



Australian
Competition &
Consumer
Commission

Our Ref: 51892
Contact Officer: Hannah Ransom
Contact Number: (02) 6243 1255

GPO Box 3131
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9 August 2013

23 Marcus Clarke Street
Canberra ACT 2601

Mr Nick Maplestone
Medibank Private Ltd
Level 17
700 Collins Street
Docklands VIC 3008

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Dear Mr Maplestone

Third line forcing notification N96893 lodged by Medibank Private Limited

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 5 August 2013. The notification has been placed on the ACCC's public register.

Medibank Private Limited proposes to offer a discount in relation to its health insurance premiums to customers on the condition that the customer is a member of the Kinetic Superannuation Fund.

Legal protection conferred by the notification will commence on 19 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 Medibank Private Limited and the Kinetic Superannuation Fund 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 Hannah Ransom on (02) 6243 1255.

Yours sincerely

Dr Richard Chadwick
General Manager
Adjudication Branch