



25 August 2021

Submitted via [comcom.govt.nz/groceries](https://comcom.govt.nz/groceries)

Commerce Commission  
Wellington

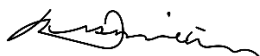
**RE: Letter of support for Consumer NZ submission responding to the Market study into the retail grocery sector Draft report**

FinCap welcomes the opportunity to comment on the Market study into the retail grocery sector Draft report. We work to support 890 financial mentors around Aotearoa with a vision of people, whānau and communities free of hardship. We submit this letter of support for the Consumer NZ submission to this stage of the consultation as we strongly support their comments and recommendations.

Often people who financial mentors assist are facing difficulty paying for essential items like groceries. Any adverse outcomes for consumers from the conduct of nationwide supermarket chains can disproportionately harm people facing these financial circumstances. For example, higher prices may mean people in this position and their whānau are unable to afford essential food items, have tight budgets go into deficit which can trigger a debt spiral or must go without other essentials to pay for essential food items. Following the Consumer NZ submission's recommendations can counter this significant consumer harm arising.

Please contact Jake Lilley, Policy Advisor at FinCap on 027 278 2672 or at [jake@fincap.org.nz](mailto:jake@fincap.org.nz) to clarify any aspect of this letter of support.

Ngā mihi



Ruth Smithers  
**Chief Executive**  
**FinCap**