

Complaints snapshot 2018/19

A look through your complaints to us

Overview of consumer complaints

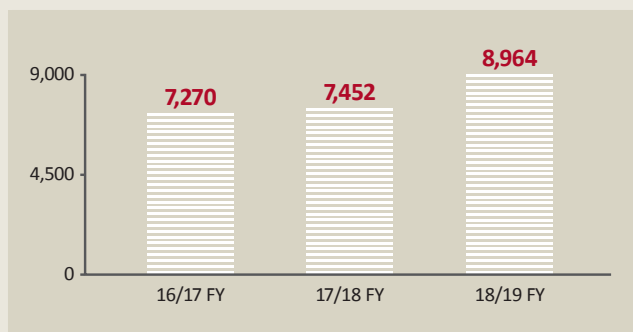
Total complaints

8,964

(1 July 2018 – 30 June 2019)

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.

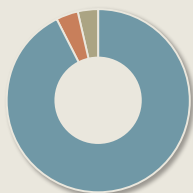
Year on year



We have received **over 1,500 more Fair Trading complaints** than we did last year.



Complaints by Act



● FT Act **8,302**
● Commerce Act **348**
● CCCF Act **314**

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 identify what we should **investigate**. We cannot investigate everything so we focus on harm to New Zealand consumers and markets. Our investigation outcomes include providing information to help businesses comply with the law, warnings and prosecutions.



Complaints also indicate where businesses need more or different **information** to comply with the law. We regularly 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 get our messages to 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 can be useful to policy-makers to understand where changes are needed to address particular business conduct.



Fair Trading (by industry)

We have received the most complaints about these industries.



Telecommunications retail service providers

727 complaints

I was charged a fee that I was not told about



My telco bills are often wrong. They got my pricing plan and discounts wrong, and even kept charging me when I switched providers



A salesperson signed me up to a contract I did not agree to



The plan was advertised as unlimited, but there were constraints on data usage



My internet is slower than advertised



Online ticket reselling

585 complaints

The headline price did not match the price we ended up paying



We thought we were buying from an official seller, however later found out it was a resale site



I spent a lot on my ticket and so I thought I had bought a premium seat. When I got to the venue, I was disappointed



My tickets did not work at the gate



I felt pressured into quickly buying tickets online due to a countdown timer and a message saying "limited seats"



Domestic appliance retailers

469 complaints

I was told that the Consumer Guarantees Act did not apply when I tried to return a faulty product. Are they trying to get out of their CGA obligations?



I bought an item in a sale only to find out later that it was not in stock and I would have to wait a long time to receive it



I've been told that I would have to pay to have my product repaired or replaced because the manufacturer's warranty has just expired



I purchased a product online, only to be told later that it was not available



Motor vehicle retail

449 complaints

The dealer said the car was in great condition, but I've had issues with it ever since I bought it



I found faults with the used car I recently bought, and my dealer is refusing to fix them



The car did not have the features I was told it would have



I ended up paying more for the car than the price tag because the advertised price did not include GST or on road costs



Construction

365 complaints

The building work I paid for was not completed



I was charged more than the agreed quote and I do not know why



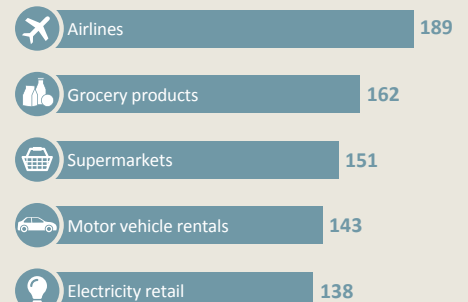
I had a problem with my building works and the builder will not fix the problems under their warranty



The building materials I ordered weren't delivered on time



Further industries



Number of complaints

Product safety



Number of complaints

Competitive Markets

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

Market power

114 complaints

The trader is using its monopoly to raise prices



The trader is using its market power to force suppliers not to supply me



The online platform dropped my business' search ranking because I did not agree to follow some of their pricing rules



Restrictive contracts

109 complaints

My competitors have prevented retailers from dealing with me so I'm struggling to sell my products



My supply has dried up because my competitors have an agreement with suppliers to only supply them



Price fixing

13 complaints

I always see these traders showing the same prices – I wonder if they've agreed not to undercut each other?



Resale price maintenance

9 complaints

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



Consumer Credit

Major complaint themes in consumer credit are displayed below. These are grouped by the types of conduct evident in the industry. We thank financial mentors and other organisations for submitting their complaints to us.

Debt collection

124 complaints

The debt collector called me repeatedly and was aggressive towards me



The debt collector tried to make me pay a debt that I did not owe



Disclosure

50 complaints

I don't think the lender gave me any loan documents with terms or told me the total cost of my loan



I asked my lender how much I still owed on my loan and they would not tell me



10% of our consumer credit complaints come from financial mentors*

*Previously known as budget advisors, financial mentors advocate for clients in debt and deliver free budget and financial capability services.

Responsible lending

116 complaints

This lender gave me a loan when other lenders would not. The lender did not check whether I could afford to pay it back



I was offered another loan, but I'm struggling to pay off my current debts



I applied for a loan because the lender advertised "no credit checks" and there did not seem to be much in the way of fees



When I lost my job, the lender would not consider adjusting my repayment amounts



Fees

33 complaints

The lender charged me lots of different fees, which felt excessive



Trends in online retail

Over the past five years, we have seen an **80% increase in complaints** relating to online retail. These complaints now make up around **1/3 of all our Fair Trading complaints**

I think the trader inflated the "original" price to make the sale price look appealing

The item I received was nothing like I expected

I did not receive the item I ordered and paid for online

Additional charges were added so I ended up paying more than the advertised price

I felt rushed into buying my item because of countdown timers and "stock running out" messages on screen



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



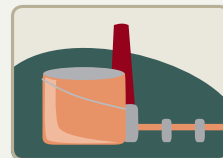
Electricity lines



Telecommunications



Gas



Dairy



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 who 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']

[See our media release here](#)