

# Complaints snapshot 2019/20

A look through your complaints to us

## Overview of consumer complaints

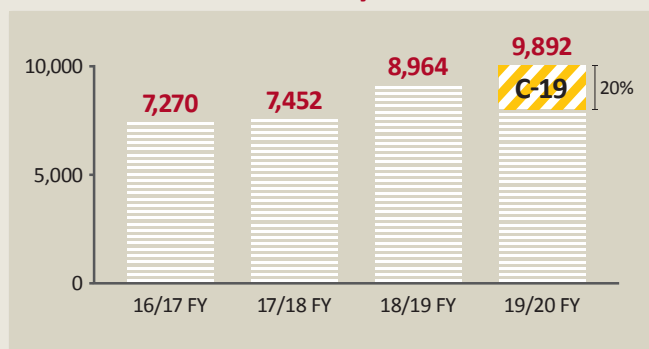
Total complaints

**9,892**

(1 July 2019 – 30 June 2020)

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



### COVID-19 specific themes

These are some common issues consumers have told us impacted them as a result of COVID-19.

*My travel related service was cancelled, and the provider has not refunded me*

*Products are being advertised as being able to keep me safe from COVID-19 but I am sceptical whether they can*

*Items I have ordered online have not been delivered. The trader is not responding to my repeated attempts to contact them*

*My gym continued to charge me even though I could not get access to their usual services*

### 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 not investigate everything and so we focus on issues relevant to the laws that we enforce that are likely to impact consumers and markets the most. 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 also help us to identify 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 policymakers to understand where changes are needed to address particular business conduct.



# Fair Trading (by industry)

We have received the most complaints about the industries below.

 Represents a complaint theme that was common during the COVID-19 pandemic.



## Travel-related complaints **1225** Travel-related industries have been strongly impacted by COVID-19.

**Airlines 477**

**Booking agents 386**

**Accommodation 184**

**Motor vehicle rentals 178**



*We've had a tough time getting a refund for our trip from the travel platform. They say the airline must refund them first*



*I can't get in touch with the airline to discuss my booking*



*My accommodation was not as nice as the online photos and description made it seem*



*My flight was cancelled, and I later saw a similar flight advertised for a higher price*



*Our trip was cancelled due to COVID-19 and all we could get from the trader was a credit*



*The rental car was fine when we returned it, but I've now been charged for damage*



*We have been charged for cancelling our trip due to COVID-19. Is this fair?*



*The trader has inserted new terms into our contract to introduce cancellation fees and conditions*



## Telecommunications retail service providers

**761 complaints**

*I believe my provider changed my plan without my permission*



*It was disappointing not to watch the games I had paid for through my subscription sports service*

*My telco bills are often wrong. I have to contact them to get it fixed*



*My internet is slower than advertised*



## Appliance and Electronics retail

**467 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 obligations?*



*They're advertising a 'sale' but I've been tracking a product and I don't think the price has reduced*

*The trader promised to deliver an essential item during lockdown, but it's been weeks and we haven't received it*



## Motor vehicle retail

**398 complaints**

*The trader was selling the car "as is where is" and are now trying to get out of their Consumer Guarantees Act obligations*



*The car dealer is refusing to fix the issues I'm having with my car*



*My car doesn't have a feature that it was advertised as having*



*The car dealer didn't have Consumer Information Notices on their cars*



## Construction

**393 complaints**

*The building product we used claimed compliance with a specific standard which I don't think it meets*



*My building has been built with a product which doesn't function as promised*



## Supermarkets

**307 complaints**

*The signs say that these products are on special, but the prices are the same as usual*



*The trader advertised a product at one price but my receipt shows I've been charged more*



## Multi category retailers\*

**263 complaints**

*I think the trader is exaggerating the savings on this product*



*My product hasn't arrived during lockdown as promised*

\* These consist of traders engaged in retailing multiple categories of goods, where no single predominant category can be determined.

# Competitive Markets

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

## Market power

**138 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*



*We are struggling to enter this market because we can't get data from the only party that collects it*



*The trader is using its monopoly to raise prices*

## Restrictive contracts

**101 complaints**



*My competitors are preventing suppliers from dealing with me*

## Cartel conduct

**10 complaints**



*I have seen the same new surcharge introduced by multiple competing traders*



*A supplier says it won't offer me a price because it has agreed with a competitor not to compete in my part of town*

## Resale price maintenance

**7 complaints**



*My supplier has told me that I can't discount the recommended retail price of its product on my website*

# Consumer Credit

Some complaint themes about consumer credit are displayed below. These are grouped by type of conduct.



## Debt collection

**145 complaints**



*I have asked the debt collector for proof of the debt, but they have not provided it*



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



## Disclosure

**54 complaints**



*The lender has not given me any loan documents or the information I need to understand my loan or calculate my repayments*



## Responsible lending

**138 complaints**



*I don't believe my client should have been given a loan because they could never afford to pay it back*



*I can't remember the lender asking me any questions about my expenses*



*I lost my job and the lender would not adjust my repayment amounts*



## Fees

**33 complaints**



*I'm concerned I have been charged various fees on my loan which I think are unreasonable*

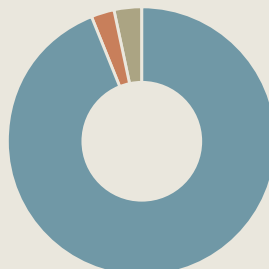
# 11%

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.



## Complaints by Act



- FT Act **9,306**
- Commerce Act **260**
- CCCF Act **326**

## Online conduct

Almost 50% of complaints relate to representations, transactions or conduct occurring online.



## 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*

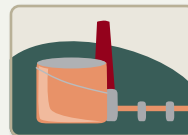
*Electricity lines*

*Telecommunications*

*Gas*

*Dairy*

*Fuel*



*We also 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](http://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](http://www.comcom.govt.nz) [search 'Languages']

[See our media release here](#)