



Australian Competition & Consumer Commission

Our Ref: C2001/1291
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25 September 2001

Mr Aaron Evans
Legal Counsel & Assistant Company Secretary
Zurich Financial Services Australia Limited
PO Box 677
NORTH SYDNEY NSW 2059

Dear Mr Evans

Notification of Third Line Forcing – Zurich Financial Services Australia Limited (N90915), Zurich Australia Insurance Limited (N90916), Zurich Australia Limited (N90917), Zurich Investment Management Limited (N90918), Zurich Australian Superannuation Pty Limited (N90919), Financial Lifestyle Solutions Pty Limited (N90920) and ECHOICE Pty Limited (N90921)

I refer to the above third line forcing notifications lodged by Zurich Financial Services Australia Limited, Zurich Australia Insurance Limited, Zurich Australia Limited, Zurich Investment Management Limited, Zurich Australian Superannuation Pty Limited, Financial Lifestyle Solutions Pty Limited and ECHOICE Pty Limited (referred to in this letter as Zurich) on 17 September 2001 with the Australian Competition and Consumer Commission (the Commission). These notifications have been placed on the Commission's public register.

These notifications details a proposed arrangement in which Zurich will offer a discount or allowance in relation to the supply of investment products to customers who also acquire superannuation products from another Zurich entity. In addition, Zurich proposes to offer discounts and allowances in relation to the supply of Zurich Group Products to customers who also acquire further Zurich Group Products, or a combination of Zurich Group Products.

Legal immunity from the Trade Practices Act will come into effect 1 October 2001.

On the basis of the information that you have provided, I do not intend to make further inquiries at this time concerning the notified conduct.

Please note that the Commission may act to remove the immunity afforded by this notification at a later stage if it is satisfied that the likely benefit to the public from the conduct will not outweigh the likely detriment to the public from the conduct.



If you wish to discuss any aspect of this matter, please do not hesitate to contact Danielle Staltari on (02) 6243 1362.

Yours sincerely



Tim Grimwade
A/g General Manager
Adjudication Branch