



Our Ref: N50163  
Contact Officer: Anthony Parker  
Contact Number: (02) 6243 1338

**Australian  
Competition &  
Consumer  
Commission**

7 April 2005

Mr Tony McGarvey  
ETI Australia Pty Ltd  
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Dear Mr McGarvey

**Re: Potential third line forcing notification No. N50163 lodged by ETI Australia Pty Ltd**

I refer to the above potential third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 31 March 2005.

Legal immunity provided by the notification will commence on 14 April 2005.

The notification concerns an arrangement where Medibank Private Ltd (Medibank) proposes to utilise travel insurance products and services offered by ETI Australia Pty Ltd (trading as Mondial Assistance). Medibank will promote these travel insurance products and services to retail customers in Western Australia for a nine month trial period commencing in April 2005, with a possibility of extending the duration of the offer.

The offer of travel insurance will be made to both Medibank members and non members, with Medibank members receiving a 10% discount on the retail price of the travel insurance products and services. I note the related notifications lodged by Medibank and Allianz Australia Insurance Ltd.

On the basis of the information that you have provided, it is not intended that further action be taken in respect of the notification 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.

If you wish to discuss any aspect of this matter, please do not hesitate to contact Anthony Parker on (02) 6243 1338.

Yours sincerely

Scott Gregson  
A/g General Manager  
Adjudication Branch

