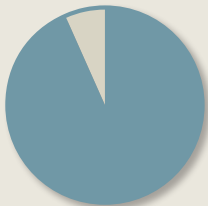
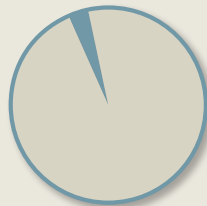


Consumer Issues 2017/18 AT A GLANCE

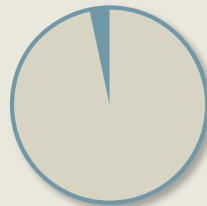
Total complaints
7,452



Fair Trading Act
6,770



Credit Contracts and Consumer Finance Act
318



Commerce Act
364

Year on year



Consumer Credit

Conduct most complained about

Debt collection 125

Debt collection agents making misrepresentations about the terms and conditions of collection constitute the majority of complaints. These complaints are normally considered under the Fair Trading Act

Responsible lending 84

Lenders potentially not meeting their obligations to the borrower under the Responsible Lending Principles

Disclosure 65

Lenders potentially failing to properly disclose the terms and conditions of borrowing to the borrower

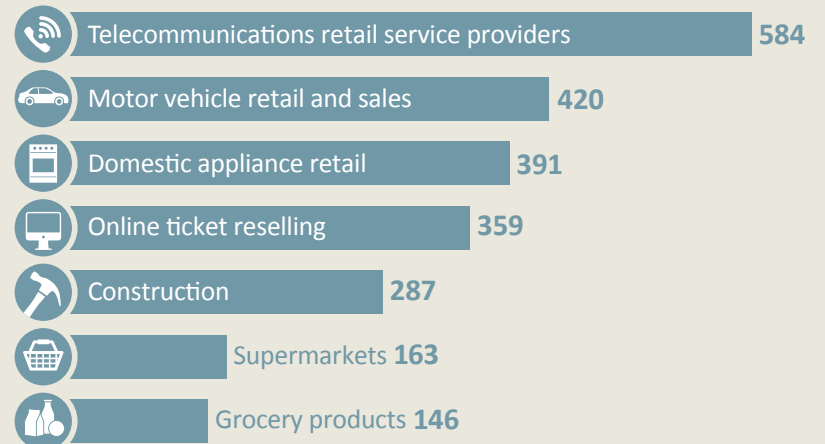
Fees 54

Lenders potentially charging unreasonable credit or default fees

Number of complaints

Fair Trading

Most complained about industries



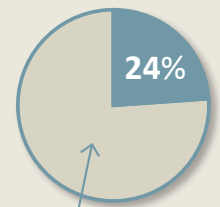
Number of complaints

Product safety



Number of complaints

Complaints about online retail



Other sales channels such as in-store, telephone and print

Competitive Markets

Sectors generating most complaints



Number of complaints

3 Leniency applications (covering domestic and international conduct)

9 Merger clearance and authorisation applications

6 Non-notified acquisition investigations undertaken