



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2008/1633
Contact Officer: Joanne Palisi
Contact Number: (02) 6243 1323

24 October 2008

Ms Emma Zipper
General Counsel & Company Secretary
Bupa Australia Health Pty Ltd
PO Box 14639
MELBOURNE VIC 3001

Dear Ms Zipper

**Third line forcing notifications lodged by Bupa Australia Health Pty Ltd (N93614)
and the Friendly Society Medical Association Limited (N93615)**

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (the ACCC) on 1 October 2008. The notifications have been placed on the ACCC's public register.

Based on the information you have provided, the ACCC understands the notified conduct to be as follows:

- Bupa Australia Health Pty Ltd (Bupa Australia) offering a rebate on a combined health insurance/benefit card package on condition that persons acquire the Friendly Society Medical Association Limited (FSMA) benefits card and
- FSMA offering discount vouchers for a one-off use at FSMA pharmacy and optical outlets to Bupa Australia health insurance members.

Legal immunity conferred by the notifications commenced on 15 October 2008.

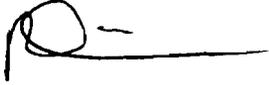
On the basis of the information that you have provided, it is not intended that further action be taken in this matter at this stage.

As with any notification, please note that the ACCC may act to remove the immunity afforded by 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.

This assessment has been made on the basis that Bupa Australia and FSMA will disclose all relevant terms and conditions to prospective customers.

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 do not hesitate to contact Joanne Palisi on (02) 6243 1323.

Yours sincerely

A handwritten signature in black ink, consisting of a stylized 'R' followed by a horizontal line and a small flourish.

Dr Richard Chadwick
General Manager
Adjudication Branch