



**Australian Competition & Consumer Commission**

Our Ref: C2002/1563  
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9 December 2002

Ms Amanda Bodger  
Mallesons Stephen Jaques  
Level 28, Rialto  
525 Collins Street  
MELBOURNE VIC 3000

Dear Ms Bodger

**Re: Third line forcing exclusive dealing Notification lodged by National Australia Bank Ltd (N40546).**

I refer to the above third line forcing exclusive dealing notification lodged with the Australian Competition and Consumer Commission (the Commission) on 22 November 2002.

You have described the conduct as involving National Australia Bank offering discounts on its standard fees and charges and/or other benefits relating to its National Choice Package on condition that customers purchase business lending products or referral services from Medfin. Legal immunity provided by the notification commenced on 6 December 2002.

On the basis of the information that you have provided it is not intended that further action be taken in this matter at this stage.

Please note that the Commission may act to remove the immunity afforded by the 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.

This letter has been placed upon the Commission's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Jaime Norton on (02) 6243 1208.

Yours sincerely

Tim Grimwade  
General Manager  
Adjudication Branch

