



**Australian
Competition &
Consumer
Commission**

Our Ref: N97074
Contact Officer: Tanya Hobbs
Contact Number: 02 6243 1029

GPO Box 3131
Canberra ACT 2601

6 November 2013

23 Marcus Clarke Street
Canberra ACT 2601

Ms Joanna Kyriazakos
3/11 Salisbury St
Watsons Bay NSW 2030

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Dear Ms Kyriazakos

Third line forcing notification N97074 lodged by Mermaid Swim Academy

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 4 November 2013. The notification has been placed on the ACCC's public register.

The Mermaid Swim Academy proposes to offer promotions on swimming lessons to customers on condition that they pay with a Mastercard.

Legal protection conferred by the notification will commence on 18 November 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 the Mermaid Swim Academy 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