

4 December 2020

[REDACTED]

By email only: [REDACTED]

Dear [REDACTED]

### **Official Information Act #20.103 - Enquiry #547730 (Superloans)**

1. We refer to your request received on 9 November 2020 for information about outcome of the Commerce Commission's (**Commission**) 2018 enquiries into Superloans, referred to in a Stuff article dated 26 November 2018.<sup>1</sup>
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 issued two warning letters as a result of our investigation into Superloans; one to Superloans Napier Limited and one to Superloans Porirua Limited (both letters dated 15 October 2020). The letters have been published on the Commission's website.<sup>2</sup>
5. The purpose of a warning letter is to inform the recipient of the Commission's view that there has been a likely breach of the law, to prompt a change in the recipient's behaviour, and to encourage future compliance.<sup>3</sup>
6. The warning letters have been redacted to protect the privacy of natural persons, under section 9(2)(a) of the OIA.

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<sup>1</sup> Short-term loan, long-term debt: Superloans under investigation after slew of complaints  
<https://www.stuff.co.nz/business/money/108026277/shortterm-loan-longterm-debt-superloans-under-investigation-after-slew-of-complaints>

<sup>2</sup> <https://comcom.govt.nz/case-register/case-register-entries/superloans-napier-limited-and-superloans-porirua-limited>

<sup>3</sup> Please refer to page 8 of the Commission's Enforcement Response Guideline [here](#) for more information about warning letters.

7. We consider that good reasons exist for withholding this information and it is not outweighed by other considerations which would make it desirable, in the public interest, to make the information available (section 9(1) of the OIA).
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. Please note the Commission will be publishing this response to your request in the OIA register on our website.<sup>4</sup> Your personal details will be redacted from the published response.
10. Please do not hesitate to contact us at [uia@comcom.govt.nz](mailto:uia@comcom.govt.nz) if you have any questions about this request.

Yours sincerely

*Mary Sheppard*

OIA Coordinator

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<sup>4</sup> <https://comcom.govt.nz/about-us/requesting-official-information/oia-register>