

21 August 2019

[REDACTED]

Dear [REDACTED]

**Official Information Act #19.012 - Payday loans**

1. We refer to your request received on 19 July 2019 for a copy of all complaints received by the Commerce Commission (the Commission) about payday loan companies.
2. The Department of Internal Affairs (DIA) has transferred the Commission your request to the DIA of the same date for the same information (OIA1920-0059).
3. On 25 July 2019, in response to our letter of the same date, you amended your request to copies of complaints received by the Commission about the following traders:
  - 3.1 Paydayadvance (Zethus Holdings Limited);
  - 3.2 Save my Bacon (Save My Bacon Limited);
  - 3.3 Moola (NZ Fintech Limited);
  - 3.4 Zebra Loans (Zebra Finance Limited); and
  - 3.5 cantwait.com (cantwait.com Limited).
4. We have treated this as a request for information under the Official Information Act 1982 (OIA).

**Our response**

5. We have decided to grant your request.
6. We have received 58 complaints about the traders at paragraph [3], broken down as follows:

Trader	Number of complaints
Paydayadvance	14
Save my Bacon	5
Moola	35
Zebra Loans	1
cantwait.com	3

7. We are preparing summaries of the complaints, pursuant to section 16(e) of the OIA to protect the privacy of natural persons under section 9(2)(a) of the OIA. These summaries will be provided to you without undue delay.
8. If you are not satisfied with the Commission's response to your OIA request, section 28(3) of the OIA provides you with the right to ask an Ombudsman to investigate and review this response. However, we would welcome the opportunity to discuss any concerns with you first.
9. The Commission will be publishing this response to your request on our website. Your personal details will be redacted from the published response.
10. Please do not hesitate to contact [ويا@comcom.govt.nz](mailto:ويا@comcom.govt.nz) if you have any questions about this request.

Yours sincerely

*Mary Sheppard*  
OIA Coordinator