



Commerce Commission Credit Sector Analysis

Information Sheet for Participants

You are invited to take part in this research. Please read this information before deciding whether or not to take part. If you decide to participate, thank you. If you decide not to participate, thank you for considering this request.

Who am I?

My name is Amanda Reid, and I am a Senior Researcher at Business and Economic Research Limited (BERL).

What is the aim of the project?

This project is looking at the consumer credit sector, including different types of credit products such as credit and store cards, personal and car loans, mortgages, pay-day loans, buy-now/pay-later schemes, and mobile traders who extend credit. Your participation will support this research by helping to understand whether people understand their rights and responsibilities when they sign a credit contract, if they take advice before borrowing, and what things influence people making decisions about loans and credit.

This report and findings will be used to help the Commerce Commission in developing policies and strategies to ensure fair operation of the consumer credit sector and support the wellbeing of New Zealanders.

How can you help?

If you have used consumer credit products in the past five years, we invite you to take part in an online discussion board. You will receive private and protected access (to enable anonymous input) to a private online discussion board, comparable to commenting on Facebook.

You will login to respond to questions over a three-day period, and answer single or multi-choice polls or join open discussion topics. Once you have commented on a topic, you are encouraged to comment and engage with other participant's earlier posts. You will be able to upload screenshots or images to illustrate your viewpoint.

You will receive an \$80 voucher through Giftpay, emailed to you after the discussion board has closed.

What will happen to the information you give?

This research is confidential and anonymous. This means that the research team and other discussion board participants will not be aware of your identity, and your identity will not be revealed in any reports, presentations, or public documentation.

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What will the project produce?

The information from this research will be used in a report to the Commerce Commission.

If you have any questions or problems, who can you contact?

If you have any questions, either now or in the future, please feel free to contact:

Name: Amanda Reid

Email address: amanda.reid@berl.co.nz

Phone number: 021 868 394

Ethics information

If you have any concerns about the ethical conduct of the research you may contact the Chief Economist, Hillmarè Schulze; email: hillmare.schulze@berl.co.nz or phone: 04 931 9218.