



**Australian
Competition &
Consumer
Commission**

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Our Ref: N95832
Contact Officer: Jaime Martin
Contact Number: (03) 9290 1477

22 May 2012

Caroline Coops
King & Wood Mallesons
Level 50, Bourke Place
600 Bourke Street
Melbourne VIC 3000

Via email: caroline.coops@kwm.com

Dear Ms Coops

**Third line forcing notification N95832 lodged by National Australia Bank Limited
(NAB)**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 24 April 2012. The notification has been placed on the ACCC's public register.

The notification involves NAB offering a discount, allowance, rebate or credit in relation to NAB Products on condition that customers also acquire one or more products from Allianz Australia Insurance Limited or AGA Assistance Pty Ltd (trading as Allianz Global Assistance) (together 'Allianz').

Legal immunity conferred by the notification commenced on 8 May 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 NAB and Allianz 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 or via email at Jaime.martin@acc.gov.au.

Yours sincerely



Dr Richard Chadwick
General Manager
Adjudication Branch