



**Australian
Competition &
Consumer
Commission**

Our Ref: N40983
Contact Officer: Shannon Bona
Contact Number: 03 9290 1479

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26 June 2006

Glenis Blincoe
Esso Employees' Credit Union Ltd
Level 1
12 Riverside Quay
SOUTHBANK VIC 3006

Dear Ms Blincoe

**Third line forcing notification N40983 lodged by
Esso Employees' Credit Union Ltd (EECU)**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 18 May 2006. The notification has been placed on the ACCC's public register.

You have described the conduct as follows:

EECU proposes to provide discounts on a range of services provided by it and third party suppliers on the condition that customers also take up the EECU Package for a fee of \$250 per annum.

Legal immunity conferred by the notification commenced on 1 June 2006.

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, the ACCC may act to remove the immunity afforded by the 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.

The ACCC has also received notifications relating to the EECU Package from:

Allianz Australia Insurance Limited (N40983)
CUNA Mutual Life Australia Limited (N92505)
CUMIS Insurance Society Inc. (N92506).



A copy of this letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please contact Shannon Bona on 03 9290 1479.

Yours sincerely

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

Scott Gregson
General Manager
Adjudication Branch