



How to complain

You are more likely to get what you want if you complain effectively and to the right person.

[Find out how to complain effectively.](#)

Most consumer issues can be dealt with at the Disputes Tribunal, there is a small cost for making a claim.

[Find out how the Disputes Tribunal works.](#)

Complaint schemes

These are free services set up especially to deal with specific complaints:

Financial services

- banks, credit unions
- finance companies
- credit providers
- financial advisers
- insurance companies

[Financial service provider disputes resolution](#)

Telecommunications

- internet
- mobile phones

[Telecommunications Disputes Resolution](#)

Electricity and gas

[Electricity and Gas Complaints](#)

Motor vehicles sold by traders (not private sales)

[Motor Vehicle Disputes Tribunal](#)

Incorrect measures - eg, 900g when you paid for 1kg

Ministry of Consumer Affairs – [Contact us](#)

Unsafe products

Ministry of Consumer Affairs – [Contact us](#)

Unsafe food

[New Zealand Food Safety Authority](#)

Unsafe electrical and gas products

[Energy Safety](#)

Unsafe vehicles

[NZ Transport Agency](#)

Unsafe medicines

[Medsafe](#)

Privacy

- credit records

[Privacy Commissioner](#)

Complaints about government agencies

[Office of the Ombudsmen](#)

Advertising

[Advertising Standards Authority](#)

Medical treatment

[Health and Disabilities Commissioner](#)

[Find out about more enforcement and complaint agencies at Complaint Line.](#)

[You can report cyber problems like bullying, spam and scams to the ORB.](#)