



## All policy reports and papers

### 2011

[Using a third tier lender: experiences of NZ borrowers \(2011\)](#) [PDF format, 7.5MB]

[Third-tier Lender Desk-based Research \(2011\)](#) [PDF format, 240KB]

[Background Statistics for Considering Credit Issues \(2011\)](#) [PDF format, 1.7MB]

[Consumer Law Reform Cabinet Paper 1](#) [PDF format, 1.7MB]

[Consumer Law Reform Cabinet Paper 2](#) [PDF format, 1.4MB]

[EGI Decision for Consumer Law Reform Cabinet paper 1](#) [PDF format, 63MB]

[EGI Decisions for Consumer Law Reform Cabinet paper 2](#) [PDF format, 69KB]

[EGI Regulatory Impact Statement CLR Dec 2010](#) [PDF format, 213KB]

[EGI Regulatory Impact Statement CLR Feb 2011](#) [PDF format, 289KB]

[Consumer Information Standards – CLR Additional Paper](#) [PDF format, 85KB]

[Uninvited Direct Selling – CLR Additional Paper](#) [PDF format, 83KB]

[Collateral Credit Agreements & Rejection under the CGA – CLR Additional Paper](#) [PDF format, 112KB]

[Carriage of Goods – CLR Additional Paper](#) [PDF format, 113KB]

[Fair Trading Act Enforcement – CLR Additional Paper](#) [PDF format, 174KB]

[Submissions on Electricity and the CGA Additional Paper](#)

[Submissions on the Good Faith Additional Paper](#)

[Submissions on the Layby Sales Additional Paper](#)

[Submissions on the Unfair Contract Terms Additional Paper](#)

[Submissions on the Unconscionability Additional Paper](#)

[Submissions on the Substantiation Additional Paper](#)

### 2010

[Auctions, Auctioneers and the Consumer Guarantees Act – CLR Additional Paper](#) [PDF format, 213KB]

[Substantiation – CLR Additional Paper](#) [PDF format, 133KB]

[Electricity and the CGA – CLR Additional Paper](#) [PDF format, 119KB]

[Layby Sales – CLR Additional Paper](#) [PDF format, KB]

[Unfair Contract Terms – CLR Additional paper](#) [PDF format, 123KB]

[Referencing Good Faith in a Fair Trading Act Purpose Clause: CLR Additional paper](#) [PDF format, 68 KB]

[Unconscionability: CLR Additional paper](#) [PDF format, 131KB]

[Consumer Law Reform: All submissions](#)

[Consumer Law Reform: Discussion paper](#)

[Brief Summary of Submissions on the Review of the Operation of the Credit Contracts and Consumer Finance Act 2003](#)

### 2009

[Proposed Reserve Dispute Resolution Scheme under the Financial Service Providers \(Registration and Dispute Resolution\) Act 2008: Discussion Paper](#)

[Draft Guidelines to Assist Schemes applying for Approval under the Financial Service Providers \(Registration and Dispute Resolution\) Act 2008: Discussion Paper](#)

### 2007

[Proposed Amendments to the Weight and Measures Regulations 1999: Discussion Paper](#)

[Proposed Implementation of Mandatory Water Efficiency Labelling: Discussion Document](#)

[Recommended Amendments to the Motor Vehicle Sales Act 2003: Discussion Paper](#)

[Recommended Changes to the Consumer Information Standards \(Used Motor Vehicles\) Regulations 2003: Discussion Paper](#)

## **2006**

[Review of the Consumer Information Standards \(Used Motor Vehicles\) Regulations 2003: Discussion Paper](#)

[International Comparison: Discussion Paper](#)

[Behavioural Analysis for Policy: Report](#)

[Review of the Operation of the Motor vehicle Sales Act 2003: Report](#)

## **2005**

[Dummies/Pacifiers - Investigation into the Need for a Product Safety Standard: Discussion Document](#)

[Rubber Hot Water Bottles - Investigation into the Need for a Product Safety Standard: Discussion Document](#)

[Review of Industry-Led Regulation: Discussion Paper](#)

[Review of the Redress and Enforcement Provisions of Consumer Protection Law: Initial Think Piece](#)