



**Australian
Competition &
Consumer
Commission**

Our Ref: N40922
Contact Officer: Shashi Sivayoganathan
Contact Phone: 03 9290 1832

PO Box 1199
Dickson ACT 2602
470 Northbourne Ave
Dickson ACT 2602
ph (02) 6243 1111
fax (02) 6243 1199
www.accc.gov.au

8 November 2005

Ms Maria Forgione
Corporate Counsel
ETI Australia Pty Ltd
PO Box 162
Toowong QLD 4066

Dear Ms Forgione

**Re: Third line forcing notification No. N50169
lodged by ETI Australia Pty Ltd trading as Mondial Assistance (“Mondial Assistance”)**

I refer to the above third line forcing notification lodged by Mondial Assistance with the Australian Competition and Consumer Commission (“the ACCC”) on 21 October 2005. The notification has been placed on the ACCC’s public register.

The proposed conduct has been described as Mondial Assistance:

- Giving or allowing or offering to give or allow, a discount, allowance, rebate or credit in relation to the supply of goods or services (being the products or services) to consumers on the condition that the consumers acquire health insurance services from Medibank Private Limited (“MPL”); and
- Refusing to give or allow a discount, allowance, rebate or credit in relation to the supply of goods or services (being the products or services) to consumers for the reason that the consumers have not acquired or have not agreed to acquire health insurance services from MPL.

I note the related notifications lodged by Allianz Australia Insurance Limited and MPL.

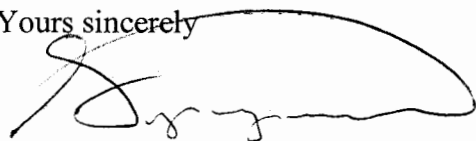
Legal immunity conferred by the notification commenced on 4 November 2005. On the basis of the information that you have provided, it is not intended that further action be taken in relation to this matter at this stage.

As with any notification, please note that the ACCC 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.



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 Shashi Sivayoganathan on 03 9290 1832.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Scott Gregson', written over a horizontal line.

Scott Gregson
General Manager
Adjudication Branch