

# 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 2014.

## Fair Trading Act (FTA) 1986

Prohibits false and misleading behaviour by businesses

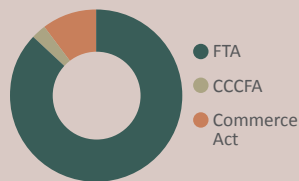
## Credit Contracts and Consumer Finance Act (CCCFA) 2003

Protects consumers when they borrow money

## Commerce Act 1986

Prohibits anti-competitive behaviour and mergers

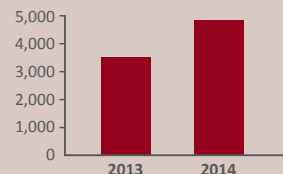
Almost 90% of complaints received by the Commission relate to the Fair Trading Act.



## 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 got almost **5,000** complaints in 2014, up by 27%. The increase was likely a result of a greater awareness of consumer law following publicity about consumer law reform.



## Fair Trading Act complaints

We received **4,377** complaints about **1860** different traders

25% of complaints were related to just **24** TRADERS

Online trading generated **33%** of all complaints despite accounting for only a small percentage of sales

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



Telecommunication service providers **10%**



Domestic appliance/electronics/phones **10%**



Motor vehicles **6%**

Our top **24** most complained about traders by industry



## Credit Contracts and Consumer Finance Act complaints

We received **146** complaints about **88** different traders



Finance companies **34%**



Motor vehicle finance providers **13%**

**PERSONAL LOANS** are the most complained about product



Mobile traders and direct sales **23%**



Payday lenders **3%**

## Commerce Act complaints

We received **503** complaints about **172** different traders

The majority of Commerce Act complaints are single complaints about individual traders. However **three cases** dominated complaints in 2014 accounting for of Commerce Act complaints **44%**

Industry associations feature frequently in our **cartel cases**