



**Australian
Competition &
Consumer
Commission**

Our Ref: 54529
Contact Officer: Tess Macrae
Contact Number: (03) 9290 1835

GPO Box 3131
Canberra ACT 2601

12 May 2014

23 Marcus Clarke Street
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Ms Roberta McMurtie
Senior Corporate Counsel
MetLife Insurance Limited

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By email: rmcmurtie@metlife.com

Dear Ms McMurtie

Third line forcing notification N97394 lodged by MetLife Insurance Limited

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 5 May 2014. The notification has been placed on the ACCC's public register.

MetLife Insurance Limited proposes to offer discounts and/or offer additional benefits on Coles Life Insurance branded products to some existing product holders and/or prospective purchasers of the products on the condition that they are members of (or become a member of) the flybuys scheme offered by Loyalty Pacific Pty Ltd.

Legal protection conferred by the notification will commence on 19 May 2014.

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 MetLife Insurance Limited 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 Tess Macrae on (03) 9290 1835.

Yours sincerely

Dr Richard Chadwick
General Manager
Adjudication Branch