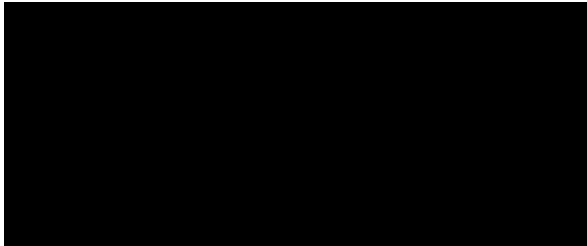


12 July 2023



Official Information Act #22.208 – Response

1. We refer to your request received on 19 June 2023 for information regarding Direct Car Imports Limited and Car Finance Limited. You would like to know if the Commission has any information on these companies and whether the Commission is investigating either company.
2. We have treated this as a request for information under the Official Information Act 1982 (OIA).

Our response

3. We have searched our complaint database. The Commission has 13 complaints or enquiries about Direct Car Imports Limited and Car Finance Limited in its database from the period 15 January 2018 to 31 May 2023.
4. Summaries of these complaints or enquiries are listed in **Appendix A** below.
5. We can advise that the Commission is currently not investigating Direct Car Imports Limited or Car Finance Limited.
6. Please note:
 - 6.1 The Commission's current database was implemented in 2017. At the time of implementation, complaints records from 1 January 2017 onwards were transferred to our current database.
 - 6.2 Limited complaint records from before 2012 were transferred to the current database. These do not reflect a complete picture of the complaints received by the Commission before 2012.

- 6.3 Other than complaints transferred to the current database, we are not able to access complaint records from our previous database(s).

Further information

7. Please note the Commission will be publishing this response to your request on its website. Your personal details will be redacted from the published response.
8. Please do not hesitate to contact us at ويا@comcom.govt.nz if you have any questions about this response.

Yours sincerely



OIA and Information Coordinator

Appendix A		
Enquiry number	Date received	Summary
ENQ0509194	15/01/2018	Complaint about Direct Car Imports Limited: Complainant's car was repossessed and was given 15 days to reinstate or settle the agreement. Complainant was trying to settle the agreement with the trader, but 13 days after repossession the trader sold the vehicle. Trader has taken complainant to court.
ENQ0512074	29/03/2018	Complaint about Direct Car Imports Limited: Trader's conduct may raise issues under the Credit Contracts and Consumer Finance Act 2003 (CCCF), specifically the disclosure, fees and responsible lending provisions of the CCCF.
ENQ0544913	1/09/2020	Complaint about Direct Car Imports Limited: Complainant was told by the Trader that they needed to start paying for a car (by a WINZ benefit re-direction) to qualify to buy a car. No contract existed at that time - to buy the car or a loan contract.
ENQ0551399	24/02/2021	Complaint about Direct Car Imports Limited: Complainant had to buy new car battery two weeks after collecting the car. Trader refusing refund. Complainant concerned about lack of communication from trader regarding battery when picked up car, as it was not fit for purpose.
ENQ0552515	24/03/2021	Complaint about Direct Car Imports Limited: Complainant alleges Trader's sales paper contained incorrect details. Car was damaged but trader will not provide a remedy.
ENQ0555146	2/06/2021	Complaint about Direct Car Imports Limited: Complainant alleges car is faulty.
ENQ0557475	3/08/2021	Complaint about Direct Car Imports Limited: Complainant had almost completed their loan when trader offered an upgrade to a new car loan. Discovered that they had two defaults, after requesting a credit report. Complainant also not happy with car.
ENQ0559916	10/11/2021	Complaint about Direct Car Imports Limited and a finance company: When considering the loan, the trader failed to take some debts into consideration when assessing loan capability.

ENQ0566035	14/06/2022	Complaint about Direct Car Imports Limited: Complainant rented car from trader and alleges trader has misrepresented the car's condition. Concerned car is unsafe.
ENQ0567216	19/07/2022	Complaint about Direct Car Imports Limited and Car Finance Limited: Complainant is concerned about paying finance on a car that is faulty. Trader agreed to repair on multiple occasions but still not fit for purpose.
ENQ0568615	25/08/2022	Complaint about Direct Car Imports Limited: Complainant believes Trader is offering poor service, making promises and not delivering on them.
ENQ0577393	30/03/2023	Complaint about Direct Car Imports Limited: Complainant has bad credit and was told by the Trader to get a redirection from their benefit to the trader. Later, the car turned out to be on a Rental basis. Complainant has been left a limited amount of money for living.
ENQ0579990	31/05/2023	Complaint about Direct Car Imports Limited: Complainant is seeking advice and information about their rights. Complainant was renting car from trader. Complainant has overpaid trader and is trying to get a refund.