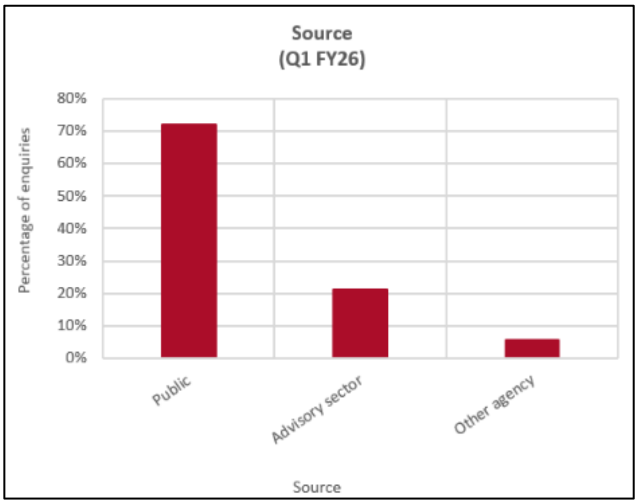
Credit insights update for July – September 2025

Complaints and notifications

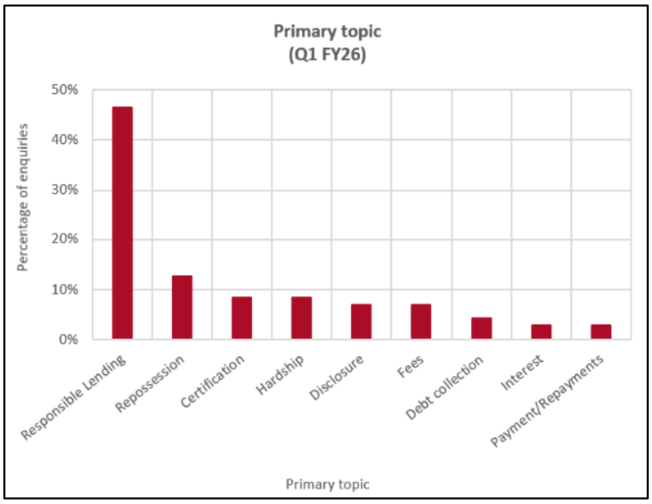
A total of **71** CCCF Act-related notifications were received that were assessed by our screening panel of managers, investigators and lawyers. The graphs below detail the primary topic (with responsible lending continuing to be where we receive most complaints followed by disclosure), the source, and the screening decisions.

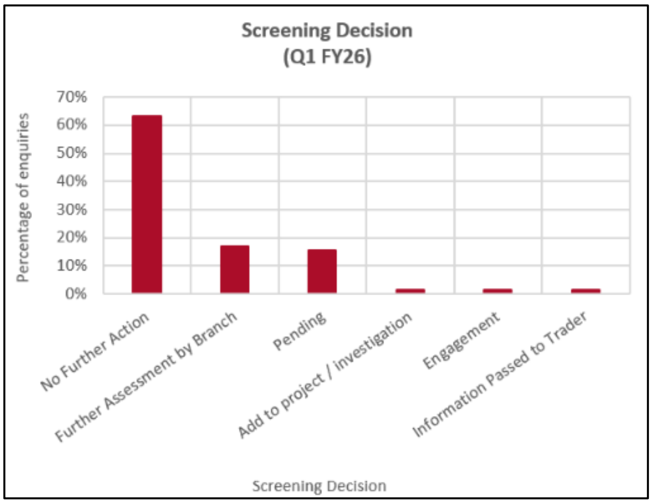
Of these notifications, **46% related to responsible lending, 13% to repossession, and 8% each to Certification and Hardship.**

See here for information about our enforcement options when businesses do not comply with the law.



Most of the notifications received in this quarter were submitted to the Commission by members of the public (typically the affected borrower themselves) and/or the advisory sector (i.e. financial mentors) on behalf of borrowers. Notifications are also provided by other agencies such as the FMA and dispute resolution schemes as part of their legal obligation to inform the Commission about material complaints. All complaints and notifications are assessed through our screening process, even those referred internally by Commission staff.





If the Commission determines the issue complained about is not unlawful, not a matter for the Commission or better resolved through another avenue such as a dispute resolution scheme, or for other reasons, the outcome at screening is No Further Action (NFA). Other issues may need more information and require further assessment or are added to a current project. Others may still need to be assessed by the screening panel, or a determination is made at screening to issue guidance material.

Current investigations and enforcement outcomes

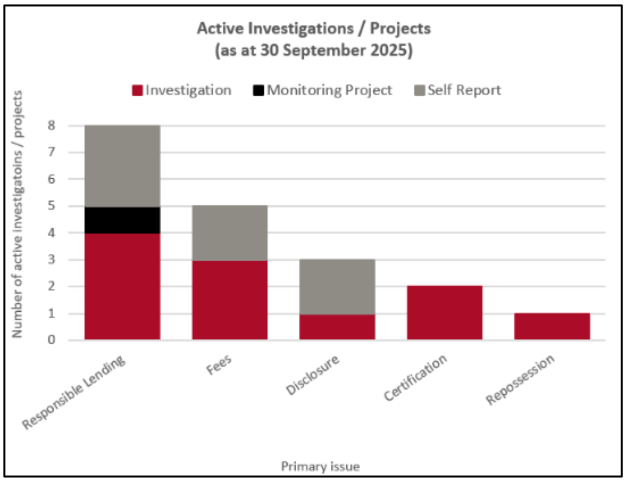
Alleged breaches of the lender responsibility principles remain a key area of investigation for us. We continue to receive complaints about lenders failing to make reasonable enquiries and conduct proper suitability and affordability assessments, failing to maintain records of these assessments, and failing to make these records available upon request. The Commission will continue to investigate these complaints as part of its enduring enforcement and compliance priorities to protect vulnerable consumers.

During the July - September 2025 quarter, we determined that an **Information Passed to Trader** (IPTT) or guidance letter was the appropriate outcome for **8** projects, in relation to responsible lending principles, potential breaches of advertising regulations, and certification related issues.

We determined that a **Compliance Advice letter** (CAL) was the appropriate enforcement outcome for **three** investigations in relation to affordability assessments, repayment issues, and potential breaches of advertising regulations.

We **follow up** with lenders who are issued an IPTT or CAL to find out if the areas of concern raised in the IPTT have been addressed.

At the close of the July - September 2025 quarter, we have **19 active investigations.**



You can find information about the Commission's criteria for deciding whether to investigate in our Enforcement Response Guidelines.