

1 October 2019

[REDACTED]

By email only: [REDACTED]

Dear [REDACTED]

Official Information Act #19.047 - VFS Global

1. We refer to your request received on 16 September 2019 for information about whether the Commerce Commission (Commission) has received complaints about Visa Facilitation Services Global (VFS Global).¹
2. We have treated this as a request for information under the Official Information Act 1982 (OIA).

Our response

3. We have decided to grant your request.
4. The Commission has not received complaints about VFS Global, other than your complaint below.
5. We have logged your email dated 16 September 2019 as a complaint about VFS Global, as requested. Your complaint reference number is ENQ0530836.
6. To provide context on how your complaint will be assessed, we have outlined the Commission's complaint screening process below.
7. When a consumer contacts the Commission with a complaint or enquiry about a trader, this is logged in the Commission's complaint database.
8. The Commission receives thousands of complaints every year. Each complaint is initially assessed by the Enquiries Team on the basis of the information available at the time. When conducting this initial assessment, the Enquiries Team considers:

¹ <http://www.vfsglobal.com/newzealand/>

- 8.1 the likelihood of a breach of the relevant legislation (the Fair Trading Act 1986, Credit Contracts and Consumer Finance 2003, and the Commerce Act 1986);
 - 8.2 the Commission's Enforcement Response Guidelines,² and;
 - 8.3 the Commission's strategic priorities³ and resourcing constraints.
9. The Commission has the power to act on complaints but is not required to take action in relation to all possible breaches of the legislation that we enforce.
 10. If a complaint is deemed to meet certain criteria, it is reviewed by a panel of managers and subject matter experts from within the Competition and Consumer Branch. The panel decides which complaints are to be prioritised for further consideration.
 11. This process enables us to identify complaints that best reflect our current enforcement priorities.
 12. The outcomes of the process are not final and we may revisit any complaint at a later stage, should we wish to reconsider the issues it presents.
 13. If you wish to provide additional information or want an update on the status of your complaint, you can contact 0800 943 600 or contact@comcom.govt.nz using your complaint number as a reference.
 14. The Commission will be publishing this response to your request on our website. Your personal details will be redacted from the published response.
 15. Please do not hesitate to contact us at oja@comcom.govt.nz if you have any questions about this request.

Yours sincerely

² <https://comcom.govt.nz/about-us/our-policies-and-guidelines/investigations-and-enforcement/enforcement-response-guidelines>

³ <https://comcom.govt.nz/about-us/our-priorities>