



## Rental car problems

### Problems with your rental car service



If your rental car breaks down, or is not working properly, contact the rental car company immediately to get the problem sorted out. Under the Consumer Guarantees Act you need to give the rental company a chance to sort out the problem for you. If the company refuses to sort it out you can get it sorted yourself and send the bill to the company.

[Find out your rights when you have a problem with services.](#)

If the rental company accuses you of damage you don't think you have caused make sure they know you are disputing the charge.

### The vehicle has been damaged

Under most rental vehicle contracts, you may be charged for damage to a vehicle which occurs during the rental period. Quite often, you may dispute the validity of the charges. For example, you may deny actually causing the damage at all, or that the amount they are being charged for repairing the damage is excessive. Sometimes charges are made to your credit card once the vehicle is returned and you have left the country.

### The vehicle is not safe

If your complaint concerns safety issues relating to the vehicle you should contact the New Zealand Transport Agency. This agency is responsible for commercial licensing.

[Visit the New Zealand Transport Agency website.](#)

### You aren't happy about the quality of the service

If the trader/operator in question has a Qualmark licence, you could contact Qualmark about your complaint.

[Visit the Qualmark website](#) or freephone 0800 782 562.

Services are also covered by guarantees under the Consumer Guarantees Act

[Find out more about the guarantees for services.](#)

### You received a traffic fine that you dispute

Write to the New Zealand Police to let them know that you are disputing the fine.

[Visit the New Zealand Police website.](#)

### How to resolve your problem with a rental car

Try resolving the problem with the rental car company directly.

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

If that doesn't resolve the problem you can take a claim to the Disputes Tribunal.

[Find out more about the Disputes Tribunal.](#)

### If you have paid by credit card

Nearly all rental car contracts are paid for by credit card. If things go wrong, this gives you an additional way to seek redress - through your credit card issuer.

## **Chargebacks (reversing a transaction)**

For problems with charges to credit cards by a rental vehicle company, you should contact your card issuer to see if you are able to apply for a chargeback.

A chargeback is a process where a consumer is able to have a charge reversed back to their own credit card. This process is subject to strict time limits. So it is best that the consumer get in contact with his or her bank without delay.

[For more information see the chargeback section here.](#)

## **Credit card terms and conditions**

You should check the terms and conditions of your credit card. There are certain guidelines, policies and procedures that rental vehicle traders should follow in the event of damage to a vehicle or other charges relating to rental vehicles. There is usually an obligation on the trader to provide the consumer with invoices showing the cost of any repairs.

Your bank will have their terms and conditions on their website. The credit card companies also have their terms and conditions on their website. Some are very lengthy but are searchable.

## **Where to go if you disagree with a bank's decision**

If you disagree with their bank's decision not to allow a chargeback you are able to lodge a complaint with the Office of the Banking Ombudsman.

[Visit the Banking Ombudsman's website.](#)

## **Overseas visitors**

If your bank is in Australia or the United Kingdom you should contact the ombudsman scheme in your appropriate country:

[United Kingdom - Financial Ombudsman Service](#)

[Australia - Financial Ombudsman Service](#)