

Insights and Themes

July – September 2024

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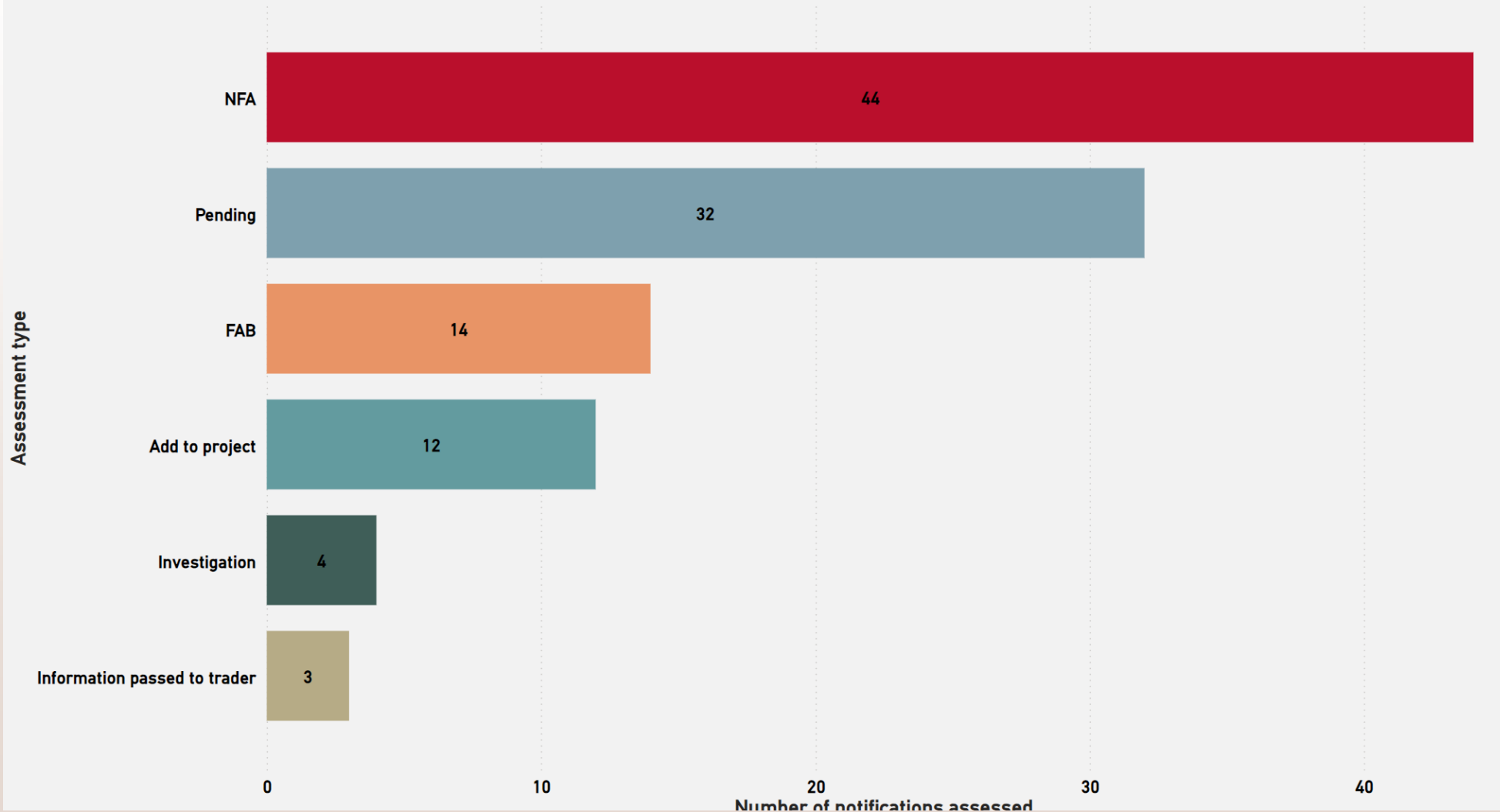
Current Investigations

- At the end of the July - September quarter, we had **34** active investigations covering a number of 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.

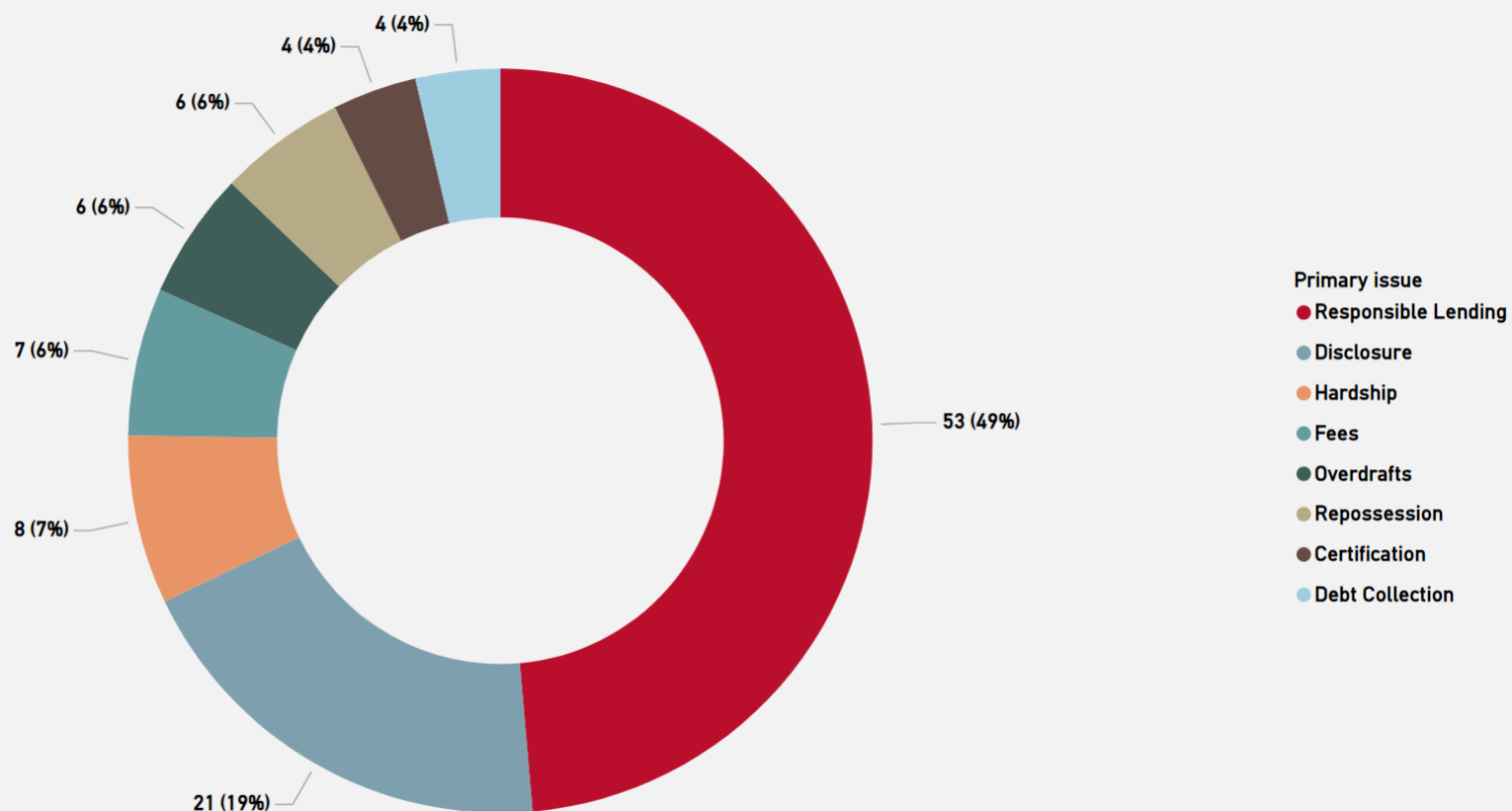
Number of potential breaches being investigated	What we are investigating
89	Lender responsibility principles (41 being specifically about affordability and suitability assessments)
25	Disclosure obligations
6	Certification/Registration
2	Unreasonable credit fee or default fee
2	Repossession/debt enforcement

Complaints/notifications

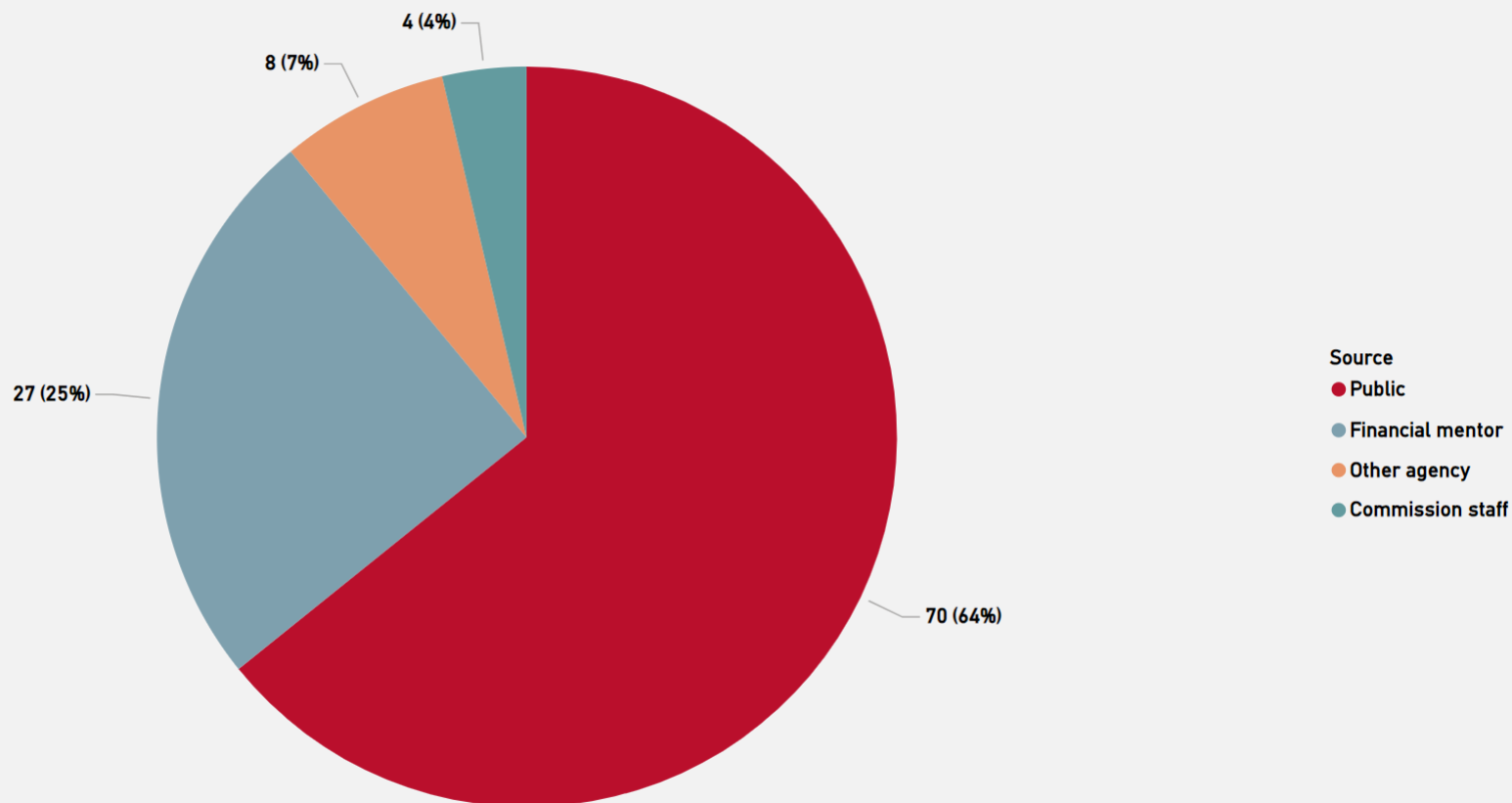
Outcome of assessments made on CCCF Act notifications received by the Commerce Commission between 1 July 2024 - 30 September 2024



Primary issues identified from CCCF Act notifications received by the Commerce Commission between 1 July 2024 - 30 September 2024



The source of CCCF Act notifications received by the Commerce Commission between 1 July 2024 - 30 September 2024



Types of loan products identified from notifications received between July - September 2024

