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Our Ref:

48975

Contact Officer: Mark Basile Contact Number: (03) 9290 1855

| 3 June 2012

Jacqui Pritchard Marketing Specialist Hume Building Society 492 Olive St Albury NSW 2640

Dear Ms Pritchard

Third line forcing notification N95883 lodged by Age Concern Albury Wodonga Incorporated

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 30 May 2012. The notification has been placed on the ACCC's public register.

Age Concern Albury Wodonga Incorporated (ACAWI) proposes to offer a 10% discount on room hire on condition that the person hiring is a member of the Hume Building Society Limited (Hume).

Legal immunity conferred by the notification will commence on 13 June 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 ACAWI and Hume will disclose all relevant terms and conditions to prospective customers.

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 Mark Basile on (03) 9290 1855.

Yours sincerely

Dr Richard Chadwick General Manager Adjudication Branch