



**Australian
Competition &
Consumer
Commission**

Our Ref: N96935
Contact Officer: Tanya Hobbs
Contact Number: 02 6243 1029

GPO Box 3131
Canberra ACT 2601

4 September 2013

23 Marcus Clarke Street
Canberra ACT 2601

Farley Fewkes
General Manager
Goldfields Money Limited
120 Egan Street
Kalgoorlie WA 6430

tel: (02) 6243 1111
fax: (02) 6243 1199

www.accc.gov.au

Dear Mr Fewkes

Third line forcing notification N96935 lodged by Goldfields Money Limited

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 30 August 2013. The notification has been placed on the ACCC's public register.

Goldfields Money Limited (Goldfields) proposes to offer various discounts on banking services to customers of HealthGuard Benefits Fund Limited (t/a GMF Health) who pay their membership fees using direct debit from a Goldfields account.

Legal protection conferred by the notification will commence on 13 September 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 Goldfields and GMF Health 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