination nor refusal to sell. Demand is rejected, with costs.	No	No	-----	-----
103		Demanda de Comercial Arauco Ltda. contra D&S y Otro.		The Tribunal finds that pricing below cost for a promotional period is not predatory pricing. The allegation of unfair competition, however, is accepted because is demonstrated that comparative advertising performed by the defendant is false and hinders competition.	100 UTA		-----	-----

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104	13/09/2010	Requerimiento de la FNE contra Telefónica Móviles de Chile S.A. y otros	Refusal to sell. Telecoms, Interconnection Virtual Mobile Network Operators	Oppositions during the administrative procedure filed by the required had legal justification. Neither is there refusal to sell because none of the companies involved had a concession (necessary condition to operate in the public telephone service). The request is rejected.	No	Yes	Reversed	9.000 UTA
107	07/12/2010	Demanda de Comercial y Agrícola Verde Sur Ltda. contra Petróleos Transandinos S.A.	Arbitrary discrimination. Fuels	There is no an arbitrary price discrimination, because the difference in price is due to differences in costs and risks of every transaction.	No	Yes	Confirmed	-----
108	21/12/2010	Demanda de Jaime Spencer e Hijos Ltda. contra Copec S.A.	Imposition of contracting terms. Fuels	The complaint is completely rejected. There is no evidence of the market structure, nor legal justification for the alleged infringements.	No	Yes	Confirmed	-----

Sentence N°	Date	Case	Conduct / Market	Finding	Fine	Appeal	CS Outcome	Fine CS
110	28/01/2011	Demanda de Sociedad Will S.A. contra Claro Chile S.A.	Predatory pricing. Telephony	TDLC found that the defendant charged different prices because there are different consumer groups and services, so there is no arbitrary discrimination. Complaint rejected.	No	No	-----	-----
111	13/04/2011	Demanda del Sr. Marcelo Aracena del Río contra Monrás y Gunther Ltda.	Artificial barriers to entry. Security products	There is no evidence that the non-compete clause affects competition in the market of digital security services. Complaint is rejected.	No	No	-----	-----
115	17/11/2011	Requerimiento de la FNE contra Cía. Chilena de Tabacos S.A.	Exclusive dealings and conditional discounts. Cigarettes	Filling advertising spaces in High Trade distribution channels is a vertical restraint that has exclusionary effects. Corrective measures are imposed.	No	Yes	Pending	-----
118	09/01/2012	Requerimiento de la FNE contra Kiasa Demarco S.A. y Otros.	Artificial barriers to entry. Rubbish dump	The date of anticompetitive behavior must be situated in the contract conclusion. Considering this, the legal action is prescribed. Complaint is rejected.	No	Yes	Pending	-----

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124	09/08/2012	Requerimiento de la FNE contra la Cámara de Comercio de Santiago	Exclusionary practices. Vertical restraints. Financial markets		No	Yes	Pending	