



Australian Competition & Consumer Commission

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Our Ref: C2003/771
Contact Officer: Susan Sullivan
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8 July 2003

Mr Bill Wren
General Manager
FlexiPlan Australia Limited
Heritage Management Limited
MLC Investments Limited
PO Box 7657, Cloisters Square
Perth WA 6850

Dear Mr Wren

**Notifications of Third Line Forcing – FlexiPlan Australia Limited N70363,
MLC Investments Limited N70364, and Heritage Management Limited N70365**

I refer to the above third line forcing notifications lodged by FlexiPlan Australia Limited N70363, MLC Investments Limited N70364, and Heritage Management Limited on 17 June 2003 with the Australian Competition and Consumer Commission (the Commission). These notifications have been placed on the Commission's public register.

The notifications lodged by FlexiPlan, MLC and Heritage detail a proposed arrangement whereby a fee rebate will be offered on the condition that the consumer has ceased to be a customer of FlexiPlan or Heritage and has switched their investment to a "MasterKey" product (offered by MLC).

Immunity from the Trade Practices Act came into effect on 1 July 2003.

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.

As with any notification, 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 Susan Sullivan on (02) 6243 1354.

Yours sincerely

Handwritten signature of Tim Grimwade, consisting of a stylized 'T' and 'G'.

Tim Grimwade
General Manager
Adjudication Branch