



**Australian
Competition &
Consumer
Commission**

GPO Box 3131
Canberra ACT 2601

23 Marcus Clarke Street
Canberra ACT 2601

tel: (02) 6243 1111
fax: (02) 6243 1199

www.accc.gov.au

Our Ref: C2011/282
Contact Officer: Neil Howes
Contact Number: (03) 9290 1416

2 May 2011

Shaul Jontof-Hutter
Medibank Private Limited
Level 17, 700 Collins Street
Docklands VIC 3008

Dear Mr Jontof-Hutter

Third line forcing notification N95313 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 7 March 2011. The notification has been placed on the ACCC's public register.

Medibank Private Limited proposes to:

- give or allow, or offer to give or allow, a discount in relation to Medibank Private health insurance premiums to customers on the condition that the customer acquires or agrees to acquire member services from AMP Financial Planners Association (AMPFPA), and
- refuse to give or allow, or offer to give or allow, a discount in relation to Medibank Private health insurance premiums to customers for the reason that the customer has not acquired or has not agreed to acquire member services from AMPFPA.

Legal immunity conferred by the notification commenced on 18 March 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 Medibank Private Limited and the AMPFPA 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 Neil Howes on (03) 9290 1416.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Richard Chadwick', with a long horizontal flourish extending to the right.

Dr Richard Chadwick
General Manager
Adjudication Branch