



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: 51831  
Contact Officer: Tanya Hobbs  
Contact Number: 02 6243 1029

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30 July 2013

23 Marcus Clarke Street  
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James Ruben  
Cosh Holdings Pty Ltd  
14 Queen Street  
Woollahra NSW 2025

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Dear Mr Ruben

**Third line forcing notification N96878 lodged by Cosh Holdings Pty Ltd**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 25 July 2013. The notification has been placed on the ACCC's public register.

Cosh Holdings Pty Ltd (Cosh Holdings) proposes to offer benefits and discounts to customers who book accommodation using a MasterCard credit card.

Legal protection conferred by the notification will commence on 8 August 2013.

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 legal protection provided 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 Cosh Holdings and MasterCard 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 Tanya Hobbs on 02 6243 1029.

Yours sincerely

Dr Richard Chadwick  
General Manager  
Adjudication Branch