



**Australian
Competition &
Consumer
Commission**

Our Ref: C2005/563
Contact Officer: Isabelle Arnaud
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15 April 2005

Ayela Thilo
Corporate Lawyer
MBF Australia Limited
50 Bridge Street
SYDNEY NSW 2000

Dear Mr Thilo

**Re: Third line forcing notifications N31370 and N31371
lodged by MBF Australia Limited and MBF Life Limited**

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (the ACCC) on 22 March 2005. The notifications have been placed on the ACCC's public register.

Notification N31370

MBF Australia Limited has described the conduct as the offer from time to time of discounts or allowances on MBF Australia products to persons who are life insurance policy owners with MBF Life Limited.

Notification N31371

MBF Life Limited has described the conduct as the offer from time to time of discounts or allowances on MBF Life insurance policies to persons who are primary members of MBF Australia Limited.

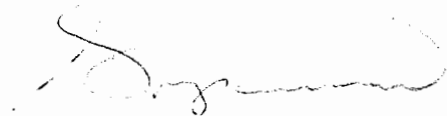
Legal immunity conferred by the notifications commenced on 5 April 2005. On the basis of the information that you have provided, it is not intended that further action be taken in this matter at this stage.

As with any notification, please note that the ACCC may act to remove the immunity afforded by these notifications 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 on the ACCC's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Isabelle Arnaud on 02 6243 1049.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Scott Gregson', written in a cursive style.

Scott Gregson
Acting General Manager
Adjudication Branch