

# MALLESONS STEPHEN JAQUES

Ms Jaime Martin  
Australian Competition and Consumer Commission  
Level 35, The Tower  
360 Elizabeth Street  
Melbourne Centre  
Melbourne Vic 3000

23 September 2008

By email: [jaime.martin@acc.gov.au](mailto:jaime.martin@acc.gov.au)

Dear Jaime

## **National Australia Bank Limited - Notification of Third Line Forcing Exclusive Dealing**

I refer to your email dated 19 September 2008 regarding National Australia Bank Limited's third line forcing notification that was lodged with the Australian Competition and Consumer Commission (ACCC) on 8 September 2008.

In your email you requested authorisation for additional information provided in relation to:

- 1 the types of benefits that may be provided to association members under the program;  
and
- 2 the types of associations that may be offered benefits under the program,

to be placed on the ACCC's public register

We have received instructions from the National Australia Bank that the information set out below in relation to the proposed benefits program may be placed on the ACCC's public register.

### **1. Types of benefits available under the proposed benefits program**

Examples of the types of benefits available to members of participating associations under the proposed benefits program include:

- discounts on home loan application fees;
- absorption of switching costs where total lending is above a specified amount;
- provision of credit cards with a special introductory purchase rate for a limited time and discounted Balance Transfer rates from non-NAB store and credit cards for a limited time;
- waiver of application fees for personal loans;

Level 50 Bourke Place 600 Bourke Street Melbourne VIC 3000 Australia  
DX 101 Melbourne ABN 22 041 424 954 [mel@malleasons.com](mailto:mel@malleasons.com) [www.malleasons.com](http://www.malleasons.com)

**T +61 3 9643 4000**  
**F +61 3 9643 5999**

- waiver of monthly account service fees when a member's salary is credited into a NAB Account; and/or
- discounts on financial plan preparation, implementation and portfolio review services.

These listed examples of benefits are indicative only of the types of benefits that National Australia Bank proposes to provide under the benefits program. The benefits actually provided to members of participating associations at any given time will vary.

## 2. Types of associations that may be offered benefits under the proposed program

It is currently proposed that benefits will be offered to a limited number of selected professional associations and industry based associations at any one time.

Please note however that the National Australia Bank may subsequently extend the offering of benefits under the proposed program to local community organisations and other similar groups.

Please do not hesitate to contact me if you have any further queries.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Caroline Coops', with a long horizontal line extending to the right.

Caroline Coops

Partner

Direct line: +61 3 9643 4097

Fax: +61 3 9643 5999

Email [caroline.coops@malleasons.com](mailto:caroline.coops@malleasons.com)