



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: N93591  
Contact Officer: Jaime Martin  
Contact Number: (03) 9290 1477

Shaul Jontoff-Hutter  
Legal Counsel  
Medibank Private Limited  
Level 17  
700 Collins Street  
Docklands VIC 3000

Dear Mr Jontoff-Hutter

**Third line forcing notification N93591 lodged by Medibank Private Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 19 September 2008. The notification has been placed on the ACCC's public register.

Medibank Private Limited (Medibank) proposes to offer discounted health insurance premiums to customers on condition that they acquire member services from the Migration Institute of Australia.

Legal immunity conferred by the notification will commence on 2 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 Medibank will disclose all relevant terms and conditions to prospective clients.

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 Ms Jaime Martin on (03) 9290 1477.

Yours sincerely

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

Dr Richard Chadwick  
General Manager  
Adjudication Branch

29/9/2008