

Complaints snapshot 2020/21

A look through your complaints to us



Overview of consumer complaints

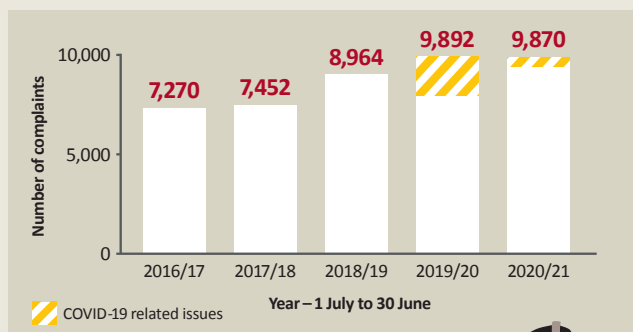
Total complaints

9,870

(1 July 2020 – 30 June 2021)

Your complaints help us better understand where to focus our activity and resources. Here is a snapshot of the issues you have told us about over the past year.

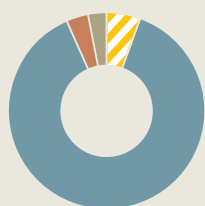
Number of complaints received each year



89% of complaints relate to the **Fair Trading Act**



Complaints by Act



- Fair Trading Act **8,792** (COVID-19 related **526**)
- Commerce Act **331**
- Credit Contracts and Consumer Finance Act **273**

While reading this snapshot, please keep in mind:

- The speech bubbles do not contain real complaints from consumers – they are indicative of the kinds of complaints we received.
- A complaint does not necessarily mean that any law has been breached.
- This snapshot only reflects complaints to the Commission. Some complaints on the same matter might have gone to other complaint bodies.
- Larger industries are likely to generate more complaints because they have many more customers.
- High levels of publicity about an industry could result in more complaints.



We value your complaints

Your complaints are an important source of information for us and we use them to inform what we do.

Your complaints help us to prioritise our work and identify what we should **investigate**. We can't investigate everything, so we focus on issues relevant to the laws we enforce that are likely to have the most impact on consumers and markets. We do not resolve private disputes. If complaints do not relate to the laws that we enforce, we often refer them to other agencies who can help.



Complaints help us to identify where businesses need more or different **information** to comply with the law. We provide this information through fact sheets, videos, educational campaigns and by speaking at events.



Helping consumers **understand their rights** is important to us. Complaints sometimes tell us where consumers need better information. There are consumer-friendly pages on our website and we look for opportunities to inform communities around New Zealand.



We provide **expert advice** to government policy makers and Parliament about the laws that we enforce. Information about complaints we receive is useful for policymakers to understand where changes are needed to address particular issues.



Fair Trading (by industry)

We have received the most complaints about these industries.



Appliance and electronics retail

579 complaints

The retailer won't fix my faulty item, and refers me to the manufacturer.



The website said the product was in stock, but after purchase I was told that it was not (and it would take a long time to arrive).



I purchased a product a long time ago and still have not received it.



Motor vehicle retail

564 complaints

My new car is not working, and the dealer is refusing to fix it.



The trader did not disclose a fault with my car at the time of purchase and is now refusing to fix it.



The vehicle was in much worse condition than advertised.



Supermarkets/grocery stores

517 complaints

I told supermarket staff I was overcharged. When I returned to the store, they hadn't corrected the price.



The supermarket offers a 'special' or 'saver' which provides little discount.



I think some products are always advertised as on special.



Telecommunications retail service providers

490 complaints

My telco regularly gets my bill wrong.



The telco told me I have to switch to a different service which I don't want.



My internet speed doesn't match what I signed up for.



Professional and personal services

446 complaints

The trader claimed to be a registered professional when they aren't.



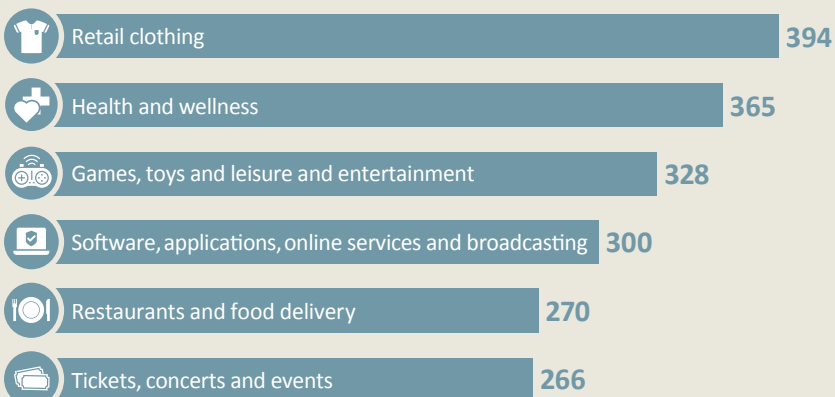
The trader billed us for services they didn't provide.



Extra fees were added on to my bill that I wasn't informed of.



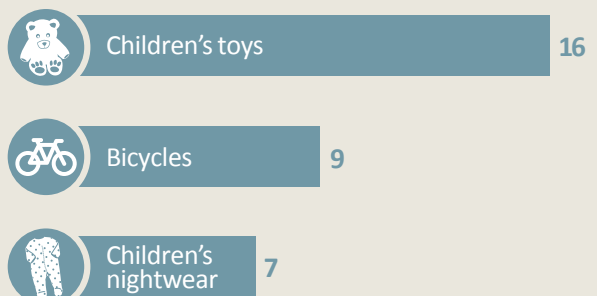
Other industries



Number of complaints

Product safety

44 complaints



Number of complaints

Competitive Markets

Consumers and competitors have complained to us about conduct they think is anti-competitive.

Restrictive contracts

80 complaints

Existing exclusive contracts are preventing me from entering the market.



Market power

79 complaints

I can't compete in this market any longer because my supplier is now also competing with me and will not supply me with the inputs I need at a reasonable price.



I believe this trader is engaging in predatory pricing in order to drive others out of the market.

Cartel conduct

17 complaints

I believe the major players in this industry are fixing prices.



The competitors in the market are agreeing not to compete for each other's customers.

Pricing

11 complaints

My supplier has told me that I can't discount the recommended retail price of their product.



Consumer Credit

These consumer credit complaints are grouped by the type of conduct. Thank you to financial mentors for passing on their concerns and the concerns of their clients.



Debt collection

121 complaints

The debt collector is calling and contacting me many times a day. I believe this is harassment.



Responsible lending

86 complaints

My lender wants me to pay more each week than I can afford.



I do not think my client understood the loan documents they had signed.



Fees

29 complaints

I think the loan establishment fee charged to my client is way too high and is unreasonable.



Repossession

19 complaints

Essential items like my fridge and children's beds were listed as security in my loan, which I think isn't allowed.



My lender took my car without warning and without putting anything in writing. Can they do that?



Hardship

18 complaints

Due to circumstances beyond my control I can't afford my loan. I asked my lender for reasonable changes to my payments, but they ignored me.



Our vision



We enforce laws that:

Prohibit false and misleading behaviour by businesses and a range of other unfair business practices

Fair Trading Act 1986

Protect consumers when they borrow money

Credit Contracts and Consumer Finance Act 2003

Prohibit anti-competitive behaviour and acquisitions that substantially lessen competition

Commerce Act 1986

We also have regulatory responsibilities in these sectors:

Airports



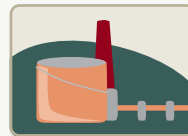
Electricity lines



Telecommunications



Gas



Dairy



Fuel



We carry out competition studies

Contact us if you have concerns about fair trading, consumer credit or anti-competitive practices

Phone:
0800 943 600

Write:
Enquiries Team, PO Box 2351, Wellington 6140

Webform:
www.comcom.govt.nz/make-a-complaint
On this page we also list other agencies which can help you get a personal remedy

Kei te pirangi koe, ki te korero Māori ki a matou?

您想用中文和我们说话吗?

When you call us, you can choose your preferred language. We want to hear from you in Te Reo Māori, Samoan, Tongan, Korean, Cantonese, Mandarin or Spanish.

Our resources are available in selected languages at www.comcom.govt.nz [search 'Languages']