

Consumer complaints

As a competition authority, the Commerce Commission enforces three key laws. The statistics shown in this graphic are from complaints to the Commission in 2015.

Fair Trading Act (FTA) 1986

Prohibits false and misleading behaviour by businesses

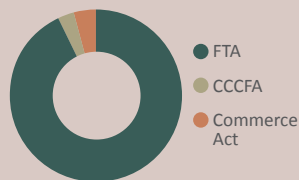
Credit Contracts and Consumer Finance Act (CCCFA) 2003

Protects consumers when they borrow money

Commerce Act 1986

Prohibits anti-competitive behaviour and mergers

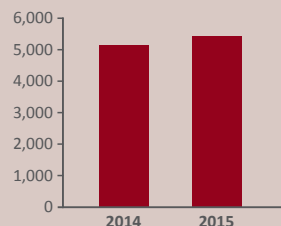
More than 90% of complaints received by the Commission relate to the Fair Trading Act.



Total complaints

The Commission gets almost 10,000 phone calls and emails each year through our contact centre. The complaint data in this graphic relates only to complaints within the Commission's jurisdiction. Complaints do not necessarily indicate breaches of the law or consumer harm.

The Commission received almost 5,500 complaints in 2015, up by 8.7%, 5,009 in 2014 – 5,445 in 2015.



Fair Trading Act complaints

We received **5,073** complaints about **2,033** different traders

25% of complaints were related to just **21** TRADERS

Online trading generated **34%** of all complaints despite accounting for only a small percentage of sales

The **three** most complained about industries were:



Telecommunication service providers **9%**



Domestic appliance/electronics/phones **9%**



Motor vehicles **6%**

Our top **21** most complained about traders by industry



*Traders who only trade online.

Credit Contracts and Consumer Finance Act complaints



Finance companies **43%**



Motor vehicle finance providers **9%**



Mobile traders and direct sales **9%**

Potential non-disclosure

is the most complained about conduct



Debt collection and credit services **6%**

We received **164** complaints about **105** different traders

Commerce Act complaints

We received **three** domestic requests for leniency stemming from **cartel behaviour**

We received **228** complaints about **161** organisations