



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: C2013/202  
Your Ref: RHW:242988  
Contact Officer: Gina D'Ettorre  
Contact Number: 03 9290 1483

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22 March 2013

Mr Richard Westmoreland  
Partner  
HWL Ebsworth

**By email: [rwestmoreland@hwle.com.au](mailto:rwestmoreland@hwle.com.au)**

Dear Mr Westmoreland

### **Third line forcing notification N96643 lodged by Heritage Bank Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 6 March 2013. The notification has been placed on the ACCC's public register.

Heritage Bank wishes to partner with businesses which have an identifiable group of customers to whom Heritage Bank can offer its prepaid products (Program Partners). Program Partners may include retailers, mobile phone companies or operators of airline loyalty programs.

Heritage Bank proposes to offer prepaid products such as stored value cards to consumers on condition that the customer acquires goods or services (including membership services) from one of Heritage Bank's Program Partners.

Legal protection conferred by the notification commenced on 20 March 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 Heritage Bank and its Program Partners 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 Gina D'Ettorre on 03 9290 1483.

Yours sincerely

A handwritten signature in blue ink, consisting of a stylized 'R' followed by a long horizontal line.

Dr Richard Chadwick  
General Manager  
Adjudication Branch