



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2011/889
Contact Officer: Imogen Hartcher-O'Brien
Contact Number: (02) 6243 1049

31 October 2011

Mr Richard Nunes
Finance and Administration Manager (Australia)
Emirates

By email: richard.nunes@emirates.com

Dear Mr Nunes

Third line forcing notification N95596 lodged by Emirates

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 12 October 2011. The notification has been placed on the ACCC's public register.

Emirates proposes to offer a discount, allowance, rebate or credit to a person to whom Emirates provides or arranges for provision of air transportation, group airport transfers, airport lounge access or related services, on the condition that the person takes out an Emirates Credit Card that the person uses to pay for the services provided or arranged by Emirates. Emirates will enter into an arrangement with Citigroup Pty Limited (Citibank) to provide co-branded credit cards.

Legal immunity conferred by the notification commenced on 26 October 2011.

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 Emirates and Citibank 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 do not hesitate to contact Imogen Hartcher-O'Brien on (02) 6243 1049.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'R Chadwick', with a large loop at the start and a horizontal line at the end.

Dr Richard Chadwick
General Manager
Adjudication Branch