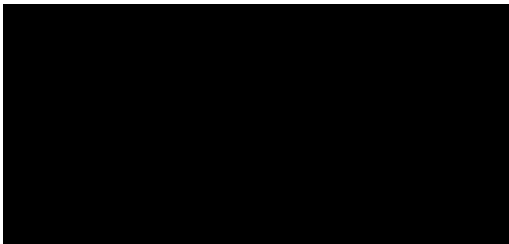


14 December 2023



### **Official Information Act #23.111 – Complaints about Interroll**

1. We refer to your request received on 13 November 2023 for information about complaints made against Interroll that have been received by the Commerce Commission (**the Commission**). In your request you note your understanding that Interroll is now trading as ICL NZ Limited.
2. On 11 December 2023 the Commission extended the time limit by which we must make a decision on your request to 21 December 2023.

### **Our response**

3. We have decided to grant your request.
4. Interroll Holdings Limited (IHL) is a New Zealand incorporated company, first registered on the Companies Register on 28 September 2020. On 28 November 2020, IHL purchased the business assets, on a cash and debt free basis, of Interroll Limited (**IL**). IHL also purchased the trading name “Interroll” and the associated website as part of the sale.
5. Following the sale of the assets to IHL, IL changed its name to ICL NZ Limited (**ICL**), the company you refer to in your request. ICL is said to be no longer trading as a debt collection service since the sale of ‘Interroll’ to IHL. It currently lists its industry as ‘investment operation – own account’ on the Companies Register.
6. In the period August 2012 to October 2023, the Commission has received:
  - 6.1 111 complaints about ICL; and
  - 6.2 Three complaints about IHL and seven complaints about Interroll Ledger Limited (IHL is the holding company for Interroll Ledger Limited).
7. [ICL](#) has had multiple company names since its incorporation, including:

- 7.1 INTERCOLL LIMITED (from 21 Dec 2016 to 27 Nov 2020)
  - 7.2 INTEL COLLECT LIMITED (from 05 Sep 2016 to 21 Dec 2016)
  - 7.3 DISTRICT COLLECTIONS GROUP LIMITED (from 12 Nov 2013 to 05 Sep 2016)
  - 7.4 AUCKLAND DISTRICT COLLECTIONS LIMITED (from 17 Feb 1999 to 12 Nov 2013)
  - 7.5 COURT COLLECTIONS LIMITED (from 13 May 1997 to 17 Feb 1999)
8. The 111 complaints about ICL include complaints made to the Commission about IL, New Zealand Investigations Limited and Auckland District Collections Limited, who ICL previously traded as.

### **The Commission's complaints database**

9. Please note:
- 9.1 The Commission's current database was implemented in 2017. At the time of implementation, complaints records from 1 January 2012 onwards were transferred to our current database.
  - 9.2 Limited complaint records from before 2012 were transferred to the current database. These do not reflect a complete picture of the complaints received by the Commission before 2012.
  - 9.3 Other than the complaint records transferred to the current database, we are not able to access complaint records from our previous database(s).
10. It is important to consider complaint numbers in the following context:
- 10.1 Complaints data on its own cannot paint a complete picture of compliance with the law. The fact that a complaint has been received does not necessarily mean that a trader has done anything wrong or any harm has been caused to any consumer or competitor. Some complaints will not be investigated by the Commission because they are unfounded or outside our jurisdiction, and some complaints that are investigated will not proceed to further action.
  - 10.2 The complaints data only reflects what consumers have chosen to report to the Commission or to other organisations that have in turn provided information to the Commission. Some complaints on the same matter are likely to have reached other complaint bodies instead of the Commission.
  - 10.3 Larger traders are likely to generate more complaints as a function of their scale; we have not adjusted for this.

- 10.4 Complaint volumes for a trader can be about a single matter or multiple matters. Some matters that attract a high level of publicity can generate a large volume of complaints.

**Further information**

11. Please note the Commission will be publishing this response to your request on its website. Your personal details will be redacted from the published response.
12. Please do not hesitate to contact us at [ويا@comcom.govt.nz](mailto:ويا@comcom.govt.nz) if you have any questions about this response.

Yours sincerely



OIA and Information Coordinator