



**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](http://www.accc.gov.au)

8 November 2005

Mr Michael O'Brien  
Partner  
Aitken Walker & Strachen  
GPO Box 5453  
Melbourne Vic 3001

Dear Mr O'Brien

**Re: Third line forcing notification No. N40927  
lodged by Medibank Private Limited ("MPL")**

I refer to the above third line forcing notification lodged by MPL with the Australian Competition and Consumer Commission ("the ACCC") on 13 October 2005. The notification has been placed on the ACCC's public register.

The proposed conduct has been described as:

- 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) by ETI Australia Pty Ltd trading as Mondial Assistance ("Mondial Assistance") to consumers on the condition that the consumers acquire health insurance services from 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) by Mondial Assistance 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 Mondial Assistance (N50169) and Allianz Australia Insurance Limited (N31480).

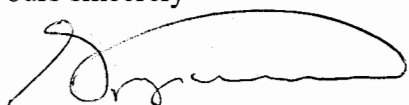
Legal immunity conferred by the notification commenced on 27 October 2005. On the basis of the information that you have provided, it is not intended that further action be taken in relation to this matter at this stage.

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', with a large, sweeping flourish extending to the right.

Scott Gregson  
General Manager  
Adjudication Branch