



**Australian
Competition &
Consumer
Commission**

Your Ref: JWD BJH BEN159-82707
Our Ref: Trackit 48551
Contact Officer: John Rouw
Contact Number: (03) 9290 1402

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10 April 2012

James Deady
Senior Associate
Hall & Wilcox Lawyers
Level 30 Bourke Place
600 Bourke St
MELBOURNE VIC 3000

By email: james.deady@hallandwilcox.com.au

Dear Mr Deady

Third line forcing notification N95783 lodged by Bendigo and Adelaide Bank Ltd

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 28 March 2012. The notification has been placed on the ACCC's public register.

Bendigo and Adelaide Bank Ltd intends to offer self managed superannuation fund administration services to its customers and to provide an online portal in connection with this. Through the portal customers may also undertake transactions for related products or services directly with one or more third-party providers. Customers receiving related products or services will receive from the bank the 'Additional Benefits' of, in particular, the ability to access reports and other similar information from the bank regarding transactions the customer conducts with the third parties.

Legal immunity conferred by the notification will commence on 11 April 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 Bendigo and Adelaide Bank, the third-party providers and any other relevant parties 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 John Rouw on (03) 9290 1402.

Yours sincerely

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

Dr Richard Chadwick
General Manager
Adjudication Branch