
Insights and Themes April – June 2025

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5 August 2025



Investigation and enforcement action: April – June 2025

Current Investigations

- At the end of the April - June quarter, we had **27** active investigations covering several potential breaches.
- The following table sets out the top five areas of potential breaches, along with the number of potential breaches, that we are investigating.

Number of potential breaches being investigated	What we are investigating
70	Lender responsibility principles (33 being specifically about affordability and suitability assessments)
16	Disclosure obligations
10	Certification/Registration
1	Unreasonable credit fee or default fee
1	Repossession/debt enforcement

Recent compliance and enforcement activity – Information Passed to Trader (IPTT)

- During the April - June 2025 quarter, we determined that an IPTT was the appropriate outcome for **22** projects.
- We also issued more than **11 IPTTs** to lenders that failed to notify the Commission of prescribed changes in circumstances relating to the appointment and/or resignation of directors and senior managers.

Recent compliance and enforcement activity – Compliance Advice Letter (CAL)

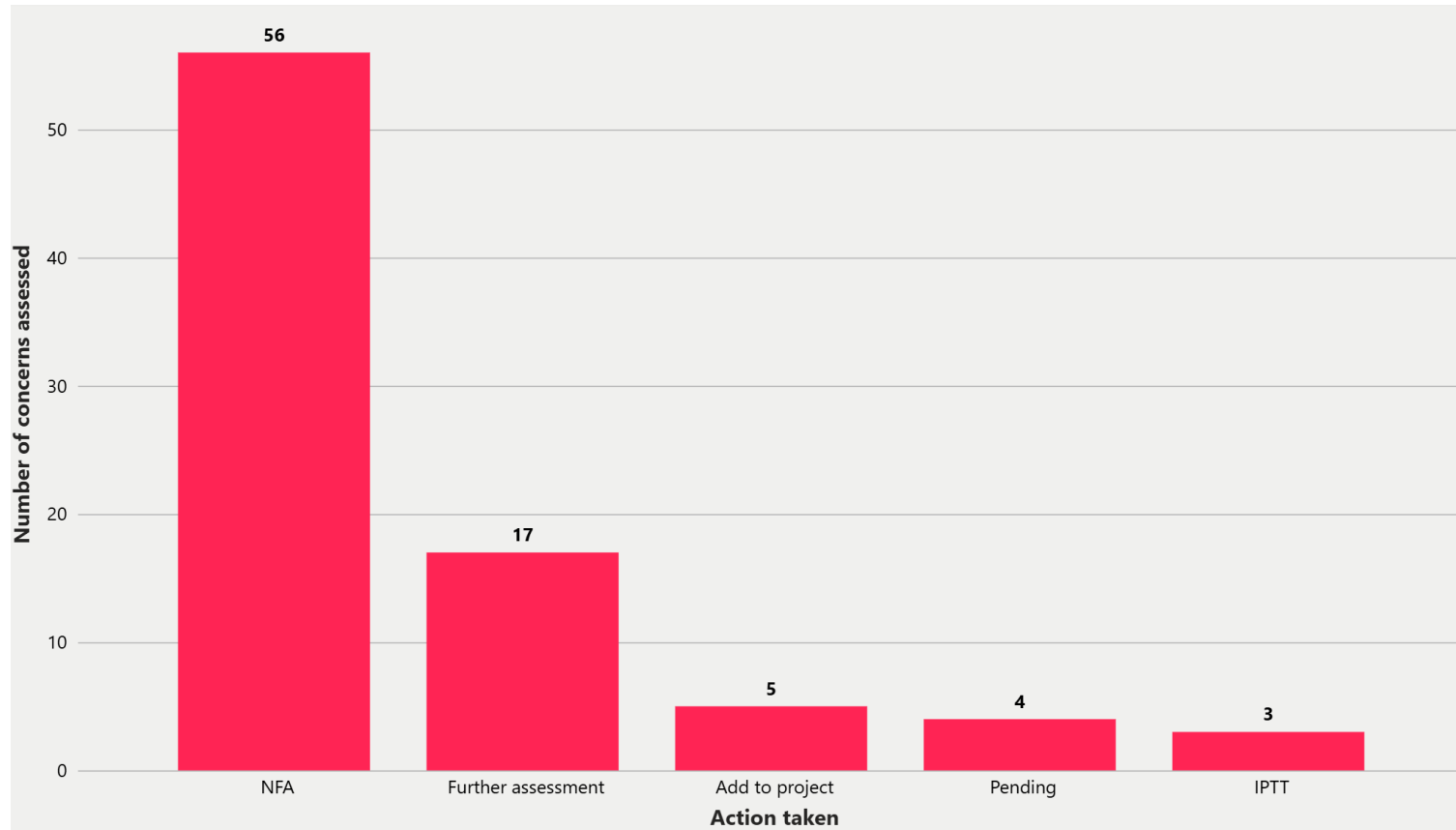
- During the April - June 2025 quarter, we determined that a CAL was the appropriate enforcement outcome for **six** investigations.

Insights from notification data: April – June 2025



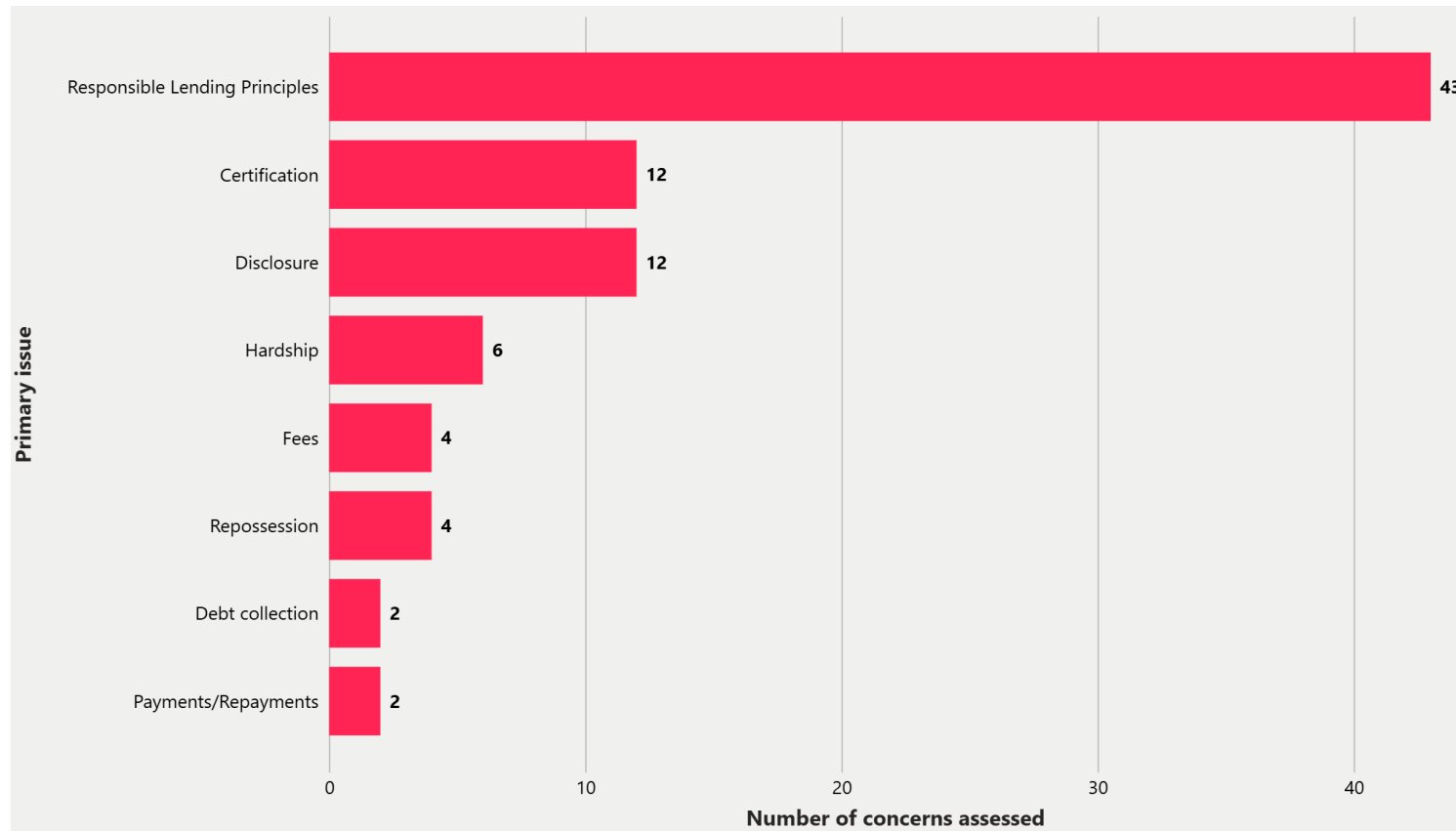
Insights from notifications

Outcome of assessments made on CCCF Act notifications received by the Commerce Commission between 1 April 2025 – 30 June 2025.



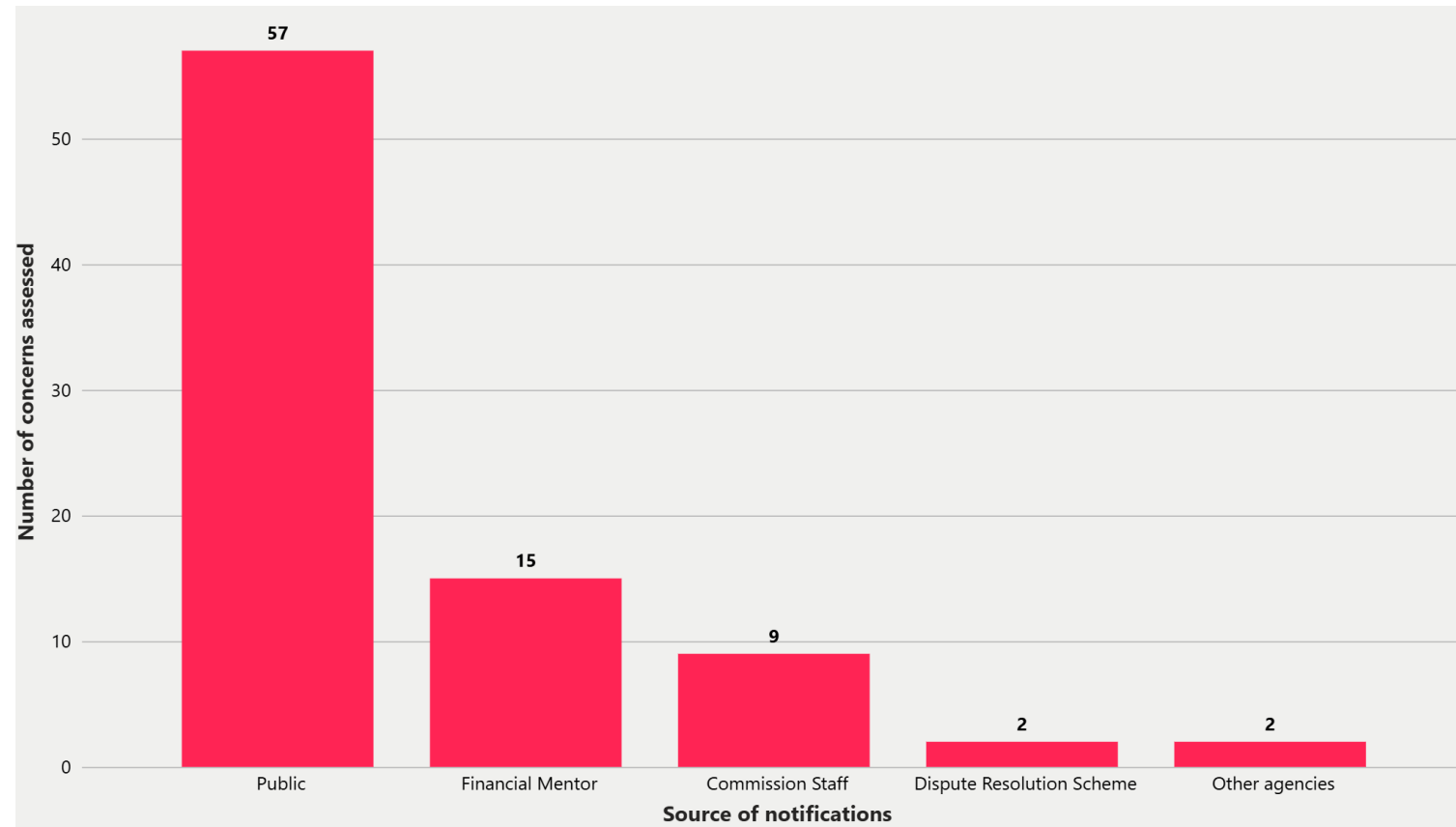
Insights from notifications

Primary issues identified from CCCF Act notifications received by the Commerce Commission between 1 April 2025 – 30 June 2025



Insights from notifications

The source of CCCF Act notifications received by the Commerce Commission between 1 April 2025 – 30 June 2025.



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