

16 April 2021

[REDACTED]

By email only: [REDACTED]

Dear [REDACTED]

Official Information Act #20.175 – Chrisco Hampers Limited

1. We refer to your request received by the Commerce Commission (**Commission**) on 18 March 2021 for the following information:

“Whether CC has ever approached Chrisco for matters like Hardship, Affordability [sic] check

/Budgeting before taking customers on board.

What CC has asked them and what was Chrisco part of the story?

Whether CC management were happy with their Statement or not?”

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 approached Chrisco Hampers Limited in relation to the issues outlined in paragraph [1].
5. You can find further information about the Credit Contracts and Consumer Finance Act 2003 (**CCCFA**), including who it applies to, in the CCCFA fact sheets on our website.¹

¹ https://comcom.govt.nz/data/assets/pdf_file/0028/116884/The-CCCFA-Fact-sheet-July-2018.pdf,
https://comcom.govt.nz/data/assets/pdf_file/0028/89650/Signing-up-to-a-loan-Guide-March-2016.pdf

6. Please note the Commission will be publishing this response to your request in the OIA register on our website.² Your personal details will be removed from the published response.
7. Please do not hesitate to contact us at uia@comcom.govt.nz if you have any questions about this request.

Yours sincerely

Mary Sheppard

OIA Coordinator

² <https://comcom.govt.nz/about-us/requesting-official-information/oia-register>