



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: 50971  
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27 March 2013

Mr Richard Westmoreland  
HWL Ebsworth

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

Dear Mr Westmoreland

**Third line forcing notification N96675 lodged by Police & Nurses Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 20 March 2013. The notification has been placed on the ACCC's public register.

Police & Nurses Limited proposes to offer discounts, allowances, rebates or credits in relation to its services from time to time, on condition that the customer acquires goods or services, such as insurance, from a nominated marketing partner of Police & Nurses Limited.

Legal protection conferred by the notification will commence on 3 April 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 Police & Nurses Limited and where applicable, its nominated marketing 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 Luke Griffin on 02 6243 1114.

Yours sincerely

Dr Richard Chadwick  
General Manager  
Adjudication Branch