

Our Ref: 49960  
Contact Officer: Michael Drake  
Contact Number: (03) 9658 6517



**Australian  
Competition &  
Consumer  
Commission**

5 November 2012

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Anne-Marie Allgrove  
Partner  
Baker & McKenzie  
AMP Centre  
Level 27, 50 Bridge Street  
Sydney NSW 2000

**By email: [anne-marie.allgrove@bakermckenzie.com](mailto:anne-marie.allgrove@bakermckenzie.com)**

Dear Ms Allgrove

**Third line forcing notification N96211 lodged by MasterCard Asia Pacific  
(Australia) Pty Ltd**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 18 October 2012. The notification has been placed on the ACCC's public register.

MasterCard Asia Pacific (Australia) Pty Ltd (MasterCard) proposes to offer products or services (in the form of a prize promotion involving flights, concert tickets, accommodation and spending money) to persons who have acquired a MasterCard credit card issued Westpac Banking Corporation (Westpac).

Legal immunity conferred by the notification commenced on 1 November 2012. 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 MasterCard and Westpac 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 Michael Drake on (03) 9658 6517

Yours sincerely

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

Dr Richard Chadwick  
General Manager  
Adjudication Branch