



**Australian
Competition &
Consumer
Commission**

Our Ref: 53695
Contact Officer: Tess Macrae
Contact Number: (03) 9290 1835

GPO Box 3131
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24 January 2014

23 Marcus Clarke Street
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Mr Richard Westmoreland
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Dear Mr Westmoreland

Third line forcing notification N97208 lodged by Members Equity Bank Pty Ltd

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 21 January 2014. The notification has been placed on the ACCC's public register.

ME Bank proposes to, from time to time, offer to give or allow discounts, allowances, rebates or credits in relation to its services on condition that customers acquire goods or services, such as insurance, from a nominated marketing partner of ME Bank.

Legal protection conferred by the notification will commence on 4 February 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 ME Bank 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