From: Grace 9(2)(a)
Cc: Hamish Rutherfor

Subject: A statement from Andrew Bayly
Date: Friday, 18 October 2024 3:28:00 PM
Attachments: Letter from complainant.pdf

Letter from Mr Bayly.pdf
Follow up letter from Mr Bayly.pdf

image001.jpg

Hi all,

As some of you may be aware, Andrew Bayly has apologised for an interaction that took place during a business visit in early October. A copy of the complainant's letter, Mr Bayly's apology and follow up letter are attached.

Statement from Small Business Affairs Minister Andrew Bayly:

"I obviously got this completely wrong, and I have unreservedly apologised to the person concerned. It was unintentional, I meant the comments in a light-hearted manner, but I accept that they caused offence. I take responsibility for the situation, and I am sorry.

"I regret my actions. They fall well short of the behaviour expected of a Minister, and what I expect of myself. I have also apologised to the Prime Minister, and given him my assurance it will not happen again."

Warm wishes, Grace



To Whom It May Concern,

I am writing to formally lodge a complaint regarding the unacceptable behaviour I experienced at the hands of Andrew Bayly during his ministerial visit on OCT-24. This encounter left me feeling degraded, embarrassed, and deeply disrespected in front of my colleagues. The emotional impact of the incident is significant, and I believe it is important to bring this to your attention so that appropriate action can be taken.

When Andrew Bayly was introduced to me, one of the first things he asked was why I was still at work. His tone was dismissive, and he proceeded to say, "Take a bottle of wine and go home, go on, go home...take some wine and fuck off." His behaviour and the way he spoke to me suggested that he had been drinking prior to arriving, which made the situation even more uncomfortable. Certainly not the demeanour one would expect from a representative of the New Zealand Government.

As he stepped closer, invading my personal space until we were shoulder to shoulder, Andrew again questioned why I was still working, noting that no one else was on the warehouse floor. What followed next was both shocking and humiliating. He called me a "loser" repeatedly, saying the reason I was still at work was because I am a "loser." He turned to the group of people with him at the time, including my boss, the Minister's assistant, marketing staff, and s 9(2)(a) employees, and formed an 'L' with his fingers on his forehead. He then continued to call me a "loser," over and over, clearly trying to amuse the group at my expense.

I felt angered and powerless in that moment, made to feel like I was the object of ridicule in front of my peers. It was degrading to be insulted in such a personal way, and I was left feeling embarrassed. Being called a loser, repeatedly, by someone in a position of authority, and being made a laughingstock in front of my colleagues, was an experience that no one should have to endure.

After this, Andrew and the group left the warehouse, but twice Andrew returned, insisting that I come to the s 9(2)(a) and "have a drink" with him. On both occasions, I refused. The entire situation was deeply uncomfortable, and I felt as though I had no choice but to lock the warehouse early and leave, as I was overwhelmed with absolute disgust from the minister's treatment towards myself.

The emotional impact of this incident has been significant. I have felt embarrassed, ridiculed, and degraded. To be publicly ridiculed and insulted in this way has left me deeply offended. I take pride in my work, and to be treated as though I was somehow lesser, or deserving of ridicule, is unacceptable. I did not dedicate s 9(2)(a) of my life to the s 9(2)(a) only to be belittled by an ambassador of the very government I served. I have been part of s 9(2)(a) , I have been apart of, and lead, s 9(2)(a)

s 9(2)(a) – all of which require a form of etiquette severely lacking in Andrew Bayly.

I believe that this behaviour should not be tolerated in any professional setting, and I am requesting that this matter be addressed promptly. I deserve to work in an environment where I am treated with respect and dignity, and I trust that appropriate action will be taken to ensure this type of behaviour is rectified and does not happen again.

flook forward to your response and to seeing how this matter will be resolved.

Sincerely,

s 9(2)(a)

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



11 October 2024

9(2)(a)

9(2)(b)(ii)

Marlborough

Email: s 9(2)(a)

Dear s 9(2)(a)

Thank you for allowing me to visit your impressive facility last Thursday. I especially liked 9(2)(b)(ii) focus on growing New Zealand's exports. I would appreciate it if you would extend my gratitude to your team for kindly hosting me.

I also appreciate you bringing to my attention Mr s 9(2)(a) concerns. I was deeply saddened to learn I had unintentionally offended Mr s 9(2)(a) What had intended to be a sharing of a light hearted moment, has obviously caused great offence to him. I deeply regret misreading the situation, and unreservedly apologise to Mr s 9(2)(a) I would appreciate if you would convey to Mr s 9(2)(a) my sincere apologies.

Yours sincerely

Hon Andrew Bayly

From: Andrew Bayly
To: \$ 9(2)(a)
Subject: Apology

Date: Friday, 18 October 2024 1:34:31 PM

Attachments: image001.ipg

Dears 9(2)(a)

I understand you have received the letter I sent to your employer on 11 October 2024, in which I expressed my regret for the hurt I caused you when we met.

I would like to apologise to you again unreservedly and would be grateful for the opportunity to speak with you to communicate this directly.

While I meant my comments in a light-hearted manner, I accept that they made you feel embarrassed and insulted. got it wrong, and I deeply regret this. I am sorry.

I want to reassure you that I was not intoxicated when we met. Regardless, my behaviour was unbecoming of a government minister.

Please let me know if you feel it would be valuable for us to speak and when would suit you.

Yours sincerely,

Andrew



Phone: 04 817 6818
Email: Andrew.Bayly@parliament.govt.nz Website: www.Beehive.govt.nz
Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: Jessica Reed

To: Grace s 9(2)(a)

Cc: Hamish Rutherford

Cc: Hamish Rutherford; Cleo Fraser

Subject: Breakfast Interview Minister Bayly

Date: Tuesday, 22 October 2024 10:17:29 AM

Kia ora Grace,

I hope this finds you well.

On behalf of Breakfast, I am requesting an interview with Minister Bayly tomorrow morning on the program.

We acknowledge the Minister has already spoken to media on Friday, however, the incident has continued to be discussed in media, including on our show with the Prime Minister this morning. Therefore, we believe it to be in the public interest to have an opportunity to speak to Minister Bayly, and receive more clarity about the incident and consequent actions.

I look forward to hearing back from you soon. Please could you acknowledge when you have received this email.

Kind regards, Jess

TVNZ - s 9(2)(a)

From: Grace s 9(2)(a)

Hamish R ord; Jasmine Higginson To:

DRAFT - good to go? Subject:

Friday, 18 October 2024 3:08:00 PM Date: Follow up letter from Mr Bayly.pdf Attachments:

Letter from complainant.pdf Letter from Mr Bayly.pdf image001.jpg

Hi all,

s 9(2)(g)(i)

Warm wishes,

AFILE ASED INDER

Grace

Grace s 9(2)(a)

Private Se

Office of Hon Andrew Bayly Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics MP for Port Waikato

Office of Hon Chris Penk Minister for Building and Construction Minister for Land and Information Minister for Veterans

MP for Kaipara ki Mahurangi

DDI:s 9(2)(a)

Website: www.Beehive.govt.nz

FORMATION

From: To: Subject: Date: Attachments:	Graces 9(2)(a) s 9(2)(a) For your approval Friday, 18 October 2024 2:56:00 PM Letter from complainant.pdf Letter from Mr Baylv.pdf		
Hi Andrew,			
Please see below. I will give you a ring shortly.			
INITIAL EMAIL TO GALLERY FROM GRACE (BAYLY'S PRESS SEC)			
Hi all,			
s 9(2)(g)(i)			
Kind regards, Grace	SER.		
FOLLOW-UP E	MAIL TO GALLERY FROM HAMISH		
s 9(2)(g)(i)			

Thanks,

ELEASED UNDER THE OFFICIAL INFORMATION ACT 1985

From: <u>Cameron Burrows</u>

To: <u>Julie Ash; Hamish Rutherford; Jasmine Higginson; Grace</u>s 9(2)(a)

Subject: FW: Formal Complaint Against Andrew Bayly

Date: Friday, 18 October 2024 11:15:23 AM

Importance: High

Cameron Burrows
Chief of Staff
Office of Rt Hon Chris Luxon

s 9(2)(a)

From: s 9(2)(a)

Sent: Friday, October 18, 2024 10:56 AM

To: Cameron Burrows < 9(2)(a)

nz>; Christopher Luxon (MIN)

<xxxxx.xxxxxx@xxxxxxxxxx.xxx.xxx

Subject: Re: Formal Complaint Against Andrew Bayly

Hi Cameron,

My letter not only states what occurred, but also quite clearly conveys where I stand on this situation. I trust you will also find Andrew Bayly's response to be insufficient and dismissive.

My absolute minimum expectation can be found in the last line of my letter you have no doubt read.

Sincerely s 9(2)(a)

On Fri, 18 Oct 2024, 09:40 Cameron Burrows, <<mark>9(2)(a)</mark>

> wrote:

His 9(2)(a)

I'm Cameron Burrows from Chris Luxon's office.

Thank you for reaching out -1 really appreciate you raising this with us. I would be keen to discuss with you directly if you were up for that - my number is below, or I'm happy to give you a bell anytime.

Thanks

Cam

Cameron Burrows
Chief of Staff
Office of Rt Hon Chris Luxon

s 9(2)(a)

From: s 9(2)(a)

Sent: Thursday, 17 October 2024 2:53 PM

Subject: Formal Complaint Against Andrew Bayly

Good afternoon All,

Please see the attached letters pertaining to events that occured on 03-OCT-24 at 4:00pm.

I am bringing these to your attention as I find Andrew Bayly's response to be overly unsatisfying, and hope that appropriate action will be taken to prevent further instances like this with other people.

Sincerely,

s 9(2)(a)

From: <u>Jessica Reed</u>
To: <u>Grace</u>s 9(2)(a)

Cc: Hamish Rutherford; Cleo Fraser
Subject: RE: Breakfast IV 6:05am

Date: Monday, 21 October 2024 12:00:27 PM

Kia ora Grace,

Thank you for getting back to me.

Hope you have a great day further!

Kind regards,

Jess

From: Grace **s** 9(2)(a)

Sent: Monday, October 21, 2024 10:03 AM

To: Jessica Reed S 9(2)(a)

Cc: Hamish Rutherford **s** 9(2)(a) Cleo Fraser

s 9(2)(a)

Subject: RE: Breakfast IV 6:05am

Kia ora Jessica,

Thanks for reaching out. Minister Bayly did a round of interviews on Friday (including with TVNZ) and has nothing further to add.

Many thanks,

Grace

Office of Hon. Andrew Bayly and Hon. Chris Penk

s 9(2)(a)

From: Jessica Reed S 9(2)(a)

Sent: Monday, 21 October 2024 10:01 AM

To: Grace \$ 9(2)(a)

Cc: Hamish Rutherford **s** 9(2)(a) Cleo Fraser

s 9(2)(a)

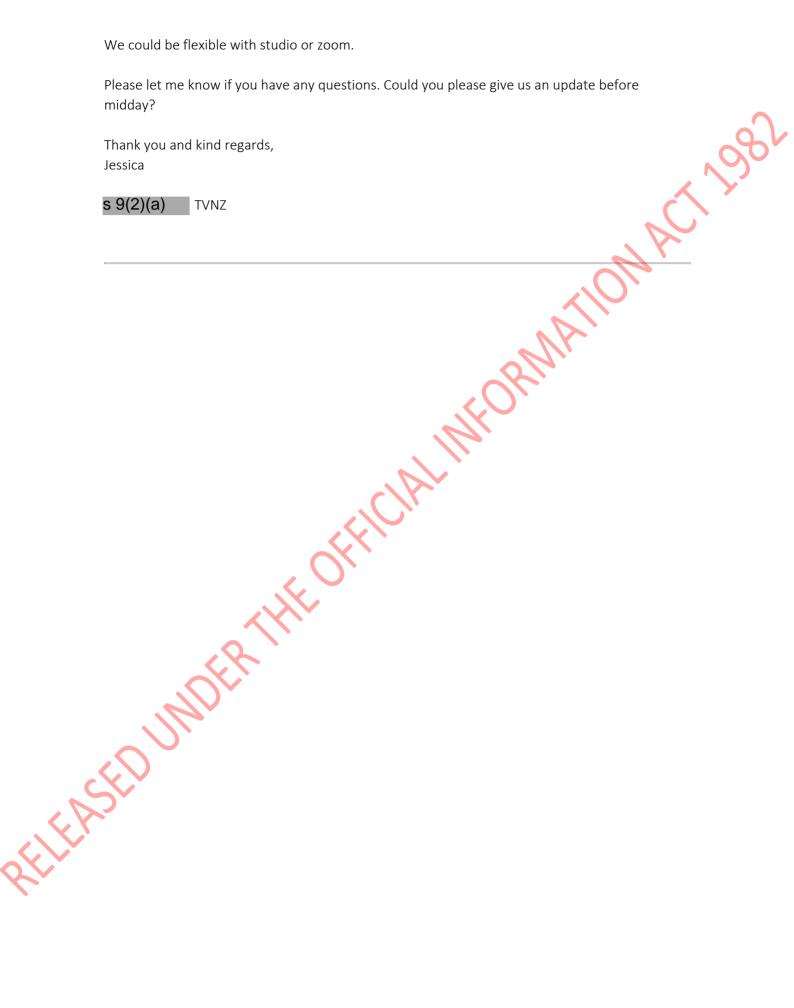
Subject: Breakfast IV 6:05am

Kia ora,

I hope this email finds you well.

I am getting in touch on behalf of Breakfast TV to ask if Minister Andrew Bayly would be available to come on the program at 6:05am tomorrow? We would like to talk to him about the interaction that took place at a business early this month, which we are aware Mr Bayly has since apologised for.

We could be flexible with studio or zoom.



 From:
 Jasmine.s 9(2)(a)

 To:
 Grace.s 9(2)(a)

 Subject:
 RE: DRAFT

Date: Friday, 18 October 2024 1:00:41 PM

	Dear ^{s 9(2)(g)(i)}
	Yours sincerely,
	From: (raco c 0/2)/2)
	From: Grace s 9(2)(a) Sent: Friday, 18 October 2024 12:42 PM
	To: Jasmine Higginson s 9(2)(a)
	Subject: DRAFT
	Dear ^{s 9(2)(g)(i)}
~ ~	
α	
L.	

From: Hamish Rutherford

To: Jo Moir; PMO-Press; Grace s 9(2)(a)

Subject: RE: RNZ request

Date: Monday, 21 October 2024 2:24:25 PM

Attachments: jmage002.jpg image003.gif

Hi Jo.

I know we've spoken but closing this off.

In response to your questions we are aware of no other complaints about Mr Bayly. The Prime Minister still has confidence in Mr Bayly.

Hamish

Hamish Rutherford
Chief Press Secretary | Office of Rt Hon Christopher Luxon
Prime Minister
Minister for National Security and Intelligence
Minister Responsible for Ministerial Services

\$ 9(2)(a)
Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: Jo Moir s 9(2)(a)

Sent: Monday, 21 October 2024 10:12 AM

To: PMO-Press < @ xxx; Grace
Cc: Hamish Rutherford < x@ xxx

Subject: RNZ request

Hi,

Just getting in touch as to whether any other complaints have been received about Minister Bayly in addition to the incident described on Friday. If so, could I please get a response as to how many, when they were received, the nature of the, and how they will be handled from here.

Separately, does the Prime Minister still have confidence in Minister Bayly?

If someone could let me know this has been received and is being worked on that would be much appreciated, and a response as soon as possible, but no later than 2pm would also be appreciated please.

Many thanks,

Jo

Jo Moir - Political Edito

s 9(2)(a)

www.radionz.co.nz

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From: Grace's 9(2)(a

To: <u>Julie Ash; Hamish Rutherford; Cameron Burrows</u>

Subject: Re: Timeline of events

Date: Monday, 21 October 2024 7:11:08 AM

Attachments: image001.ipg

Further info in case it is useful:

As soon as the Minister received the complaint, he sent a letter of apology. The Minister did not hear back from the complainant, but he spoke to their employer who indicated that the matter was resolved.

s 9(2)(a)

Get Outlook for iOS

From: Grace Ridley-Smith

Sent: Friday, October 18, 2024 5:44:34 PM

To: Julie Ash <x@xxx

Subject: FW: Timeline of events

FYI

Office of Hon. Andrew Bayly and Hon. Chris Penk

9(2)(a)

From: Grace Ridley-Smith

Sent: Friday, 18 October 2024 5:41 PM

To: Hamish Rutherford <x@xxx; Cameron Burrows

<**x@ x** ⊗

Subject: Timeline of events

Timeline

3 October - visit

10 October – received the letter of complaint

11 October - Bayly sent a letter of apology and did not hear back from the complainant

17 October - complainant wrote to the Prime Minister saying he was unsatisfied with the apology

18 October - Bayly sent follow up letter of apology

Timeline

X October - visit

7 days later - received the letter of complaint

Following morning – Bayly sent a letter of apology and did not hear back from the complainant

Another 7 days letter – complainant wrote to the Prime Minister saying he was unsatisfied with the apology

Today – Bayly sent follow up letter of apology and released all letters



Grace s 9(2)(a)
Private Se visor

Office of Hon Andrew Bayly Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics MP for Port Waikato

Office of Hon Chris Penk Minister for Building and Construction Minister for Land and Information Minister for Veterans MP for Kaipara ki Mahurangi

DDI:s 9(2)(a)

Website: www.Beehive.govt.nz

From: <u>Cameron Burrows</u>
To: 9(2)(a)

Subject: Re: Formal Complaint Against Andrew Bayly
Date: Friday, 25 October 2024 2:02:32 PM

H_{i} 9(2)(a)

As I've said, the appropriate avenue for a complaint about an MP's behaviour is through that MP's Leader's Office – which for Mr Bayly I run as the National Party Leader's Chief of Staff. It is then my role to determine the appropriate next steps.

A call would be an opportunity for you to raise your concerns first hand. Equally, I'm happy to continue to simply use the information provided in your letter. I have been travelling today and yesterday, but otherwise would be happy to do a call at any time.

I am very sorry about the interaction you had with Mr Bayly. I note Mr Bayly has apologised on multiple occasions, offered to meet you personally, and has been publicly reprimanded by the Prime Minister. Based on the information you've provided in your letter, I consider that is an appropriate course of action. It has been made clear to Mr Bayly that an incident like this cannot happen again.

Thanks Cameron

Cameron Burrows

9(2)(a)

From: 9(2)(a)

Sent: Friday, October 25, 2024 6:43 AM

To: Cameron Burrows < 9(2)(a)

Subject: Re: Formal Complaint Against Andrew Bayly

Kia Ora Cameron,

I find myself needing to ask you this once again - what is the complaint process (in it's entirety, not just that I need to communicate with you)?

What are you wishing to discuss in particular?

When are you wishing to have this conversation, and how exactly?

Nāku, 9(2)(a)

On Thu, 24 Oct 2024, 08:55 Cameron Burrows, < 9(2)(a)

wrote:

Thanks 9(2)(a). Very open to having that discussion with you and a support person.

Cameron

Cameron Burrows

Chief of Staff

Office of Rt Hon Chris Luxon

9(2)(a)

From: 9(2)(a)

Sent: Wednesday, 23 October 2024 12:32 PM

To: Cameron Burrows 9(2)(a)

Subject: Re: Formal Complaint Against Andrew Bayly

Kia Ora Cameron,

My letter explains everything. If you are wanting a phone call about Andrew Bayly's disgusting behaviour I am open to that, though I will not be the only one on the call.

Nāku,

9(2)(a)

On Mon, 21 Oct 2024, 12:31 Cameron Burrows, 9(2)(a) wrote:

 H_{i} 9(2)(a)

Thanks for reaching out again.

As I said in my previous email, I appreciate you raising this with us.

The appropriate avenue for any complaint about an MP's behaviour is through that MP's Leader's Office – which, in the case of Mr Bayly, I run as the National Party Leader's Chief of Staff. You can be assured that I take any complaints about MP behaviour seriously.

As I have said, I would be keen to discuss the matter with you if that was something you were open to. You have my number – or I'm happy to give you a bell at a time that suits you.

Thanks Cameron

Cameron Burrows

Chief of Staff

Office of Rt Hon Chris Luxon

9(2)(a)

From: 9(2)(a)

Sent: Friday, October 18, 2024 6:51 PM

To: Cameron Burrows < 9(2)(a) ; Speakers Office

Subject: Re: Formal Complaint Against Andrew Bayly

Kia Ora Cameron

I wrote that I am lodging a formal complaint. Please send me the complaint process and who to deal with. I expect my formal complaint and request for this matter to be taken seriously and actually followed up on as I do not think the offending minister offering to call me to smooth it over is at all appropriate.

I expect to hear from you this evening.

Regards,

9(2)(a)

On Fri, 18 Oct 2024, 10:56 9(2)(a)

wrote:

Hi Cameron,

My letter not only states what occurred, but also quite clearly conveys where I stand on this situation. I trust you will also find Andrew Bayly's response to be insufficient and dismissive.

My absolute minimum expectation can be found in the last line of my letter you have no doubt read.

Sincerely 9(2)(a)

On Fri, 18 Oct 2024, 09:40 Cameron Burrows, <9(2)(a) wrote:

 H_{i} 9(2)(a)

I'm Cameron Burrows from Chris Luxon's office.

Thank you for reaching out -I really appreciate you raising this with us. I would be keen to discuss with you directly if you were up for that - my number is below, or I'm happy to give you a bell anytime.

Thanks Cam

Cameron Burrows

Chief of Staff

Office of Rt Hon Chris Luxon

9(2)(a)

From: 9(2)(a)

Sent: Thursday, 17 October 2024 2:53 PM

Subject: Formal Complaint Against Andrew Bayly

Good afternoon All,

Please see the attached letters pertaining to events that occured on 03-OCT-24 at 4:00pm.

I am bringing these to your attention as I find Andrew Bayly's response to be overly unsatisfying, and hope that appropriate action will be taken to prevent further instances like this with other people.

Sincerely.

9(2)(a)

Grace's 9(2)(a) s 9(2)(a) From: To:

RE: UPDATED: for your review Friday, 18 October 2024 3:20:00 PM Subject: Date: Attachments: Letter from complainant.pdf

Leter from Mr Bayly.pdf
Follow up letter from Mr Bayly.pdf

image001.jpg

Sorry the wrong letter were attached – correct ones attached now!

Office of Hon. Andrew Bayly and Hon. Chris Penk

s 9(2)(a)

From: Grace s 9(2)(a)

Sent: Friday, 18 October 2024 3:19 PM ^{9(2)(a)}

To:s 9(2)(a)

Subject: UPDATED: for your review

Hi all,

s 9(2)(g)(i)

Warm wishes, Grace

RELEASED

Grace S 9(2)(a)
Private Se

Office of Hon Andrew Bayly Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics MP for Port Waikato

Office of Hon Chris Penk Minister for Building and Construction Minister for Land and Information Minister for Veterans MP for Kaipara ki Mahurangi

DDI:s 9(2)(a)

Website: www.Beehive.govt.nz
Private Bag 18041, Parilament Buildings, vveilington 6160, New Zealand

From: s 9(2)(a)
To: Andrew Bayly
Subject: Visit last Thursday

Date: Thursday, 10 October 2024 1:52:44 PM

Attachments: <u>image001.png</u>

Andrew Bayly Letter of complaint .pdf

Dear Andrew

Thank you for visiting with us last week, sorry to have missed you as I was with family in Wellington.

I know s 9(2)(a) felt there were some good opportunities discussed and would like to keep the dialogue going around these.

As you are aware one of our employees was upset by some words and actions that occurred and he has emailed me a complaint that he requested me to pass on. This is his personal view of the incident, and as it occurred at his place of work I feel obliged to forward on his behalf.

Regards

9(2)(b)(ii)

Paul s 9(2)(a From: s 9(2)(a) To: Subject: Friday, 11 October 2024 8:59:00 AM Date: Attachments:



RELEASED UNDER THE OFFICIAL WEST AND THE OFF

From: s 9(2)(a)

To: s 9(2)(a)

Cc: Pauls 9(2)(a)

Subject: PDF Coll from Ap.

Subject: RE: Call from Andrew

Date: Thursday, 10 October 2024 1:50:00 PM

Attachments: s 9(2)(a)

Hi

Sorry I've removed myself due to the perceived conflict. Our manager Paul, cc'd will be in touch.

Thanks,

9(2)(a)



s 9(2)(a)

9(2)(a)

Minister of Commerce and Consumer Affairs | Minister for Small Business and Manufacturing Minister of Statistics

s 9(2)(a)

राण्यांच Bag ाठ041, Parliament Buildings, Wellington 6160, New Zealand

From: s 9(2)(a)

Sent: Thursday, October 10, 2024 1:45 PM

To:s 9(2)(a)

Subject: Call from Andrew

Hi – I don't have the Ministers number to call him back.

Unfortunately, $s^{9(2)(a)}$ does not wish to talk to the Minister. 9(2)(a) will be forwarding a copy of his letter to the Ministers email address within the next few minutes.

Sorry - but that's how we want to play this one out.

Thanks

9(2)(a)

9(2)(b)(ii), 9(2)(a)

C C

From: To: Subject: FW: Letter - address Thursday, 10 October 2024 12:14:00 PM Date: image001.png Attachments:

image002.jpg



From: 9(2)(a)

Sent: Thursday, October 10, 2024 10:46 AM

To: 9(2)(a)

Subject: Letter - address

Hi ^{9(2)(a)} – we have decided to send a letter to the Minister from thanking him for his visit but drawing his attention to a compliant we received from an employee 9(2)(a)has written a letter that we would attach. We feel that we need to support 9(2)(a) in getting his message across without drawing gaznom directly into the issue.

Can you provide me with the address to which we send the letter. Thanks

9(2)(b)(ii), 9(2)(a)

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



11 October 2024

s 9(2)(a)

9(2)(b)(ii)

Marlborough

Email: s 9(2)(a)

Dear s 9(2)(a)

Thank you for allowing me to visit your impressive facility last Thursday. I especially liked 9(2)(b)(ii) focus on growing New Zealand's exports. I would appreciate it if you would extend my gratitude to your team for kindly hosting me.

I also appreciate you bringing to my attention Mr s 9(2)(a) concerns. I was deeply saddened to learn I had unintentionally offended Mr s 9(2)(a) What had intended to be a sharing of a light hearted moment, has obviously caused great offence to him. I deeply regret misreading the situation, and unreservedly apologise to Mr s 9(2)(a) I would appreciate if you would convey to Mr s 9(2)(a) my sincere apologies.

Yours sincerely

Hon Andrew Bayly

From: Andrew Bayly
To: \$ 9(2)(a)
Subject: Apology

Date: Friday, 18 October 2024 1:34:31 PM

Attachments: image001.ipg

Dears 9(2)(a)

I understand you have received the letter I sent to your employer on 11 October 2024, in which I expressed my regret for the hurt I caused you when we met.

I would like to apologise to you again unreservedly and would be grateful for the opportunity to speak with you to communicate this directly.

While I meant my comments in a light-hearted manner, I accept that they made you feel embarrassed and insulted. got it wrong, and I deeply regret this. I am sorry.

I want to reassure you that I was not intoxicated when we met. Regardless, my behaviour was unbecoming of a government minister.

Please let me know if you feel it would be valuable for us to speak and when would suit you.

Yours sincerely,

Andrew



Phone: 04 817 6818
Email: Andrew.Bayly@parliament.govt.nz Website: www.Beehive.govt.nz
Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

ELEASED UNDER THE OFFICIAL INFORMATION ACT 1986 From: **Andrew Bayly Hon Louise Upston**

From: Andrew Bayly
To: \$ 9(2)(a)

Subject: Re:

Date: Saturday, 8 June 2024 12:01:43 PM

I have put my apologies in. Feeling sick today and would be wrong to be there

Hon Andrew Bayly Minister for Commerce & Consumer Affairs Minister of Small Business & Manufacturing Minister of Statistics MP for Port Waikato

From: s 9(2)(a)

Sent: Saturday, June 8, 2024 11:53:56 AM

Subject:

Far ? Have you in front row rhs next to Helen Clark

From: Andrew Bayly John s 9(2)(a) To: Subject: RE: I'm getting Biffed?

Thursday, 30 May 2024 10:18:40 AM

Attachments: image001.jpg

Thanks John. Sorry for the mix-up. Your donation is much appreciated.

Andrew



Hon Andrew Bayly

Member of Parliament for Port Waikato Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics

DDI: 04 817 6818

Email: <u>A.Bayly@ministers.govt.nz</u> Website: <u>www.Beehive.govt.nz</u> Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: John s 9(2)(a)

Sent: Thursday, May 30, 2024 8:16 AM

Subject: Re: I'm getting Biffed?

Good morning Andrew,

This is John s 9(2)(a)

Keep up the good work and may the BUDGET be well received today

All the best,

John .

s 9(2)(a)

Lovely to hear from you and thank you very much for your kind donation.

I hope s s $^{(2)(a)}$ is not suffering too much. Every person I talk to regarding s s $^{(2)(a)}$ tell me the same thing – how

great they are!

Are you still living in s 9(2)(a) I've moved s 9(2)(a)

Kind regards

Andrew

<image001.jpg>

Hon Andrew Bayly

Member of Parliament for Port Waikato Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics

DDI: 04 817 6818 Email: A.Bayly@ministers.govt.nz Website: www.Beehive.govt.nz Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: John s 9(2)(a)

Sent: Wednesday, May 29, 2024 3:38 PM

To: Andrew Bayly <<u>xxxxxx.xxxx@xxxxxxxxxxxxxx</u>>

Subject: Re: I'm getting Biffed?

Good afternoon Andrew,

I have asked s 9(2)(a)

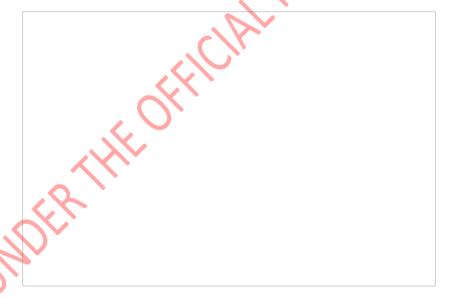
to send \$ 500 towards your "TOSS YOUR BOSS "CAMPAIGN - a great

cause - s 9(2)(a)

All the best,

John .

Bayly gets the biff...



My hard-working Parliamentary team have decided to give me the biff... That's right. They have <u>launched a campaign to biff me out of a plane</u> to raise money for the Cancer Society.

The 'Toss your Boss' campaign encourages bosses around the country to raise \$1,000 for Cancer Society by doing a skydive jump.

With your help, I hope to smash the target and raise \$10,000.

<image002.png>

Many of you supported me the last time I set out to do something a little mad. In 2016 my son James and I raised \$10,000 for the Kōkako Recovery Programme by trudging 120km to the North Pole.

I'd really appreciate your support once again.

I don't need to tell you how wonderful the Cancer Society is. We all know how cruel cancer is. Your support will help fund cancer prevention and life-saving research.

With thanks, Andrew <image003.png>

View this email in your browser

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Authorised by Hon Andrew Bayly, Parliament Buildings, Wellington
Authorised by Fron Andrew Bayry, Familianing, Wellington
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This email was sent to 9(2)(a) why did I get this? unsubscribe from this list update subscription preferences
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RELEASED UNDER THE ON

 From:
 Andrew Bayly

 To:
 \$ 9(2)(a)

 Cc:
 \$ 9(2)(a)

Subject: Re: Bayly's eBulletin August 2024

Date: Thursday, 22 August 2024 7:10:02 PM

s 9(2)(a)

I am so very sorry to hear that. I have to say he was very generous and will be greatly missed.

Unfortunately, I don't think I will be able to attend but I have copied in \$ 9(2)(a)

My condolences to you and the family

Andrew

MP for Port Waikato

From: \$ 9(2)(2

Hi Andrew

My father, 9(2)(a) died on 9(2)(a)

. He was as a National man through and

through. His funeral is on S 9(2)(a)

Best regards s 9(2)(a)

Sent from my iPhone

On 22 Aug 2024, at 6:00 PM, Andrew Bayly xxe wrote:

Dear s 9(2)(a)

Welcome to this August edition of Bayly's eBulletin.

Delivering more competitive banking for Kiwis

The Commerce Commission's final report into competition in the personal banking sector was released on 20 August and recommended a raft of regulatory and structural changes to drive more competition for the benefit of Kiwi consumers. It is the Government's intention to act on all 14 recommendations.

ComCom's 14-month market study proved what we have suspected for a long time – that New Zealand's banking sector is uncompetitive, and Kiwis are not being well served by the four big banks. They are highly profitable compared with international peers, they lack innovation, and do not aggressively compete for customers.

As a result, New Zealand bank customers face higher prices, fewer choices and poorer service, even when compared to customers of the same parent banks in Australia.

We are not wasting time with making the changes. We have already scrapped the overly prescriptive affordability regulations in the Credit Contracts and Consumer

Finance Act (CCCFA), so Kiwis will benefit from easier and faster loan processing.

We agree with the Commission that 'open banking' has the greatest potential to promote ongoing disruptive competition in the medium to long term and are committed to facilitating its uptake as quickly as possible. My Customer and Product Data Bill had its first reading in Parliament on 23 July (see below) and lays the foundation for open banking.

Open banking will make it easier for Kiwis to find services tailored to their needs and create room for innovative start-ups to challenge the big established banks.

It is the Government's intention to strengthen Kiwibank to become a more disruptive player. The Minister of Finance has signalled that she will ask Treasury to provide advice on how to explore new options for raising new capital by the end of this year, potentially involving KiwiSaver funds, New Zealand investment funds, and everyday New Zealanders. By raising new capital, we can empower Kiwibank to compete more effectively with the four big banks, ultimately benefiting all New Zealanders.



At the announcement on 20 August – the Government intends to act on all 14 recommendations made by the Commerce Commission's final report into bank competition (Photos: Robert Kitchin/Stuff)

Why a 'consumer data right' is needed

While it can have far-reaching benefits for the economy, 'open banking' is not currently

108J

possible in New Zealand without a consumer data right. A CDR is a data sharing framework whereby consumers may choose to give their permission to accredited data users to use the information held by a trusted third party, such as a bank, to develop a product that best suits their needs.

For example, Australian customers of Sharesies, a New Zealand founded investment app, can give permission to Sharesies to plug into their bank account and round up every transaction to a pre-selected amount and invest the difference. This micro approach to investing helps customers automatically build up savings.

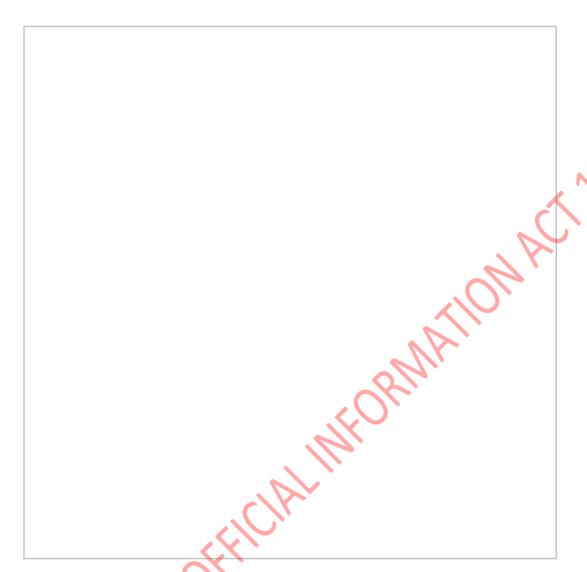
Customers must give their explicit consent for their data to be shared. There will be rules to make sure that data requests are expressed in simple terms so that customers can understand what they are signing up for. To participate in the regime, businesses will have to be independently accredited and show that they meet the security standards. And there will also be a customer verification process: banks will have to verify that it is you making the request, not an impersonator.

The Government will play a limited role in this regime.

It is the Customer and Product Data Bill that will establish a consumer data right in New Zealand. Australia, the UK, and the EU all have, or will soon have, a consumer data regime like what is proposed by this Bill, which also has the support of our Privacy Commissioner.

It is time we caught up with the rest of the world and harnessed the benefits of the modern, digital economy.

The Bill has now been referred to the Econômic Development, Science and Innovation Committee for consideration. Submissions are being accepted until 5 September (click here).



The Customer and Product Data Bill paves the way for greater choice for Kiwis through greater competition in sectors such as banking and electricity

Improving the ease of doing business

A project I have been working on for some time is starting to coalesce. At the beginning of this month, I announced a raft of reforms to the Companies Act which will modernise, simplify and digitise this important piece of legislation, with the aim of making New Zealand an easier and safer place to do business.

To rebuild the economy and increase the value of our exports, we need to ensure our companies are not hamstrung by out-of-date laws and onerous red tape, while also making sure there are safeguards in place to deter bad actors and dodgy business practices. The changes will also reduce the burden of compliance for businesses.

For example, there are a multitude of companies that have gone bankrupt, leaving behind debts, only for effectively the same company to pop up somewhere else under a different name. This is often referred to as 'phoenixing' and is clearly not fair or right. Our reforms include changes to improve insolvency law and combat phoenixing so that when companies go bust, it's fairer for creditors.



Many companies a year engage in phoenixing activity, leaving behind unpaid employees and creditors

Other changes will make it harder for directors to dodge their debts and continue practising. Company directors will be assigned a unique identification number which will improve transparency and make it easier for creditors and law enforcement to trace individuals.

Meanwhile, directors will have the option to remove their home address from the Companies Register which will address significant safety and privacy concerns, while still ensuring that directors are findable and accountable.

Because the Act has not been substantially updated in 30 years, it does not reflect the modern business environment, and in fact hampers growth and innovation. Our reforms will bring the law into the 21st Century and enable companies to focus on growing their core business, rather than retrofitting their practices to appease out-of-date legislation.

I spoke to Newstalk ZB's Mike Hosking about the changes – you can listen to the interview here.

A second phase of reforms will include a review of directors' duties and related issues of director liability, sanctions, and more effective enforcement. It will look at the issues raised in the Mainzeal case, and will be an opportunity to look more widely at a number of related issues. Justice Minister Paul Goldsmith has recommended the Law Commission carry out the review, starting in 2025.

Innovating to reduce manufacturing emissions

A new set of tools to support manufacturers to grow their business and reduce their emissions has been launched.

The Climate Action Toolbox is an online tool developed by MBIE and the Sustainable Business Network as part of a public-private partnership. It can be accessed online here.

It includes an emissions calculator to help businesses set targets and monitor progress. It also includes tailored plans and advice on tangible steps that businesses can take to reduce their emissions.

A new report and dataset that maps the sector's emissions and waste patterns have also been launched. The 'Mapping Emissions and Waste Stream Profiles, and Opportunities for Achieving Net-Zero Circular Advanced Manufacturing' report was commissioned by MBIE and created by Aurecon, Thinkstep-anz, and the Sustainable Business Network. It is available on MBIE's website.

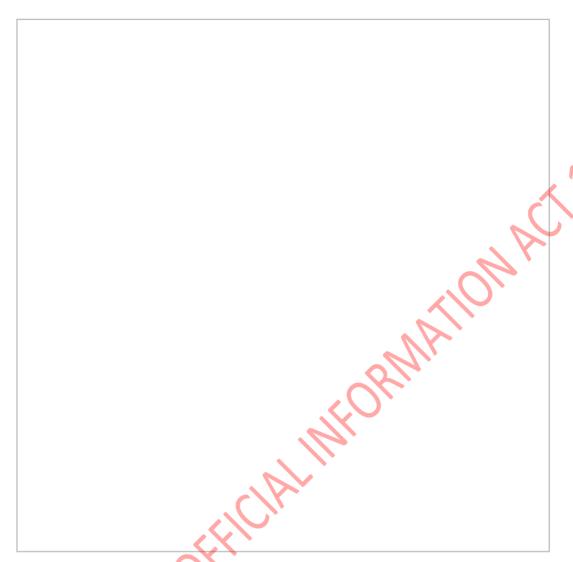
Researchers and entrepreneurs can use this information to understand the current state of play and opportunities for innovation.

With better data, manufacturers will be able to make more informed decisions on reducing emissions.

Globally there is increasing demand for low-carbon manufactured products. Our agile and innovative manufacturers with their strong green reputation and access to relatively low-carbon electricity are well positioned to take advantage of this demand.

Our Government is committed to a market-led approach that uses the latest technology and innovation so that we can grow the economy and increase our productivity, while also driving down emissions.

FILASEDUNG



I visited JD McLennan's operations with Lower Hutt MP Chris Bishop in July. They manufacture air bridges and have contracts to supply airports in Sydney and Western Australia

The Prime Minister's visit to Port Waikato

It was wonderful to have the Prime Minister visit the Port Waikato electorate on Tuesday 13 August. We took him to Concretec in the morning to meet the team. Concretec is one of Auckland's largest suppliers of pre-cast concrete panels and other products that are used in residential, commercial and industrial buildings and structures.

Located off Ridge Road above Pōkeno, the company has several large buildings in which they fabricate their products, and they were delighted to be able to show the PM around and introduce him to some of the workers. The PM was especially interested in the precast panels that Concretec manufactures for Kāinga Ora, many of which are visible on the new homes going up around Franklin.

Everyone met afterwards for morning tea before we left for a fundraiser lunch in Pukekohe. This was a sellout event and my thanks go to everyone from the Port Waikato branch who helped make the lunch such a success.



Morning tea with the Prime Minister and the Concretec team



Our Mid Winter Fundraiser Lunch with the Prime Minister was a sellout event

Kind regards

Andrew Bayly https://www.national.org.nz/

This email was sent to **s 9(2)(a)** We believe that email is one of the best ways to stay in touch with our members & supporters, but ubscribe from these messages.



Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



22 April 2024

s 9(2)(a)

CCAB 2324-072

Dear Bernd,

Concerns about the existence of a company

Thank you for your email of 29 February 2024 about the trouble you have had with receiving your promised returns from your investment with Ravenscliff Limited. I am sorry to hear of your current situation and thank you for bringing this to my attention.

Firstly, I am sorry to tell you that it appears to my officials that Ravenscliff Limited could be an investment scam. The NZBN number that Ravenscliff Limited has provided seems to belong to another company, and there is no company registered on the New Zealand Companies Register with the name Ravenscliff Limited. The physical address they provide on their website does not exist so they may not have a presence in New Zealand.

I would encourage you to stop all contact with representatives of Ravenscliff Limited, including conducting further financial transactions and/or providing personal details to them. You could also contact your bank or other transfer service to see if there is anything they can do to help.

Please contact the New Zealand Financial Markets Authority (FMA) at https://www.fma.govt.nz/scams/report-a-scam/ to report this as a suspected scam. The FMA will likely investigate the scam based on the information you provide, alongside their own enquiries. Please provide them with as much information as possible, including:

- A brief overview of what has happened, the amount you have lost, who was involved (name, websites etc) and how you were contacted.
- If available, please provide any supporting information such as emails, screenshots, brochures, PDFs, and any relevant links.

Please note that the FMA is unable to help you with the recovery of your funds but can provide advice or put you in touch with someone who can help. They are also limited in what they can do if the scammers are overseas, but if they are in New Zealand they can investigate and warn others.

Thank you again for writing to me about this, and once again I am sorry to hear of your situation. I wish you all the best.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



12 July 2024

s 9(2)(a)

CCAB 2324-117

Dear Bill

Banking regulations and scams

Thank you for your email of 14 March and 18 April 2024 regarding banking practices and changes to banking regulations in terms of scams.

I was sorry to hear of the experience you outlined in your email. As a Minister I cannot intervene in individual situations directly. However, I can provide some information that is hopefully of use.

I want to assure you I take matters regarding bank conduct seriously. The Financial Markets Authority undertook reviews into the conduct and culture of banks and life insurers in New Zealand, in 2018 and 2019, respectively. This led to the introduction of the Financial Markets (Conduct of Institutions) Amendment Act 2022 which is due to come into force in 2025. This will require all banks, insurers, and non-bank deposit takers to be licensed by the Financial Markets Authority and have robust systems in place across their business to ensure they always treat consumers fairly.

If the person you mention in your email is still having issues with their bank in relation to the transfer of funds, they have the right to complain to the Banking Ombudsman Scheme (the Banking Ombudsman), which considers complaints relating to banking matters. This is an independent scheme that is free of charge for consumers to use., Before a dispute can be considered by the Banking Ombudsman a consumer must first raise the dispute directly with their bank to give them an opportunity to resolve it. Once the bank's review of the complaint is complete, if they are still dissatisfied with the result or the way the bank has handled it, they can get in touch with the Banking Ombudsman who will then be able to consider the complaint.

The increasing prevalence of scams is an area I am focused on. It is my expectation that banks will take the issue of fraud and scams seriously. However, it is still important that account holders are able to access their accounts for legitimate purposes.

In February I outlined my expectations for the banking sector; you can find this here: https://www.mbie.govt.nz/dmsdocument/28096-strengthening-bank-processes-and-consumer-protections-against-scams-open-letter-to-the-new-zealand-banking-industry-pdf.

This includes:

- introducing a Confirmation of Payee system so consumers can easily check where and who they are sending money to;
- updating the Code of Banking Practice so consumers have adequate protections when things go wrong; and
- investigating a voluntary reimbursement scheme for victims of authorised payments scams.

I am closely watching the banking sector and have set in place deadlines for the end of the year, otherwise I have been clear that I will consider mandating a code of banking practice.

Thank you again for writing.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



21 August 2024

s 9(2)(a)

CCAB 2425-032

Carrier insurance

Thank you for your emails of 15 and 20 July 2024 to Hon Simeon Brown. They have been forwarded to me, as Minister of Commerce and Consumer Affairs, as your concerns fall within my portfolio.

Firstly, I am sorry to hear about your situation. The liability of a carrier for damage to goods is agreed between the person contracted to carry goods for another person (the carrier) and the person contracting the carrier, in this case, your client. There is no requirement for carriers to hold insurance. This is likely because of concerns that if carriers were required to hold full insurance for all carried goods, this would likely be expensive to purchase, and those costs would be passed on to all businesses and consumers making use of carriers. In addition, as you note, insurance proceeds would still only go to the carrier, to be passed on to the person who contracted with the carrier in accordance with their contract.

I note you also said that the accident was not reported to the New Zealand Police or WorkSafe. Under section 22 of the Land Transport Act 1998, if a person is injured in a road accident, the driver must report the accident to New Zealand Police as soon as reasonably practicable. In any case, it must not be later than 24 hours after the time of the accident, unless the driver or rider is incapable of doing so by reason of injuries sustained in the accident. The owner of damaged property must also be informed.

Under the Health and Safety at Work Act, certain incidents need to be notified by a person conducting a business or undertaking (PCBU) to WorkSafe, typically those involving injuries that require immediate medical treatment: https://www.worksafe.govt.nz/notifications/whatevents-need-to-be-notified/. If the person transporting the excavator sustained injuries and the relevant authorities were not notified, you could also make a complaint to WorkSafe or the New Zealand Police.

I understand you have received legal advice but are not intending to take legal action. I hope that you are able to find some other resolution to your situation. Thank you for taking the time to write and I appreciate you sharing your concerns.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



9 September 2024

s 9(2)(a)

CCAB 2425-047

Dear Damon

Debt-to-income ratio

Thank you, Damon, for your email of 22 July 2024 to Hon David Seymour regarding the National-ACT coalition commitment to rewriting the Credit Contracts and Consumer Finance Act 2003 (CCCFA) and your question about any Government's future work on debt-to-income (DTI) ratios. It has been passed to me, as Minister of Commerce and Consumer Affairs, as your questions fall within my portfolio. I am sorry to hear that you are currently defaulting on your mortgage repayments.

For lending decisions, the CCCFA covers a range of transactions where money is loaned for personal use. It does not apply to business loans (eg rental properties), although in practice many lenders choose to follow similar lending and affordability assessment processes.

To simplify and streamline the consumer credit regulatory landscape, I recently announced a package of financial services reforms. These reforms will give lenders more flexibility in lending decisions. Since 31 July 2024, 11 pages of the CCCFA overly prescriptive affordability regulations have been revoked. This change will significantly reduce the compliance burden for lenders and make it easier for New Zealanders to access consumer credit they can afford.

In addition, I have announced a second phase of reforms that will involve a more substantive review of the CCCFA to simplify regulations of financial services and remove undue compliance costs while protecting consumers. Regarding DTI ratios, the Reserve Bank set new rules that apply from 1 July 2024 to new lending for residential properties, including both owner-occupiers and investors. This measure aims to mitigate financial risks from a booming property market and high household debt.

While Lacknowledge your concerns about these rules, the Government does not plan to reform this area in the short term. Instead, the focus is on delivering the financial services reforms to improve access to credit and reduce the regulatory compliance burden on lenders. The Government will also be taking into consideration the Commerce Commission's final market study report on banking competition to ensure New Zealanders get competitive banking services, fair interest rates, and good access to loans.

Thank you again for taking the time to write.

ELEASED UNDER THE OFFICIAL INFORMATION ACT 1986

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



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s 9(2)(a)

CCAB 2425-062

Dear Darren

Early Withdrawal Application of KiwiSaver

Thank you for your letter of 19 August 2024 by Rt Hon Christopher Luxon and Hon Nicola Willis regarding access to your KiwiSaver savings. Your correspondence has been forwarded to me as the matters you have raised relate to my portfolio responsibilities as Minister of Commerce and Consumer Affairs.

Firstly, allow me to express my sympathies for your situation. I am sorry to hear you are experiencing pain that causes you difficulties, including preventing you from employment.

As a Minister of the Crown, I am unable to intervene in your individual situation as early withdrawal decisions are matters for KiwiSaver supervisors to be made on the grounds set out in legislation. However, I hope I can provide you with an explanation of the KiwiSaver system which may be of use to you.

KiwiSaver is a long-term retirement savings vehicle for New Zealanders. The fundamental purpose of the scheme is to encourage long-term savings habits and asset accumulation that will support New Zealanders' well-being and financial independence in retirement. To ensure good retirement savings outcomes, a high bar needs to be met for an early withdrawal. Accordingly, there are only a limited number of circumstances in which individuals can withdraw their KiwiSaver funds early. Criteria for withdrawal are deliberately strict to ensure members do not miss out on the benefits of compounding growth in savings and investment returns for their retirement.

If you are dissatisfied with the result of your early withdrawal application, you have the right to complain to a financial dispute resolution scheme. These are independent schemes that are free of charge to you. Your KiwiSaver provider will be a member of one of these schemes and will have information on their website on how to make a complaint. However, before your dispute can be considered a scheme like this, you must first give your KiwiSaver provider a chance to resolve it. Once your KiwiSaver provider's review of your complaint is complete, if you are dissatisfied with the result or the way they have handled it, you can get in touch with dispute resolution scheme who will then be able to consider your complaint.

In the meantime, if you are struggling to meet your minimum living expenses you could contact MoneyTalks. This is an independent and confidential service which is completely free. They can talk you through your options for covering the essentials or getting on top of debts, including access to affordable loans and other help. They can be reached at www.moneytalks.co.nz or by calling 0800 345 123.

You could also contact Work and Income New Zealand which provides moving costs grants. You can find more information here: https://www.workandincome.govt.nz/housing/move-house/moving-costs.html

Thank you for getting in touch with me and I am sorry that the process has been unsatisfactory for you.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



17 July 2024

s 9(2)(a)

CCAB 2324-145

Dear Denise,

Travel experience with 9(2)(b)(ii)

Thank you for your email of 8 May 2024 to Hon Matt Doocey regarding your recent experience with 9(2)(b)(ii). It has been forwarded to me, as Minister of Commerce and Consumer Affairs, as your concerns fall within my portfolio.

I am sorry to hear that your travel conditions and the handling of your complaint by 9(2)(b)(ii) did not meet your expectations. As Minister of Commerce and Consumer Affairs, I am unable to intervene in individual cases. However, I can provide you with some further information that might be useful to you.

On the 9(2)(b)(ii) website, it is stated that 9(2)(b)(ii)

you might be entitled to a partial refund from 9(2)(0)(11)

The Fair Trading Act 1986 prohibits misleading or deceptive conduct in relation to services. If you consider there has been misleading or deceptive conduct, you may wish to take the matter to the Disputes Tribunal, which is an informal, inexpensive, quick forum to resolve claims involving services up to \$30,000. More information can be found here: www.disputestribunal.govt.nz/how-to-make-a-claim/. You can also complain to the Commerce Commission, responsible for enforcing the FTA, by calling 0800 943 600, online at http://www.comcom.govt.nz/the-commission/making-a-complaint/ or via post at PO Box 2351, Wellington 6140.

It is important to note that the Commerce Commission does not act on behalf of individuals and cannot investigate every complaint. However, its investigations do help make sure businesses are complying with the law.

I hope that this information is helpful to you. Thank you for taking the time to write.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



10 May 2024

s 9(2)(a)

CCAB 2324-107

Dear Eric,

Kiwi Bank Fraud

Thank you for your email of 4 April 2024 to Hon Brooke van Velden. Your correspondence has been passed on to me as it falls under my portfolio responsibilities as Minister of Commerce and Consumer Affairs.

I am sorry to hear of your experience and the trouble you have faced. The increasing prevalence of scams is an area I am focussed on in my portfolio.

On 29 February 2024, I issued an open letter to the banking sector, setting out my expectations for the industry to better protect consumers from scams. This included but was not limited to; updating the Code of Banking Practice to better provide scam protection measures and introduce a voluntary reimbursement scheme for victims of authorised payment scams.

Consumer Protection outlines the best steps to take if you have been scammed, including reporting the scam to CERT NZ. You can find their resources here: https://www.consumerprotection.govt.nz/general-help/scamwatch.

Netsafe also offers a comprehensive guide if you believe your personal data has been breached. They suggest the following, including but not limited to:

- checking the Identity Theft Checklist at https://www.dia.govt.nz/diawebsite.nsf/Files/EOI/%24file/identity_theft_checklist_pdf-a.pdf;
- undertaking a credit check to see if there has been any suspicious activity using your name; or
- contacting iDCare on 0800 121 068.

Thank you again for your email and I hope you find this information helpful.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



17 October 2024

s 9(2)(a)

CCAB 2425-096

Dear Glenn,

KiwiSaver withdrawal

Thank you for your email of 9 September 2024 to Hon Louise Upston about withdrawing your KiwiSaver balance due to financial hardship. This has been transferred to me as the matters you raised more closely align with my Commerce and Consumer Affairs portfolio.

First, allow me to express my sympathies for your situation. I am sorry to hear of your situation and I appreciate how financial stress can significantly affect your mental wellbeing.

As a Minister, I am unable to intervene in your individual situation as hardship withdrawal decisions are matters for KiwiSaver supervisors to be made on the grounds set out in legislation. However, I hope I can provide you with some information which may be of use to you.

KiwiSaver is a long-term retirement savings vehicle for New Zealanders. The fundamental purpose of the scheme is to encourage long-term savings habits and asset accumulation that will support New Zealanders' well-being and financial independence in retirement. To ensure good retirement savings outcomes, a high bar needs to be met for an early withdrawal. The purpose of the significant financial hardship withdrawal category is to alleviate genuine hardship with serious impact on a member's financial position. Examples include the inability to pay minimum living expenses (eg groceries, accommodation, basic clothing, transportation), cost of medical treatment for an illness or injury, or the cost of palliative care. The criteria for withdrawal are deliberately strict to ensure members do not miss out on the benefits of compounding growth in savings and investment returns for their retirement.

If you do not consider that your application has been considered properly, you have the right to complain to the Banking Ombudsman Scheme (the Ombudsman), which considers complaints relating to banking matters. However, before your dispute can be considered by the Ombudsman you must first raise the dispute directly with your bank to give them a chance to resolve it. Once your bank's review of your complaint is complete, then if you are dissatisfied with the result or the way your bank has handled it, you can get in touch with the Ombudsman who will then be able to consider your complaint.

I am sorry to hear you have been experiencing difficulties with your bank on this matter. I want to assure you that I take matters of banking conduct seriously. Legislation is due to come into force in early 2025 that will ensure banks, insurers and non-bank deposit takers treat their customers fairly.

The Financial Markets (Conduct of Institutions) Amendment Act 2022 will require all banks, insurers, and non-bank deposit takers to be licensed by the Financial Markets Authority and have robust systems in place across their business to ensure they always treat consumers fairly.

Thank you for taking the time to write about this issue. I hope you have found the above information useful.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



3 July 2024

s 9(2)(a)

CCAB 2425-003

Dear s 9(2)(a)

Bankruptcy Register

Thank you for your email of 5 June 2024 regarding your bankruptcy.

I am sorry to hear of your situation. The Official Assignee has informed me that you have been in contact with them regarding finding a resolution to your bankruptcy status. Your available options have been communicated to you, as there is no evidence that your statement of affairs was received by the Official Assignee. In *Mckee v Official Assignee* [2013] NZHC 340 at [19], Associate Judge R M Bell said:

"In the end the bankrupt carries a responsibility for ensuring that the statement of affairs reaches the Official Assignee's office and the bankrupt carries the consequences if the documents do not reach the Official Assignee's office in time."

If you are still experiencing an issue, the Official Assignee have a dispute resolution process where a bankrupt can outline their concerns. If the concern cannot be resolved with the Insolvency Officer directly, there is the option of requesting the decision to be reviewed by a more senior staff member.

Details on this process can be found at:

https://www.insolvency.govt.nz/support/dispute-resolution-process/.

The administration of bankruptcies is an operational matter for the Official Assignee, who is an independent statutory officer established under the Insolvency Act 2006 and subject to supervision by the High Court. As such, I am unable to intervene or provide advice in this matter.

Thank you for your correspondence and I wish you well.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



17 October 2024

s 9(2)(a)

CCAB 2425-108

Dear Helen,

KiwiSaver withdrawals

Thank you for your email of 13 September 2024 to the Prime Minister, Rt Hon Christopher Luxon, sharing your daughter's situation and questions about KiwiSaver withdrawals. Your correspondence was referred to me as it aligns more closely with my responsibilities as Minister of Commerce and Consumer Affairs.

First, allow me to express my sympathies for your situation. I am sorry to hear about your daughter's circumstances. Unfortunately, as a Minister of the Crown, I am unable to intervene in you or your daughter's individual situation as KiwiSaver withdrawals are decided by statutory supervisors on grounds set out in legislation. However, I may be able to provide information to shed light on the KiwiSaver settings.

KiwiSaver is a long-term retirement savings vehicle for New Zealanders. The fundamental purpose of the scheme is to encourage long-term savings habits and asset accumulation that will support New Zealanders' well-being and financial independence in retirement. To ensure good retirement savings outcomes, there are only a limited number of circumstances in which individuals can withdraw their funds early, and the criteria for withdrawal are deliberately strict to ensure members do not miss out on the benefits of compounding growth in savings and investment returns for their retirement.

I understand from your letter that your daughter previously used her KiwiSaver to purchase a first home. Unfortunately, the KiwiSaver scheme does not allow a person to make a second withdrawal from their KiwiSaver to buy a home. This limitation exists because if members were able to make multiple early withdrawals, it could result in worse retirement savings outcomes for those members. This would undermine the core purpose of KiwiSaver as a retirement savings scheme.

I am sorry this is not of more help to your daughter's situation. Thank you for taking the time to write and I wish you and your daughter all the best.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



22 April 2024

s 9(2)(a)

CCAB 2324-073

Dear John,

Concerns about loopholes in insurance policy

Thank you for your email of 1 February 2024 to Hon David Seymour about your concerns about loopholes in your insurance policy. Your correspondence was transferred to me for response as the issues you raised fall under my portfolio responsibilities as Minister of Commerce and Consumer Affairs.

Firstly, I am sorry to hear about your daughter's accident and hope she is doing okay. I also acknowledge that it must be frustrating having to pay a higher excess on your daughters claim if she was not at fault. As a Minister, I am unable to intervene in individual insurer's decisions. However, I can provide some advice which I hope is of use.

Car insurers know that young drivers are statistically more likely to be involved in accidents than experienced drivers. This means the cost of policies for younger drivers is higher to balance out the higher risk. This cost may take the form of a higher premium or a higher excess. The policy price, and excess, is typically set on the likelihood of an insurable event occurring, rather than whether or not the policyholder was at fault. This approach is necessary so insurers can continue to provide insurance cover.

You may also be interested to know that I am undertaking work to reform various aspects of insurance law to ensure that it is working well for individuals and businesses. More information about this can be found here:

https://www.mbie.govt.nz/business-and-employment/business/financial-markets-regulation/insurance-contract-law-review/.

Thank you again for writing to me about this and I wish you all the best.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



12 June 2024

s 9(2)(a)

CCAB 2324-139

Dear John,

Request for a banking inquiry

Thank you for your email of 7 May 2024 requesting a banking inquiry. I was sorry to read of the difficulties you have experienced.

The Coalition Government is committed to delivering better banking outcomes and a more productive economy for New Zealanders.

From the Coalition Agreement made between National and New Zealand First, the Government has committed to a Select Committee Inquiry into banking competitiveness, customer services, and profitability. Scoping and sequencing details for the Inquiry are currently being worked through. You may also be interested to know that the Primary Production Committee has initiated a briefing to investigate practices in rural banking lending. The briefing is still in its initial stages and its terms of reference are being considered.

Separately, the Commerce Commission (the Commission) is currently undertaking a market study into personal banking services. This study will consider a range of matters to assess whether competition for personal banking services in New Zealand are working well, and if not, what can be done for improvement. Some rural banking issues are being addressed by the Commission through this study. You can see the draft report and share your views on the Commission's website here: https://comcom.govt.nz/about-us/our-role/competition-studies/market-study-into-personal-banking-services/ nocache.

A final copy of the report will be published by 20 August 2024, after which the Government will decide how to respond to the findings and recommendations.

Thank you for taking the time to write about this issue.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



24 July 2024

s 9(2)(a)

CCAB 2425-002

Dear Jon,

Insurance dispute resolution issue

Thank you for your email of 31 May 2024 and for your kind words about this Government. I am sorry to hear about the stressful experiences you have gone through with your car insurance. As a Minister of the Crown, I am afraid I cannot intervene in individual situations directly. However, I can provide you with some information which I hope will be of assistance.

I want to assure you I take matters regarding insurer conduct seriously. The Financial Markets (Conduct of Institutions) Amendment Act 2022 is due to come into force in 2025. This legislation will require all insurers, banks, and non-bank deposit takers to be licensed by the Financial Markets Authority and have robust systems in place across their business to ensure they always treat consumers fairly, including when handling claims.

I have also recently introduced the Contracts of Insurance Bill to modernise insurance law and make it easier for everyday consumers to get insurance and make a claim. The Bill will require policies to be written in simple terms to make it easier for consumers to read and understand them. You can follow the Bill as it progresses through Parliament here: https://bills.parliament.nz/v/6/019dad64-3f9e-46b8-5cd9-08dc67f794e8.

While I do not have a role in handling, determining, or intervening in individual complaints made about a scheme, I have passed on your email to officials at the Ministry of Business, Innovation and Employment, which logs and monitors issues that are raised about financial dispute resolution schemes. If you would like to provide my officials with copies of your correspondence with IFSO you can email them to financialmarkets@mbie.govt.nz. This would help officials in understanding your concerns.

I understand you withdrew your complaint from the Insurance and Financial Services Ombudsman (IFSO) due to concerns about their decision-making processes. However, if you are unhappy with the service that IFSO offered you, I encourage you to make a formal complaint with IFSO by emailing info@ifso.nz or calling 0800 888 202. In relation to your concerns about IFSO's compliance with the Privacy Act 2020, if you are not able to resolve matters with IFSO directly, you can complain to the Privacy Commissioner. More information about this process is available here: https://www.privacy.org.nz/your-rights/making-a-complaint-to-the-privacy-commissioner/.

You could also consider exploring legal options in relation to a claim against your insurer or against the car mechanic, for example filing a claim with the Disputes Tribunal. You may wish to reach out to your local Community Law office for free legal help in the first instance. More information about Community Law is available here: https://communitylaw.org.nz/free-legal-help/.

Finally, you may be interested to know that I am currently conducting a review of the financial dispute resolution schemes, as part of a package of financial services reforms. The intention of this review is to ensure these schemes are performing effectively and to support consumer access to the schemes. You can find out more about the review here:

https://www.mbie.govt.nz/business-and-employment/business/financial-markets-regulation/2024-financial-services-reforms.

Thank you again for writing. I hope you have found the information useful, and I am sorry that the process has been unsatisfactory for you.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



23 July 2024

s 9(2)(a)

CCAB 2324-152

Dear Frances,

Complaint against 9(2)(b)(ii)

Thank you for your email of 17 May 2024 to Minister of Transport, Hon Simeon Brown, regarding your father's experience with 9(2)(b)(ii). Your correspondence has been forwarded to me as the matters you have raised relate to my portfolio responsibilities as Minister of Commerce and Consumer Affairs.

I am sorry to hear about your father's recent travel experience. Generally, if a flight is delayed for reasons within the airline's control, the passenger is entitled to compensation for any loss or damage caused by the delay. If a delay is caused by reasons outside the airline's control, such as weather events, the terms and conditions of the ticket will specify the available remedies. Similarly, under the Consumer Guarantees Act 1993 (CGA), services must be carried out with "reasonable care and skill". Compensation may be owed for any loss or damage caused by breach of this guarantee, which could include emotional harm. More consumer rights relating information on to fliahts be found https://www.consumerprotection.govt.nz/help-product-service/travel-andevents/cancellations-delays#your-rights.

If you believe that your father's rights have been breached, you may wish to attempt to resolve the matter with 9(2)(b)(ii) directly. If you are unable to resolve the matter with 9(2)(b)(ii) directly, you may wish to consider the Disputes Tribunal as an informal, inexpensive, quick forum to resolve claims involving products, services, or property up to \$30,000. More information can be found here: www.disputestribunal.govt.nz/how-to-make-a-claim/. There is an application fee, which is \$45 if the total amount sought under the claim is less than \$2,000.

You also asked about whether 9(2)(b)(ii) could insist on your father making a claim through travel insurance. Your father may need to rely on travel insurance if the delay was caused by factors outside the control of the airline. Otherwise, 9(2)(b)(ii) is responsible for providing any compensation. Travel insurance policies often require that the passenger seek compensation from the airline, before making any claim. It may pay to check the policy wording of your father's travel insurance policy to see how it applies in his situation.

Thank you again for writing, and I wish you and your father well.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



30 July 2024

s 9(2)(a)

CCAB 2425-010

Dear Lindsay,

Proposed changes to the Incorporated Societies Act

Thank you for your email to Ministers of 10 June 2024 regarding your concerns about the new Incorporated Societies Act 2022. I am responding as the 2022 Act falls within my Commerce and Consumer Affairs portfolio.

The aim of the 2022 Act is to place a modern and clear legal, governance, and accountability framework for incorporated societies and those who run them. It replaces the previous Act, which was enacted in 1908, more than 110 years ago. The Law Commission had reviewed the previous Act and found that, while the Incorporated Societies Act 1908 had been largely successful, it was out of date and deficient in several important respects. In deciding to develop the 2022 Act, the government agreed with the Law Commission's view that the fundamentals of incorporated societies should remain unchanged but with updates to the legislation to ensure it is fit for purpose now and into the future.

I am keen to ensure a successful transition to the 2022 Act for societies, as are the Companies Office who are responsible for the Incorporated Societies Register. We appreciate that this may be a time of confusion and uncertainty for incorporated societies. I am sorry to hear this is causing stress to the societies that you are associated with. To ease the reregistration process, a long transition period has been put in place, meaning that societies have until early April 2026 to reregister under the 2022 Act. Until a society has reregistered, it remains subject to the Incorporated Societies Act 1908.

The Companies Office website has resources available to support societies to prepare their constitution and reregister during the transition period. This includes a law changes hub: Law changes for incorporated societies | Incorporated Societies (companiesoffice.govt.nz), webinars and updating the constitution builder to account for the requirements in the 2022 Act: Constitution Builder (companiesoffice.govt.nz). Notwithstanding this, I am investigating whether the threshold for requiring audited financial statements and other requirements for Incorporated Societies are appropriate.

Phope that these resources will be useful to you in this process.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



22 April 2024

s 9(2)(a)

CCAB 2324-078

Dear Mark

KiwiSaver withdrawal rules

Thank you for your email of 1 March 2024, to Hon Nicola Willis, regarding the rules around KiwiSaver withdrawals. I am replying to you as the issue you raise falls within my ministerial responsibilities as Minister of Commerce and Consumer Affairs.

I was sorry to hear about your recent injury. As a Minister, I am unable to intervene in your individual situation. This is because hardship withdrawal decisions are matters for KiwiSaver supervisors to consider and must be made on the grounds set out in legislation. However, I hope I can provide you with some information which may be of use to you.

KiwiSaver is a long-term retirement savings vehicle for New Zealanders. The overarching purpose of the scheme is to encourage long-term savings habits and asset accumulation that will support New Zealanders' well-being and financial independence in retirement. Accordingly, as a general rule, funds are only able to be withdrawn once the age of retirement is reached (currently 65). This is to ensure funds are able to benefit from compounding interest over a long period of time.

A limited number of exceptions exist which allow individuals to withdraw their KiwiSaver funds early. The criteria for withdrawal under these circumstances are deliberately strict to ensure members do not miss out on the benefits of compounding growth in savings and investment returns for their retirement. Among other things, funds can be withdrawn early if you suffer from an injury, illness or disability that prevents you from working at a job you are suited to, or if you are experiencing significant financial hardship. Based on the information you have given me, you may qualify for one or both early withdrawal exceptions. I suggest you speak to a financial mentor or advisor to understand your options more fully, if you have not done so already.

Thank you again for writing.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



12 June 2024

s 9(2)(a)

CCAB 2324-133

Dear Matt,

Refund process with 9(2)(b)(ii)

Thank you for your email of 29 April 2024 to the Minister of Transport, Hon Simeon Brown Your correspondence was transferred to me for response as the issues you raise fall under my portfolio responsibilities as Minister of Commerce and Consumer Affairs. I am sorry to hear of your experience flying with 9(2)(b)(ii) and acknowledge your frustration at the situation.

As a Minister of the Crown, I am not able to intervene in commercial decision of a business. However, here is some information that you may find helpful.

Under the Montreal Convention and the Civil Aviation Act (CAA), if the flight is delayed for reasons within the airline's control, you are entitled to the lower amount between a reimbursement of up to ten times the cost of the ticket, or the actual costs of delay.

If the flight is delayed for reasons outside of the airline's control, the CAA does not require the airline to refund your ticket or reimburse your costs. More information on your rights can be found here: https://www.consumer.org.nz/articles/your-rights-when-travelling.

Your rights to refund can also depend on the terms and conditions of the ticket that you purchased. It appears as though you have already discussed this with the airline. If you had travel insurance for your trip, you may also wish to contact your travel insurance provider.

If you are unable to resolve your issue directly with 9(2)(b)(ii), you may wish to use the Disputes Tribunal as an informal, inexpensive, quick forum to resolve claims involving products, services, or property up to \$30,000. More information can be found here: www.disputestribunal.govt.nz/how-to-make-a-claim/. However, there will be a fee of \$45 if the total amount sought under the claim is less than \$2,000.

Thank you for taking the time to write.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



21 August 2024

s 9(2)(a)

CCAB 2425-053

Dear Michael,

Direct debit authorisation

Thank you for your email of 26 July 2024. I am sorry to hear you have been experiencing difficulties with your insurer. I want to assure you that I take these matters seriously.

The Financial Markets (Conduct of Institutions) Amendment Act 2022 will come into force on 31 March 2025 and will ensure insurers, banks and non-bank deposit takers treat their customers fairly. All insurers, banks and non-bank deposit takers will need to be licensed by the Financial Markets Authority and have robust systems in place across their business to ensure they always treat consumers fairly. This applies when designing products as well as handling complaints.

While banks allow trusted large institutions to rely on verbal agreement from a customer to set up a direct debit (i.e. an insurer does not need this in writing), there always needs to be evidence of the authorisation held on file by the insurer. For example, if the customer has requested a direct debit to be established over the phone, the phone calls are recorded and retained.

Your insurer should be able to provide evidence of this authorisation on request (e.g. the recording or transcript of it, or your policy schedule which states payments are made by direct debit). I suggest that you contact your insurer to request this.

You also have the right to complain to the Insurance and Financial Services Ombudsman (the Ombudsman), which considers complaints relating to insurance matters. This is an independent scheme that is free of charge to you. However, before your dispute can be considered by the Ombudsman you must first raise the dispute directly with your insurer to give them a chance to resolve it. After your insurer's review of your complaint is complete, and if you are dissatisfied with the result or the way your insurer has handled it, you can get in touch with the Ombudsman who will then be able to consider your complaint. You can do this by visiting the Ombudsman's website here: https://www.ifso.nz/.

hope this information is of use to you. Thank you for taking the time to write.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



19 April 2024

s 9(2)(a)

CCAB 2324-088

Dear Michelle,

Concerns about banking experience

Thank you for your email of 14 March 2024 sharing your experiences. I am sorry to hear about your difficulties dealing with Kiwibank and the impact that this is having on you. As a Minister of the Crown, I am unable to intervene in individual situations. However, I can provide some information that may be of assistance.

If you are dissatisfied with the result of your complaint to your bank, you have the right to complain to the Banking Ombudsman Scheme, which considers complaints relating to banking matters. This is an independent scheme that is free of charge to you. Further information about making a complaint is available on the scheme's website here: https://bankomb.org.nz/make-a-complaint.

I also want to assure you that the Government takes matters relating to banking conduct seriously. Legislation has been passed that will require banks, insurers, and non-bank deposit takers to treat their customers fairly. The Financial Markets (Conduct of Institutions) Amendment Act 2022 will require all banks, insurers, and non-bank deposit takers to be licensed by the Financial Markets Authority and have robust systems in place across their business to ensure they always treat consumers fairly. This applies when designing products as well as communicating with customers, handling complaints or selling insurance and loan products.

I hope you find this information useful. Thank you again for writing.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



21 August 2024

s 9(2)(a)

CCAB 2425-044

Dear Mukhtar

Thank you for your email of 22 July 2024 to Hon David Seymour regarding your bankruptcy. I am responding to you, as the matters raised in your email fall within my portfolio responsibility as Minister of Commerce and Consumer Affairs.

I am sorry to hear about your situation. I have been informed that you have been in contact with the Official Assignee regarding your application to the Court of Appeal \$9(2)(a) They advise that they had no involvement in the proceedings that lead to your adjudication. Since this matter has been before the court, I am unable to intervene or provide advice.

Thank you for your correspondence and I wish you well.

Yours Sincerely

Hon Andrew Bayley

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



25 September 2024

s 9(2)(a)

CCAB 2425-085

Dear s 9(2)(a)

KiwiSaver exemption

Thank you for your email of 2 September 2024 regarding your family's financial situation as a result of the Auckland floods of January 2023. I am sorry to hear of this and I appreciate it is a very difficult time for you and your family.

As you know, the purpose of KiwiSaver is to facilitate long-term investment and to improve retirement outcomes for everyday New Zealanders. Given this focus, the scheme is tightly regulated and only allows withdrawals in limited circumstances. These special circumstances are strictly defined and set out in legislation. Unfortunately, as a Minister of the Crown, I am unable to intervene in individual circumstances. Having said that, I will raise the points you have brought to me with my officials.

From the correspondence you sent me I can see you have discussed making a withdrawal under the KiwiSaver second chance exemption. It is disappointing that you are not eligible to withdraw at the moment. However, as noted in the correspondence, it may be possible for you to make a withdrawal under this exemption later once your circumstances change (for example, after the buy-out from the Council of your house). I suggest continuing to discuss this with ANZ to better understand your borrowing and KiwiSaver options.

As you are aware from ANZ, there are grounds within the KiwiSaver Act to withdraw your savings for reasons of significant financial hardship. If you can provide evidence that significant financial difficulties have arisen, or are likely to arise, then you may be able to withdraw some of your KiwiSaver savings early. This should be a last resort. You can find information at https://www.kiwisaver.govt.nz/already/get-money/early/hardship. I suggest you first contact MoneyTalks. This is an independent and confidential service which is completely free. They can talk you through your options, including access to affordable loans and other help. They can be reached at www.moneytalks.co.nz or by calling 0800 345 123.

Thank you again for raising your concerns with me and I wish your family all the best.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



10 May 2024

s 9(2)(a)

Dear Paul CCAB 2324-090

Dispute with 9(2)(b)(ii)

Thank you for your email of 19 March 2024 to Hon Melissa Lee about your experiences with the 9(2)(b)(ii). Your correspondence has been forwarded to me as the matters you have raised relate to my portfolio responsibilities as Minister of Commerce and Consumer Affairs, which include the Incorporated Societies Acts of 1908 and 2022.

In your email, you raised concerns about the way you have been treated by the management and executive of the club and one of its sub-committees. You have requested the assistance of the Ministry of Business, Innovation and Employment (**MBIE**) in resolving this matter.

I am sorry to hear that you have been having a difficult time. I can appreciate that this has been upsetting and frustrating for you.

However incorporated societies are private bodies that are governed by their own rules. I am afraid that it would not be appropriate for myself, as a Government Minister, or MBIE to intervene in internal disputes within a society or an alleged breach of a society's rules.

It may be helpful to speak to a lawyer or your local community law centre about the options available to you.

Thank you again for your email to the Government, and I wish you well in resolving this matter.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



22 April 2024

s 9(2)(a)

CCAB 2324-075

Dear Paul,

KiwiSaver hardship application

Thank you for your email of 29 February 2024 about your KiwiSaver hardship application. I am sorry to hear about your current situation and the length of time it is taking for your bank to assess your KiwiSaver withdrawal application. As a Minister of the Crown, I am unable to intervene in individual situations. However, I can provide some information that may be of assistance.

The strict criteria for KiwiSaver significant financial hardship withdrawals mean that applications may be a complex and time-consuming process. These criteria are strict because financial hardship withdrawals are intended to be last resorts after other sources of funding have been explored and exhausted. The overarching purpose of KiwiSaver is to be a long-term retirement savings vehicle, and withdrawals mean that members may miss out on the benefits of compounding growth in savings and investment returns for their retirement.

You do have the right to complain to the Banking Ombudsman Scheme about the way your bank is handling your application. This is an independent scheme that is free of charge to you. Before your complaint can be considered by the scheme you must first raise the complaint directly with your bank to give them a chance to resolve it. Further information about making a complaint is available on the scheme's website here: https://bankomb.org.nz/make-a-complaint.

In the meantime, if you are struggling to meet your minimum living expenses you could contact. MoneyTalks. This is an independent and confidential service which is completely free. They can talk you through your options for covering the essentials or getting on top of debts, including access to affordable loans and other help. They can be reached at www.moneytalks.co.nz or by calling 0800 345 123.

Phope you find this information useful. Thank you again for writing.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



16 September 2024

s 9(2)(a)

CCAB 2425-055

Dear Paul,

KiwiSaver hardship withdrawals

Thank you for your emails of 5 and 7 August 2024 regarding the KiwiSaver hardship withdrawal process.

Firstly, allow me to express my sympathies for your son's and your family's situation. I am sorry to hear your son is going through a very stressful time.

As a Minister, I am unable to intervene in your son's individual situation as hardship withdrawal decisions are matters for KiwiSaver supervisors to be made on the grounds set out in legislation. However, I hope I can provide you with some information which may be of use to you and your son.

KiwiSaver is a long-term retirement savings vehicle for New Zealanders. The fundamental purpose of the scheme is to encourage long-term savings habits and asset accumulation that will support New Zealanders' well-being and financial independence in retirement. To ensure good retirement savings outcomes, a high bar needs to be met for an early withdrawal. Accordingly, a KiwiSaver provider must be 'reasonably satisfied' that the grounds for significant financial hardship are met to ensure members do not miss out on the benefits of compounding growth in savings and investment returns for their retirement.

If your son is dissatisfied with the way \$1200000 is handling his KiwiSaver significant financial hardship withdrawal application, he has the right to complain to the Banking Ombudsman Scheme (the Ombudsman). This is an independent scheme that's free of charge to your son. However, before a dispute can be considered by the Ombudsman your son must first make a complaint to \$120,00000 and give \$120,00000 a chance to resolve it. Once \$120,000000 review of your son's complaint is complete, then if your son is dissatisfied with the result or the way \$120,000000 has handled it, he can get in touch with the Ombudsman who will then be able to consider his complaint. Your son can find out more information at https://bankomb.org.nz/make-a-complaint.

Thank you for getting in touch with me and I am sorry that the process has been unsatisfactory and stressful for you and your son.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



21 August 2024

s 9(2)(a)

CCAB 2425-034

Vehicle Disputes Tribunal limit

Thank you for your email of 15 July 2024 to Hon Simeon Brown regarding your inability to make a claim to the Motor Vehicle Disputes Tribunal due to the value disputed exceeding the limit. It has been forwarded to me, as Minister of Commerce and Consumer Affairs, as your concerns fall within my portfolio.

I am sorry to hear about the issues with your new motorhome. As Minister of Commerce and Consumer Affairs, I am unable to intervene in individual disputes. However, I can provide you with some further information that might be useful to you.

If you haven't already, you can try talking to, or lodging a formal complaint with, your motor vehicle dealer. If this does not resolve your complaint, there are other options to escalate your complaint.

If the dealer is a member of the Motor Trade Association (MTA), you can contact their mediation service by calling 0508 682 633, emailing mediation@mta.org.nz, or completing a form here: https://mta.org.nz/mediation. You can check whether the dealer you have a dispute with is a member of the MTA here: https://mta.org.nz/find-members.

If you think the dealer has breached the Consumer Guarantees Act 1993 or the Fair Trading Act 1986 (FTA), you can apply to the Motor Vehicle Disputes Tribunal to resolve it. While the Motor Vehicle Disputes Tribunal looks at disputes of amounts up to \$100,000, it can look at higher amounts under dispute if both parties agree in writing. See here: https://www.justice.govt.nz/tribunals/motor-vehicle-dealer-disputes/claims/.

Whilst I do not have any plans to increase the increase limit of the Vehicle Disputes Tribunal jurisdiction, I will continue to monitor the current limit.

If you think the dealer misled you about a vehicle they sold you, you can report this to the Commerce Commission as a breach of the FTA, by calling 0800 943 600, online at https://comcom.govt.nz/make-a-complaint, or via post at PO Box 2351, Wellington 6140.

Phope that this information is helpful to you. Thank you for taking the time to write.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



11 September

s 9(2)(a)

CCAB 2425-064

Dear An

Online Scams

Thank you for your e-mail of 18 August 2024 to the Prime Minister, Rt Hon Christopher Luxon, regarding your concerns about online scams. Your correspondence has been forwarded to me as your concerns fall within my Commerce and Consumer Affairs portfolio.

I am sorry to learn about your recent experience. The increasing prevalence and sophistication of scams is an area I am focused on. Responsibility for tackling online scams sits with everyone – Government, industry, and consumers.

You will be pleased to know that work is well underway to strengthen security around online transactions. Earlier this year I wrote an open letter to banks in which I asked banks to investigate a voluntary reimbursement scheme for victims of authorised scams (it is already the practice that victims of unauthorised scams are reimbursed).

I also asked the banks to introduce a Confirmation of Payee system to protect consumers from unnecessary harm from mistaken and fraudulent transactions. I expect this system to begin rolling out by the end of the year and I have communicated this expectation to the banks.

You have already completed an important step by reporting the scam to 105. You may be interested to read about action the Police have recently taken for another Facebook marketplace scam, which can be found here: www.police.govt.nz/news/release/police-issue-warning-facebook-marketplace-users-man-faces-court

Thank you for your interest in this complex issue.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



28 May 2024

s 9(2)(a)

CCAB 2324-118

Dear Chris,

Registration under the Incorporated Societies Act 2022: 9(2)(b)(ii)

Thank you for your email of 17 April 2024 to Hon David Seymour, copied to me, about the issues you have had re-reregistering the 9(2)(b)(ii) under the new Incorporated Societies Act 2022. I am responding to you, as the Incorporated Societies Act falls within my remit as Minister of Commerce and Consumer Affairs.

I am very sorry to hear of the difficulties you have faced, and I hope that they will soon be resolved.

My advisors have been in touch with the Companies Office. They have said that a senior solicitor has been assigned to look into this matter and resolve any issues that remain. They will be in touch in due course.

Thank you for taking the time to write to us about this matter.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



21 August 2	2024
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s 9(2)(a)

Dear Christie,

CCAB 2425-031

Impact of mental health issues on life insurance premiums

Thank you for your email of 4 July 2024 to the Prime Minister, Rt. Hon Christopher Luxon, regarding your concerns about the impact of mental health issues on life insurance. Your email was transferred to me for a response as the matters you raise fall within my Commerce and Consumer Affairs portfolio.

I am sorry to hear that your family member has been required to pay higher premiums as a result of disclosing mental health issues to a medical professional. It may be helpful for them to shop around or speak to a financial adviser to see if there are policies that better suit their needs. As with any health condition, consumers with mental health issues should still seek appropriate medical care even though this may impact on their insurance premiums.

Generally the Government does not get involved in decisions around pricing made by insurance companies, as these are commercial decisions based on analysis of risk. However, I can provide you with some information about our efforts to how insurance works in New Zealand.

It is important to me that insurers treat customers fairly and transparently. A new legislative regime (coming into effect in March 2025) will require all insurers, banks, and non-bank deposit takers to be licensed by the Financial Markets Authority, and to have robust systems in place across their business to ensure they treat consumers fairly. This also applies when designing products such as insurance contracts.

I am also progressing legislation through Parliament to reform insurance contract law, including changes to what consumers need to disclose when taking out insurance. Consumers will need to answer questions honestly, but will no longer be required to disclose matters the insurer has not asked about, and insurers will need to ask clear and specific questions about relevant conditions. Insurers will also need to tell consumers if they will access and consider medical records when deciding whether to insure and set premiums.

I hope this information is of interest. Thank you again for writing to me about this matter.

LIFASED INDER THE OFFICIAL INFORMATION ACT 1986

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



30 July 2024

s 9(2)(a)

CCAB 2324-006

Dear Dan,

Thank you for your email of 6 June 2024 to Minister Willis about your concerns regarding insolvent companies' debts to small companies not being prioritised as compared to unpaid taxes or other larger creditors. Your correspondence was transferred to me for response as the issues relate to my portfolio responsibilities as Minister of Commerce and Consumer Affairs.

Firstly, I am very sorry to hear about recent experiences. I can appreciate how difficult this has been for you, and I hope that things improve.

As you will know where a company goes into liquidation, the Companies Act 1993 sets out the priority of payments, with secured creditors and preferential creditors being paid first, followed by unsecured creditors. More information on the different can be found here www.insolvency.govt.nz/owed-money/types-of-creditor/, and also here: www.insolvency.govt.nz/business-debt/the-effect-of-liquidation-on-a-company/

There is some complexity to the rules, but as you identify some monies owed to Inland Revenue will be paid in preference to other creditors. This includes Goods and Services Tax and/or Pay as You Earn. GST and PAYE are payable to the Inland Revenue by a consumer who has purchased from the business (in the case of GST) or an employee (in the case in PAYE), rather than the company itself so those funds are being held on their behalf.

Unfortunately, when a business has failed there is often not enough money left to pay unsecured creditors in full or in part. This is often the position, whether or not there are preferential claims, such as tax or employee salaries.

This Government is committed to rebuilding the economy, by lifting New Zealand's productivity and economic growth to increase opportunities and prosperity for New Zealanders. I recognise the important role that small and medium businesses play in our economy.

Thank you again for taking the time to write to the Government on this matter and sharing your thoughts, which I will keep in mind. 9(2)(b)(ii) sounds like a great business, and I wish you well for the future.

ELEASED UNDER THE OFFICIAL INFORMATION ACT 1986

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



25 September 2024

s 9(2)(a)

CCAB 2425-088

Dear Jane,

9(2)(b)(ii)

Thank you for your email of 30 August 2024 to Hon Paul Goldsmith regarding your recent experience with 9(2)(b)(ii) Your correspondence was passed to me for response as the concerns you raise fall within my portfolio responsibilities as Minister of Commerce and Consumer Affairs.

I understand you have had difficulties accessing your 9(2)(b)(ii) account and have had a difficult phone call with a customer service representative when you reached out to resolve your issue. I am sorry to hear that you have not reached a satisfactory resolution following your phone call.

Unfortunately, if 9(2)(b)(ii) considers that you have breached its terms and conditions, 9(2)(b)(ii) may suspend your account without prior notice. As Minister of Commerce and Consumer Affairs I am unable to intervene in individual cases.

If you would like to seek independent help and advice on this issue, you may wish to contact your local Citizens Advice Bureau (CAB). CAB helps people to understand their rights and obligations, and how to use this information to get the best outcomes. CAB can support you through this process and provide a free and independent service to all. You can contact CAB by phone on 0800 367 222 or locate the nearest CAB to you here: https://www.cab.org.nz/find-a-cab/.

If you would like to continue selling items, you may wish to consider alternative websites such as 9(2)(b)(ii) or contact your local second-hand store. You can find out more about selling goods online here: https://comcom.govt.nz/business/dealing-with-typical-situations/selling-goods-and-

services/selling-online

Thank you for taking the time to write.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



16 September 2024

s 9(2)(a)

CCAB 2425-067

Dear Kirsty

KiwiSaver withdrawal

Thank you for your correspondence of 20 August 2024 to the Prime Minister, Rt Hon Christopher Luxon, regarding your KiwiSaver savings. I am responding to your correspondence as it falls within my responsibilities as Minister of Commerce and Consumer Affairs.

Firstly, allow me to express my sympathies for your situation. I am sorry to hear you may be under financial stress due to increasing costs of building your house.

As a Minister, I am unable to intervene in your individual situation as early withdrawal decisions are matters for KiwiSaver supervisors to be made on the grounds set out in legislation. However, I hope I can provide you with some information which may be of use to you.

The first home withdrawal settings recognise that individuals who own their own home are likely to achieve a higher standard of living in retirement. However, the rules require that you have not previously owned an estate in land. I appreciate the unfortunate timing that you purchased your land before the build costs increased. However, the Government is not considering any changes to the KiwiSaver withdrawal settings. I understand that this is a difficult and frustrating situation, and I would like to express my sympathies.

There are grounds within the KiwiSaver Act to withdraw your savings for reasons of significant financial hardship. If you can provide evidence that significant financial difficulties have arisen, or are likely to arise, then you may be able to withdraw some of your KiwiSaver savings early. Significant financial hardship is a high bar and this should be a last resort. Repaying debt is generally not a permitted circumstance for withdrawal. You can find information at https://www.kiwisaver.govt.nz/already/get-money/early/hardship/.

Thank you again for bringing this matter to my attention and I am sorry that the process has been stressful for you and your daughters.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



1 August 2024

s 9(2)(a)

CCAB 2425-014

Dear Mirdon

9(2)(b)(ii)

Thank you for your email of 19 June 2024 regarding your recent experience. I am sorry to learn of your frustration with 9(2)(b)(ii).

Generally, signs in a parking area establish the contract between you and the operating company i.e. how long you can stay and the fee that you need to pay. A ticket is 'unjustified' if your parking did not break any laws (such as trespass) or breach contract terms. A fee can be 'unreasonable' if the fee exceeds the costs to the landowner, tenant and the parking enforcer. More information on your rights around parking can be found here: https://www.consumerprotection.govt.nz/help-product-service/cars/parking-clamping-towing.

If you believe that a ticket is unjustified or unauthorised, or the fee is unreasonable, there are a number of avenues that can be taken to resolve parking disputes:

- You may wish to contact 9(2)(b)(ii) directly to attempt to resolve the matter. You may wish to claim that the fine is unjustified.
- If you cannot resolve the matter directly, you may also wish to report the company to the Commerce Commission. You can find more information about making complaints here: https://comcom.govt.nz/make-a-complaint.
- If you have exhausted other options, you may also consider making a claim to the Disputes Tribunal as an informal, inexpensive, quick forum to resolve claims involving products, services or property up to \$30,000. More information can be found here: https://www.disputestribunal.govt.nz/how-to-make-a-claim/. However, there will be a fee of \$45 if the total amount sought under the claim is less than \$2,000.

I appreciate your suggestions regarding new legislation to address potential issues around parking. However, at this time the Government is not considering new Acts to address this matter.

Thank you again for taking the time to write.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



22 May 2024

s 9(2)(a)

CCAB 2324-120

Dear Rollin,

Banking fraud

Thank you for your email of 22 April 2024 detailing your recent experience with banking fraud. I am sorry to hear of you and your wife's experience.

As you have noted, in 2023 the Finance and Expenditure Committee recommended investigating whether the introduction of a voluntary compensation or reimbursement scheme might be needed in order to help deal with incidences of fraud and scams. Building on this recommendation, I wrote an open letter to banks earlier this year asking them to establish a fund to reimburse the victims of authorised payment scams (on the understanding that it is common practice that victims of unauthorised payment scams are reimbursed). This letter can be viewed here: https://www.mbie.govt.nz/dmsdocument/28096-strengthening-bank-processes-and-consumer-protections-against-scams-open-letter-to-the-new-zealand-banking-industry-pdf.

Introducing such a scheme would bring banks in New Zealand in line with international best practice and improve outcomes for consumers. I am awaiting the New Zealand Banking Association's proposal on this fund as well as other initiatives. While such a fund is unlikely to be established in time to help you and your wife with your situation, I am hopeful progress will be made.

I agree with your point that banks can be doing more to help prevent incidences of fraud and scams. You will be pleased to know I have also asked banks to update the Code of Banking Practice (the Code) to provide further measures that help consumers from scams and fraudulent activity. The Code sets out the principles of good banking practice which banks have agreed to follow. I expect banks to update the Code this year to ensure it is fit-for-purpose to deal with modern scam and fraud practices and provides better protections for consumers. I have also been clear that I will consider mandating a code of practice for banks if they fail to do this. It is my hope that a more robust code will prevent incidences such as yours from occurring as frequently.

Thank you for taking the time to write.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



12 June 2024

s 9(2)(a)

CCAB 2324-136

Dear Stephen,

Improper pressure and delays from insurance providers

Thank you for your email of 7 May 2024 sharing your son's experiences with his insurance providers, both around delay in providing sign off and in pressuring owners toward full replacement insurance.

I am sorry to hear of your son's experiences. I can imagine how frustrating this must have been for you both. As you likely heard on the Platform, the Government has just introduced legislation to reform insurance contract law, and this includes a requirement for insurers to pay claims in a reasonable time. The Conduct of Financial Institutions (CoFI) regime that commences shortly will also require insurers to have processes in place to ensure they treat consumers fairly. This includes not putting unfair pressure on consumers, and communicating with consumers in a timely, clear and effective manner. It is my hope that reforms such as these, fewer people will experience the situation you have described.

You may wish to speak to an insurance advisor about the different options available to you. An insurance advisor may be able to look across your insurance policies and provide advice as to whether the types of insurance and amount you are insured for are still suitable for your situation or find alternative insurers that better meet your needs. The Sorted website provides some helpful information about finding financial advisers https://sorted.org.nz/guides/planning-and-budgeting/getting-advice/.

Thank you for taking the time to write about this issue.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



16 May 2024

s 9(2)(a)

CCAB 2324-110

Dear Tony,

Thank you for your email of 10 April 2024 regarding 9(2)(b)(ii). I appreciate the background information you have provided, including the letter from 9(2)(b)(ii), albeit in draft form and unsigned.

I have taken note of your concerns and asked my officials at the Ministry of Business, Innovation and Employment (MBIE) to advise me on the issue you have raised. I understand from my officials that the investigation of alleged breaches of the Patents 9(2)(b)(ii) has not yet been completed.

I am advised by my officials at MBIE that, when carrying out an investigation, it is important that all information pertinent to the enquiry is reviewed. Any decisions made during the enquiry need to withstand scrutiny, meaning that it is possible that an investigation may take considerable time.

While I am sorry to hear about the impact this has had on 9(2)(b)(ii), it would be inappropriate for me to become involved in the day-to-day functions of a government department, as investigative independence plays an important part in good regulatory practice.

Once again, thank you for writing to me about this issue.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



17 October 2024

s 9(2)(a)

CCAB 2425-119

Dear Tracy,

KiwiSaver second chance withdrawals

Thank you for your email of 30 September 2024 to Hon Simon Watts, sharing your concerns surrounding KiwiSaver withdrawals. Your correspondence was referred to me as it aligns more closely with my responsibilities as Minister of Commerce and Consumer Affairs.

Firstly, allow me to express my sympathies for your situation. As a Minister of the Crown, I am unable to intervene in your individual situation. However, I may be able to provide information to shed light on the KiwiSaver settings.

KiwiSaver is a long-term retirement savings vehicle for New Zealanders. The fundamental purpose of the scheme is to encourage long-term savings habits and asset accumulation that will support New Zealanders' well-being and financial independence in retirement. To ensure good retirement savings outcomes, there are only a limited number of circumstances in which individuals can withdraw their funds early, and the criteria for withdrawal are deliberately strict to ensure members do not miss out on the benefits of compounding growth in savings and investment returns for their retirement.

I understand from your letter that you previously used your KiwiSaver to purchase a first home and were under the impression that you may qualify for a "second chance" withdrawal. Unfortunately, the KiwiSaver scheme does not allow a person to make a second withdrawal from their KiwiSaver to buy a home. The "second chance" withdrawals refer to those who are previous homeowners but have not previously withdrawn their KiwiSaver funds to buy a home. This limitation exists because if members were able to make multiple early withdrawals, it could result in worse retirement savings outcomes for those members. This would undermine the core purpose of KiwiSaver as a retirement savings scheme.

I am not looking to make changes to these settings at this time, but I appreciate you writing to me to let me know about your situation. I am sorry this is not of more help. Thank you for taking the time to write and I wish you and your family all the best.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



3 July 2024

s 9(2)(a)

CCAB 2324-144

Dear Trina

Grocery Supply Code

Thank you for your email of 10 May 2024 regarding merchandisers not being covered by the Grocery Supply Code.

I am sorry to hear that your role has been disestablished, and I appreciate you sharing your experience as a merchandiser in the grocery sector, and your thoughts on the Grocery Supply Code (the Code).

As you have noted, the Code seeks to regulate the trading relationship between grocery suppliers and the regulated supermarkets. Among other things, it requires that any payment a supermarket charges a supplier for merchandising be reasonable. However, it does not limit the merchandising model suppliers or supermarkets choose – that is a commercial decision between the supplier and the supermarket.

The Code also does not seek to regulate employment related matters. This is covered by other legislation. If you have a concern about the way your employer has treated you, there is information about your rights as an employee at the Employment New Zealand website at the following link https://www.employment.govt.nz/.

I note you have raised these issues with the Commerce Commission (Commission), which is responsible for enforcing, reviewing, and making any necessary changes to the Code. The Commission is also due to release its annual report on the grocery sector in the middle of the year. I will be reading this report with interest before exploring potential options to improve competition in the grocery sector.

Thank you for taking the time to write.

Yours sincerely

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



22 April 2024

s 9(2)(a)

CCAB 2324-084

Dear Vishwanath,

Review of the Credit Contracts and Consumer Finance Act

Thank you for your email of 14 March 2024 with your concerns on the regulations on banks, and your queries about changes to the Credit Contracts and Consumer Finance Act (CCCFA).

I am sorry to hear about your ongoing experience with your bank. I want to assure you that I take these matters seriously. The Government has passed legislation that will ensure banks, insurers and non-bank deposit takers treat their customers fairly. The Financial Markets (Conduct of Institutions) Amendment Act 2022 will require all banks, insurers, and non-bank deposit takers to be licensed by the Financial Markets Authority and have robust systems in place across their business to ensure they always treat consumers fairly. This applies when designing products as well as handling complaints or selling insurance and loan products.

If you are dissatisfied with the result of your complaint to your bank or the way they handled it, you also have the right to complain to the Banking Ombudsman Scheme, which considers complaints relating to banking matters. This is an independent scheme that's free of charge to you.

I will shortly be consulting on a targeted reform of Financial Markets (Conduct of Institutions) Amendment Act 2022 as part of a package of reforms, including the CCCFA. These changes are not about lessening requirements on financial service providers for appropriate conduct or responsible lending. Rather, the goal of these reforms is to provide regulatory clarity, protect vulnerable consumers and grow the economy.

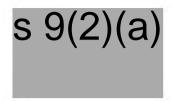
I hope you find this information useful. Thank you again for writing.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics





30 April 2024

Dear Diane

Thank you for writing to Hon Matt Doocey, sharing your experiences of the Census. Your letter was passed on to me as it falls within my portfolio responsibilities as the Minister of Statistics. I am sorry to hear about the issues you encountered while calling the Census helpline. I have passed on your feedback to Stats NZ who are currently reviewing what worked well and what didn't as they begin planning for the next Census.

I want to take this opportunity to personally thank you for taking the time to complete the Census – the information from the Census is important for local and central government, as well as community groups, iwi, and businesses, to make decisions that directly impact you and your community. Your willingness to complete the Census despite the challenges you experienced and the added effort you put in collecting and returning the errant forms is a great example of civic duty. Thank you for your service to your community.

Thank you again for reaching out, your feedback is highly valued.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics



31 July 2024

[ABOIA2024-023 - Part 2]

s 9(2)(a)

Research and Policy Advisor, Green Party of Aotearoa New Zealand

Dear s 9(2)(a)

On 27 June 2024, I responded your official information Act request 4 June 2024 requesting the following information.

All advice, reports, and briefings regarding the discontinuation of the Living in Aotearoa Survey, including any consideration or analysis of the impact the change in approach to delivering the statistics required under the Child Povety [Sic] Reduction Act 2018 to use other data sources will affect the reliability and quality of these statistics.

As part of my response I refused the release of one document under section 18(d) of the Act on the basis that the information requested would soon be publicly available as part of the proactive Budget release.

I have since been informed that the *Savings Templates* are not part of the proactive Budget release and these are instead being assessed on a case by case basis. I apologise that this misunderstanding resulted in an unnecessary delay in you receiving the requested document.

Please find the attached document which is in scope of your request.

If you are not satisfied with this response, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at 0800 802 602 or www.ombudsman.parliament.nz

Kind Regards,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics





28 August 2024

Dears 9(2)(a)

Your selection to participate in Stats NZ survey

I appreciate you taking the time to share your feedback with me. I am sorry that your interactions with Stats NZ over the years has not been a pleasant experience.

I would like to personally thank you and your wife for giving up your valuable time to respond to the survey. By participating in the survey, you have contributed critical information which is needed to understand the contribution of the s 9(2)(a) industries to the New Zealand economy. Information collected through this survey is used by government, researchers, and the wider farming and growing community for industry forecasting, policy advice, planning and investment decisions, trade negotiations and national and international reporting.

Given how important and valuable this survey is, it has been authorised as a <u>mandatory</u> request under the Data and Statistics Act 2022. Mandatory requests are only authorised when there is a clear need for the data, and when it can't be collected through other means. In cases of a mandatory request, the Act requires Stats NZ to inform participants of the potential consequences of non-compliance. However, enforcement is only ever a used as a last resort. I understand that in circumstances such as your wife's last year the Government Statistician, who has a statutory independence in this matter, can grant compassionate exemptions.

I understand the frustration being felt by business owners like yourselves and the burden it places on you. As Minister of Statistics, this is one of the key focus areas that I have identified. I have directed Stats NZ to work on reducing the survey burden on businesses. I have also passed your feedback onto Stats NZ, without providing your name or personal details. Your feedback will help to inform the work I have directed Stats NZ to undertake.

Yours sincerely,

Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics





1 October 2024

Dear Peter.

Re: Quarterly Employment Survey

Thank you for your email. Firstly, I would like to personally thank you for giving up your valuable time to respond to the survey. By participating in the survey, you have contributed critical information which is used in some of New Zealand's most important statistics — for example the Gross Domestic Product and the inflation rate — information we use to inform the decisions which will help get this country back on track.

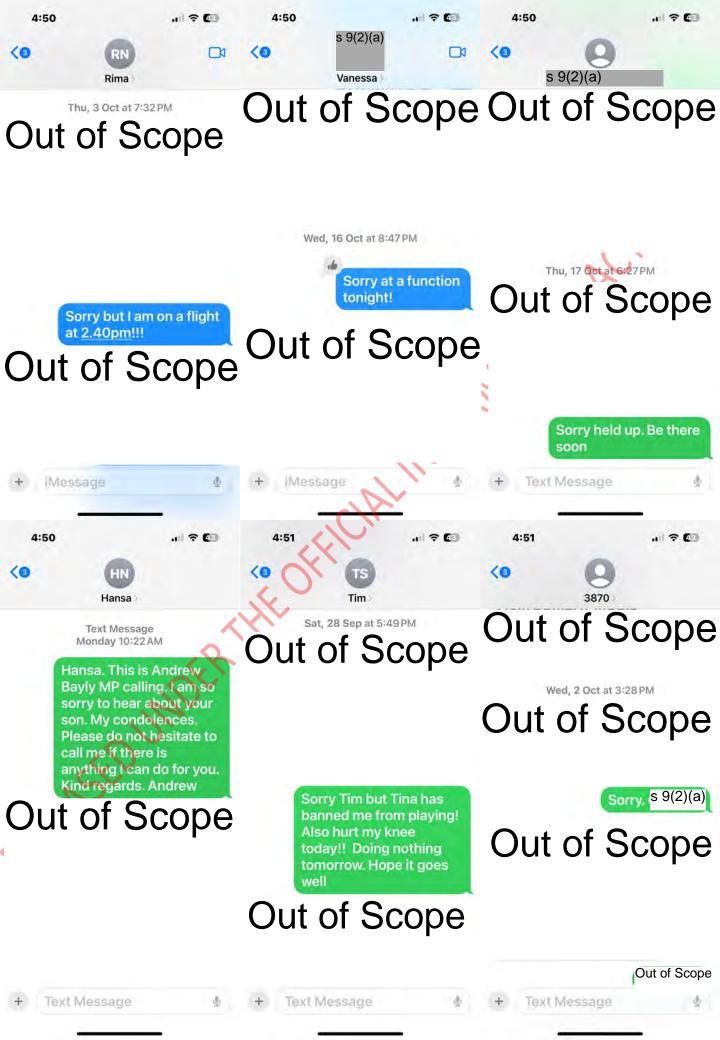
Unfortunately, I am unable to do as you have requested. The Data and Statistics Act 2022 prevents me from providing direction to the Government Statistician on methodological decisions, such as which businesses to survey. This statutory independence ensures official statistics remain free from political interference over time.

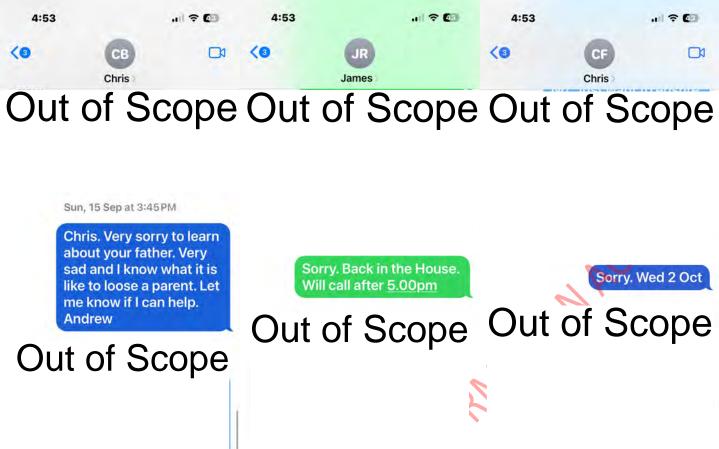
However, I do understand the frustration being felt by business owners like yourselves and the burden it places on you. As Minister of Statistics, this is one of the key focus areas that I have identified. I have directed Stats NZ to work on reducing the survey burden on businesses, with a focus on reducing repeated requests across government departments and stopping requests for data that the Government already holds.

I appreciate you taking the time to share your feedback with me. I am sorry that your interaction with Stats NZ has been unsatisfactory. I have passed on your feedback to Stats NZ to help improve their responses in the future.

Yours sincerely,

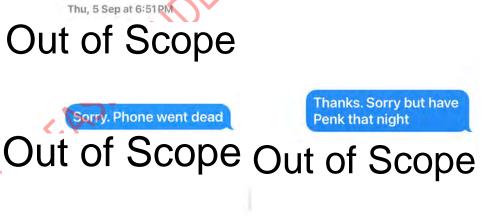
Hon Andrew Bayly







Out of Scope Out of Scope



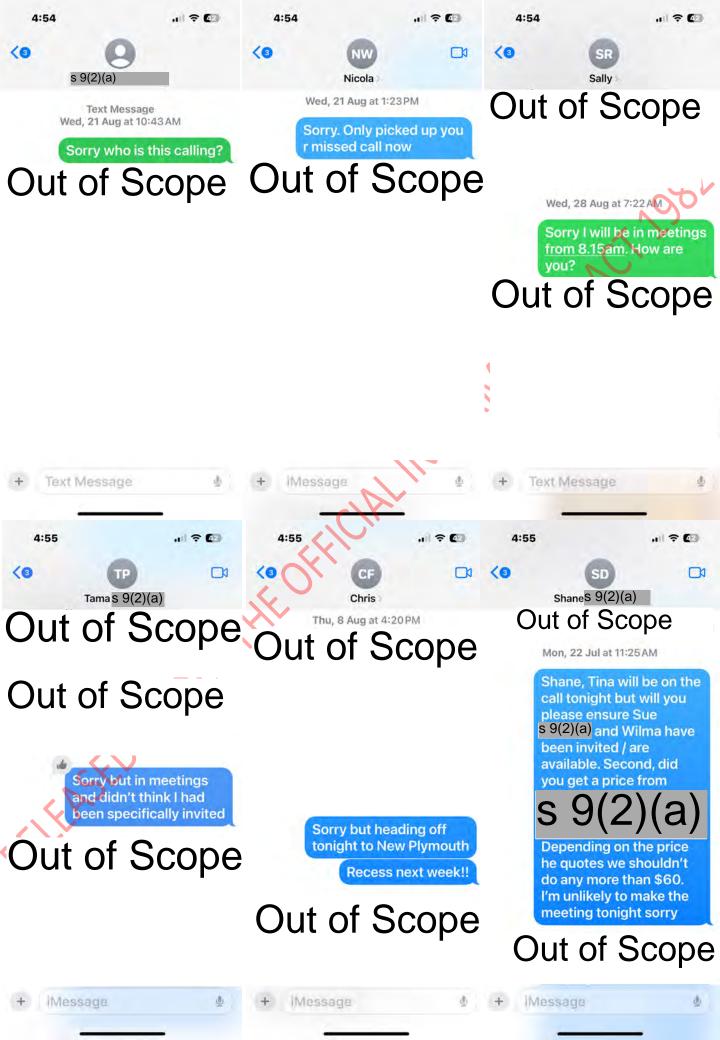
Grace from Andy

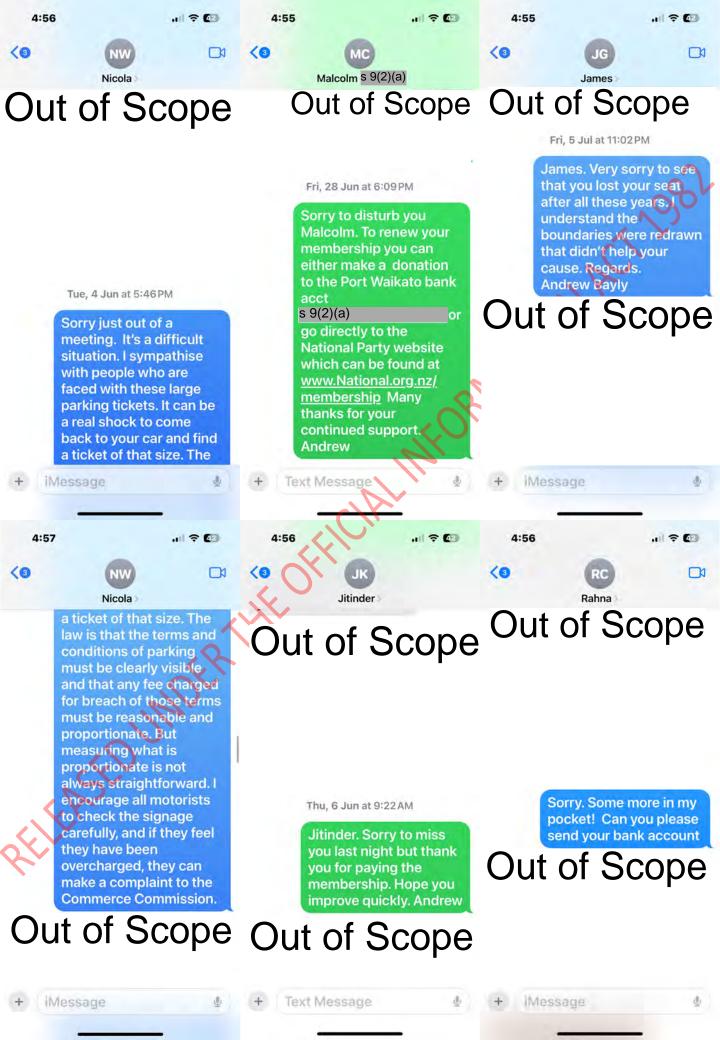
Hi minister just correcting the record on open banking and Electricty docs. They had been planned to be released yesterday but were apparently not. Bill says they are now planned to go out today. Sorry to mislead earlier. Going out on Tuesday

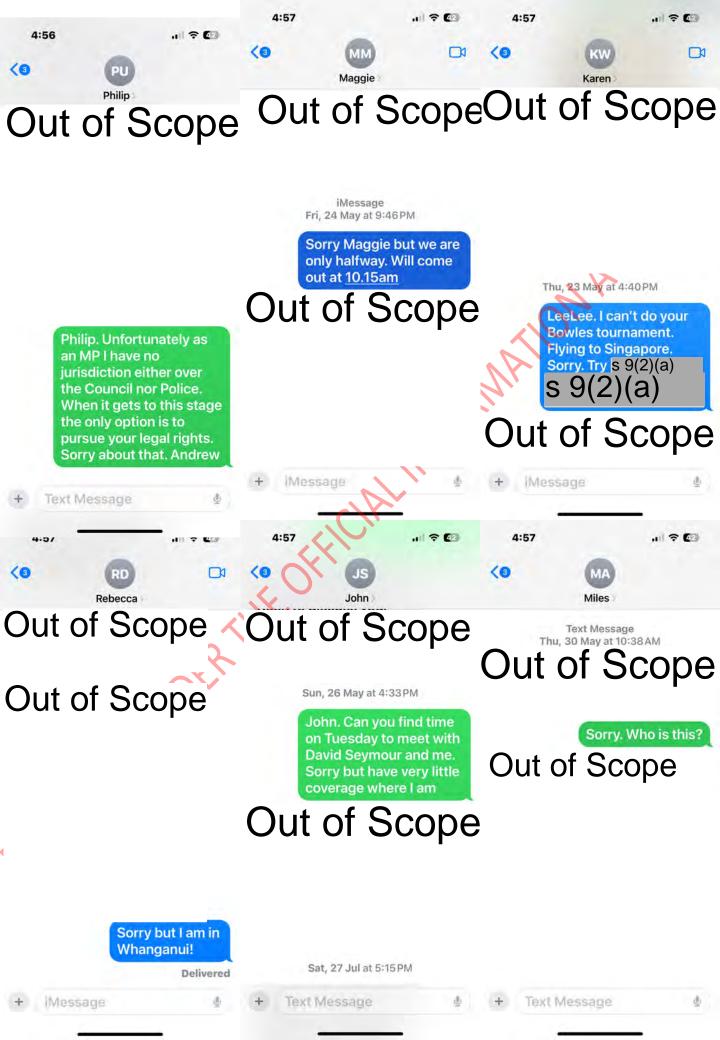
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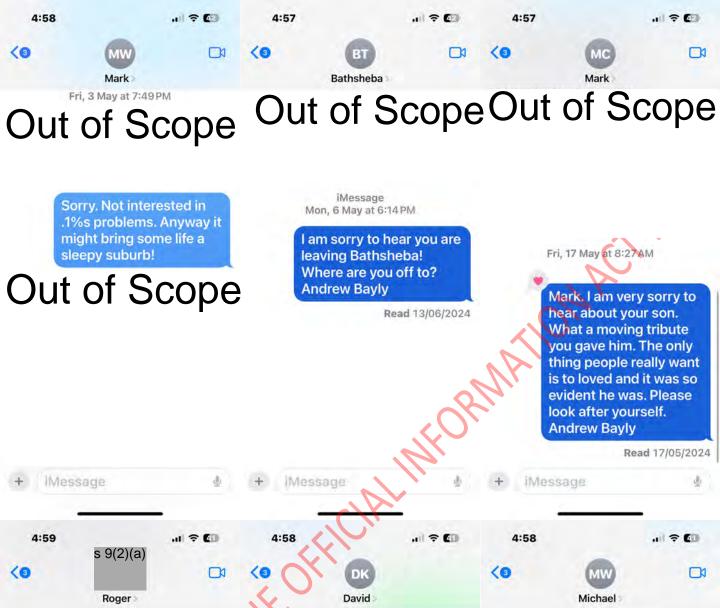
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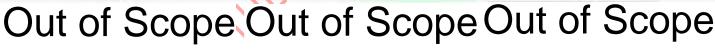


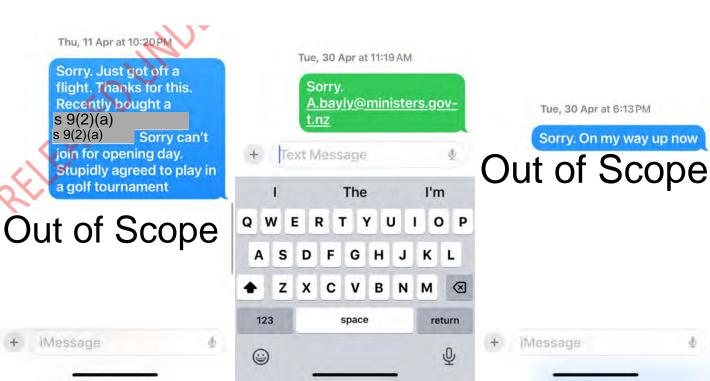


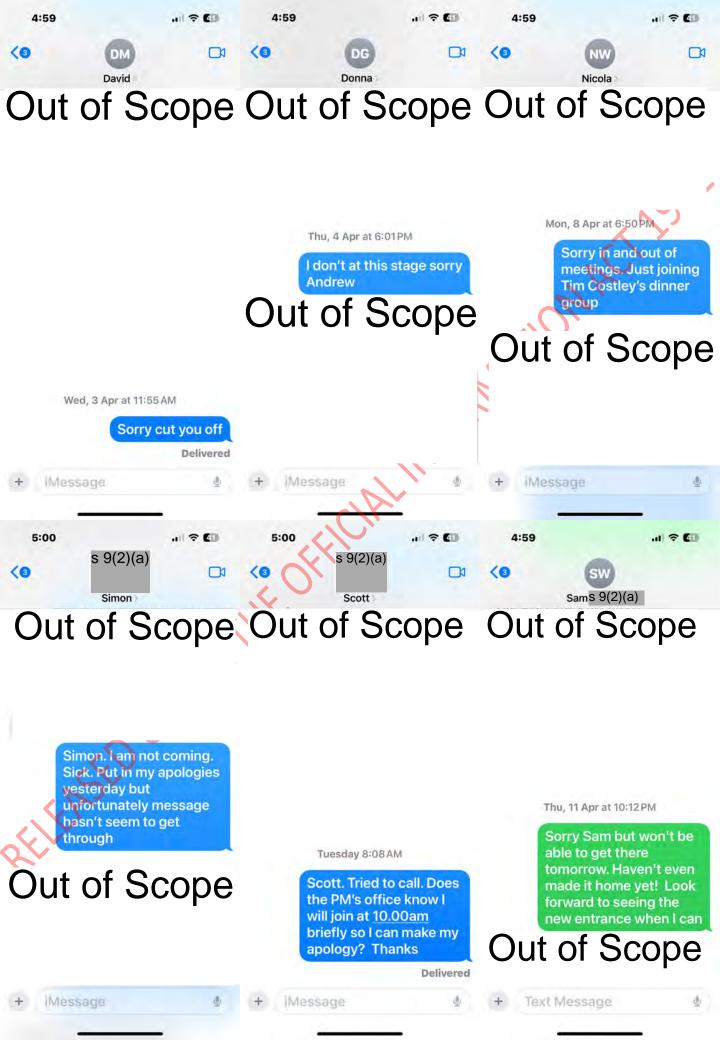


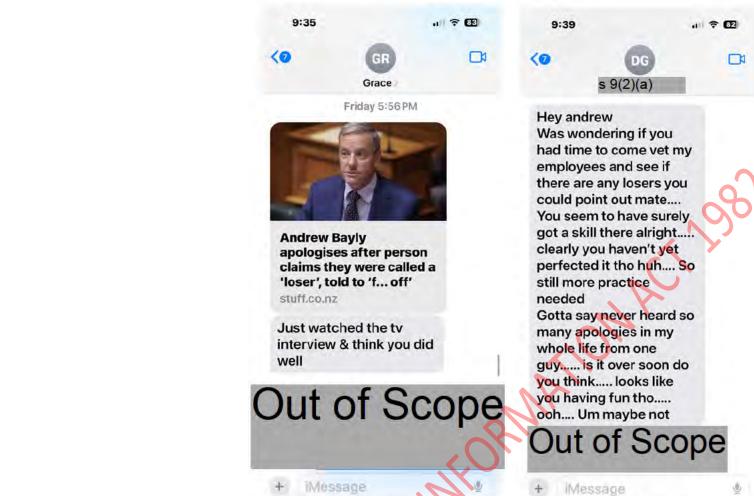




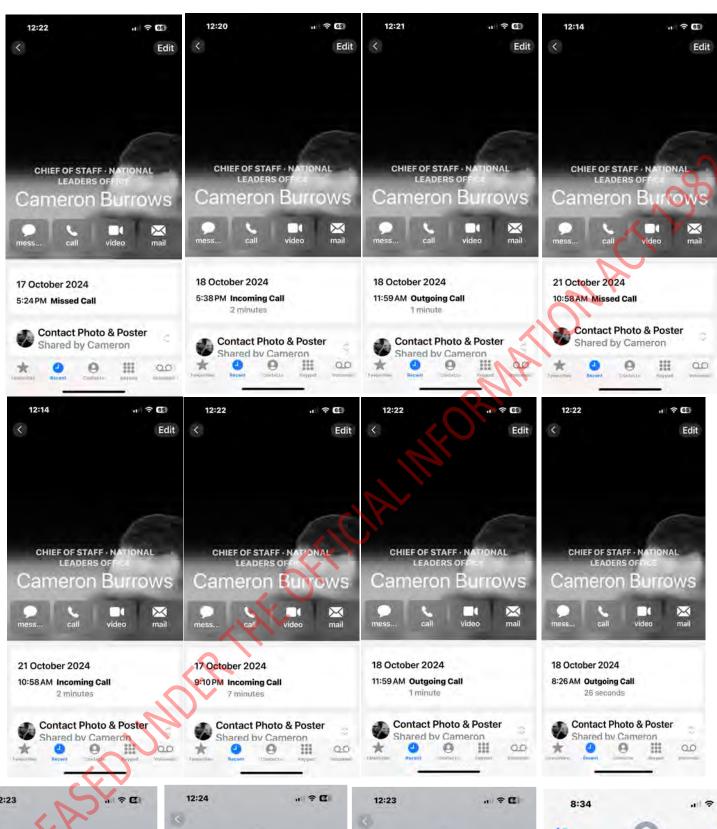


















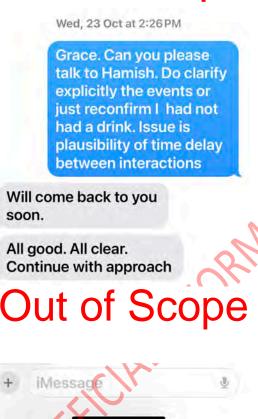




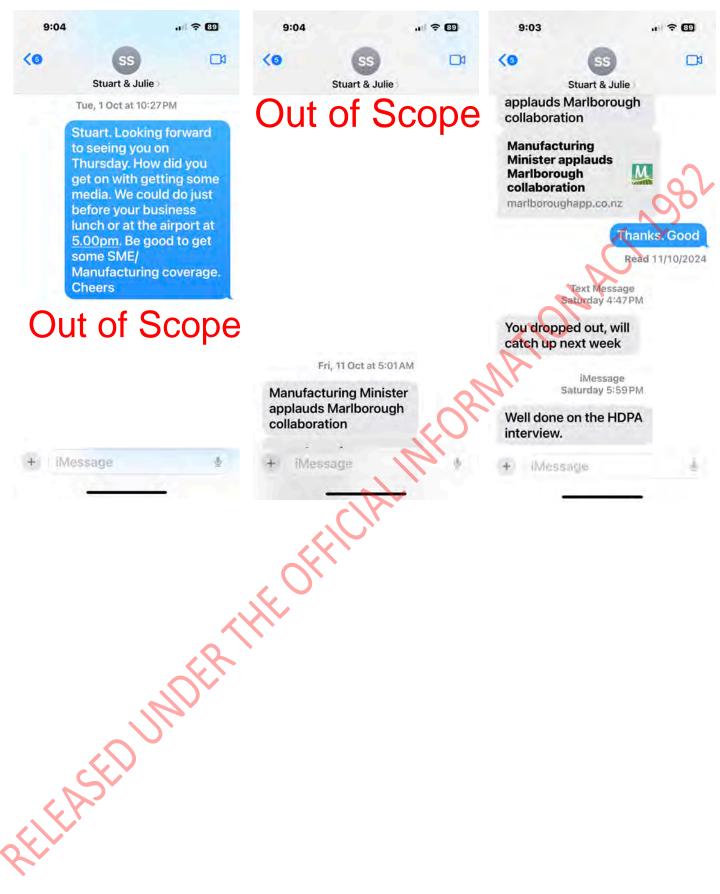


Out of Scope Out of Scope Out of Scope









From: Jennas 9(2)(a)

To: Paul s 9(2)

Subject: 3 Oct - run sheet for Minister Bayly"s visit

Date: Thursday, 26 September 2024 2:49:00 PM

Attachments: <u>image001.ipg</u>

Hi Paul,

At our team meeting earlier today, Stuart asked me to follow up and request a copy of the run sheet for Minister Bayly's visit given it is under a week away. Please can you advise?

Thanks

Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for Kaikoura, Chair Finance & Expenditure Select Committee. s 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for Tauranga, Chair of Health Select Committee. s 9(2)(a)

s 9(2)(a)

From: S 9(2)(a)To: $Paul^{S 9(2)(a)}$ Cc: S 9(2)(a)

Subject: FW: Air NZ and delays to the day

Date: Thursday, 3 October 2024 8:46:24 AM

Attachments: in ige001.jpg

Hi Paul,

Thanks for the update.

Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for Kaikoura, Chair Finance & Expenditure Select Committee. s 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for Tauranga, Chair of Health Select Committee. s 9(2)(a)

s 9(2)(a)

From: Paul s 9(2)(a)

Sent: Thursday, October 3, 2024 8:11 AM

To: Stuart Smith <x@xxx; Jenna

s 9(2)(a)

Grace s 9(2)(a)

Jack **s 9(2)(a)**

Subject: Air NZ and delays to the day

Good Morning

Air NZ cancelled the ministers flight this morning however he will be on the next one

NZ5203 eta 1055

s 9(2)(a) travelling with the Minister has cancelled wine works and advised flip farm you will be marginally late so slimmed down the agenda. This should mean the rest of the day can continue as planned.

Jack will contact local media so they don't turn up in the wrong places.

Thanks Stuart for driving the Minister and 9(2)(a) around all day and for your team organising the business forum.

No further action required- all the best for what I am sure will be a good day.



From: Jennas 9(2)(a)

To: Paul s 9(2)(a)

Subject: FW: Blenheim Forum

Date: Tuesday, 17 September 2024 2:35:22 PM

Attachments: image001.ipg

Hi Paul,

Stuart has advised that a Summit lunch at Karaka located in Westwood Blenheim has been organised. If I happen to get sent any party advertising info, I'll pass this along.,

Thanks

Jenna

From: Jenna 9(2)(a)

Sent: Tuesday, September 17, 2024 2:17:38 PM

To: Stuart Smith < www.

Subject: FW: Blenheim Forum

Hi Stuart,

Are there any details for the party event when Minister Bayly visits?

Thanks Jenna

From: Paul s 9(2)(a)

Sent: Tuesday, September 17, 2024 1:35 PM

To: Jenna-s 9(2)(a)
Subject: Blenheim Forum

Hi Jenna

Do we have a location for the lunch forum please – just working on a couple of logistics

Cheers



Website: <u>www.Beehive.govt.nz</u> רוויאנפ שמק וטט4ו, ראוויומווים: Website: <u>www.Beehive.govt.nz</u> From: \$ 9(2)(a)

Subject: RE: 03 Oct Blenheim trip

Date: Friday, 20 September 2024 3:52:33 PM

Attachments: image001.jpg image002.jpg

Thanks Paul, that's great. I've reached out to Grace on email and phone to clarify a suitable time to connect and will try again next week.

Thanks and have a great weekend,

Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for Kaikoura, Chair Finance & Expenditure Select Committee. s 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for Tauranga, Chair of Health Select Committee. s 9(2)(a)

s 9(2)(a)

From: Pauls 9(2)(a)

Sent: Friday, September 20, 2024 3:41 PM

To: Jennas 9(2)(a)

Grace s 9(2)(a)

Subject: RE: 03 Oct Blenheim trip

Hi Jenna

Grace is on leave today – you will need to connect with her on Monday.

We had seen the stuff article already thank you.

Blenheim looks on track.

Have a good weekend

Cheers

Paul s 9(2)(a)

Senior - e Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics

s 9(2)(a)

Website: www.Beehive.govt.nz
Private Bag 18041, Parijament Buijdings, Wellington 6160, New Zealand

From: Jennas 9(2)(a)

Sent: Friday, September 20, 2024 2:58 PM

To: Grace \$ 9(2)(a)
Cc: Paul \$ 9(2)(a)

Subject: RE: 03 Oct Blenheim trip

Hi Grace,

I am just checking in re Minister Bayly's visit given we have not connected. Is there anything you need?

Also, I thought I would forward you a link to the latest Stutresponse: https://www.stuff.co.nz/politics/350414033/ce	
Thanks Jenna	
\$ 9(2)(a) Communications Coordinator for Stuart Smith, MP for Kaikoura, Chair Finance & Expenditure Select Committee.s 9(2)(a)	
Senior Executive Assistant for Sam Uffindell, MP for Tauranga, Chair of Health Select Committee.s 9(2)(a)	
s 9(2)(a)	
From: Grace S 9(2)(a)	all k
Sent: Tuesday, September 17, 2024 5:17 PM To: Jenna-S 9(2)(a) Subject: RE: 03 Oct Blenheim trip	
Hi Jenna,	
I just tried to give you a ring but realise it is after 5pm now ring on my mobile and we can find a time?	v! Let's try and connect tomorrow. Do you want to give me a
Many thanks, Grace	
Office of Hon. Andrew Bayly and Hon. Chris Penk s 9(2)(a)	IRL
From: Jennas 9(2)(a) Sent: Friday, September 13, 2024 12:11 PM To: Graces 9(2)(a) Subject: RE: 03 Oct Blenheim trip	
Hi Grace	
Many thanks. Would you have time on precinct on Tues/V	Wed to chat?
I'll reach out to the team for a list of local media contacts availability in the interim.	s for you in case that is needed and I'll reach out to NLO for
Thanks and have a great weekend, Jenna	
S 9(2)(a) Communications Coordinator for Stuart Smith, MP for Kaikoura, Chair Finance & Expenditure Select Committee.s 9(2)(a)	
Senior Executive Assistant for Sam Uffindell, MP for Tauranga, Chair of Health Select Committee. s 9(2)(a)	
s 9(2)(a)	

Grace s 9(2)(a)

Sent: Friday, September 13, 2024 7:40 AM

To: Jenna**s** 9(2)(a)

Subject: Re: 03 Oct Blenheim trip

Pauls 9(2)(a)

Hi Jenna,

Sorry we haven't connected yet. You are welcome to invite media and/or NLO to attend part or all of the Blenheim trip.

If you invite journalists I'd just be clear about what you are inviting them for so they don't think there is a big announcement planned and check in with the various hosts and make sure they are happy to have media/cameras on site.

I don't have any Blenheim regional media contacts but I imagine the electorate office will have some?

Please let me know what you decide in advance of the trip so the I can brief the Minister.

Happy to chat further if you'd like. I'm travelling with the Minister today but will have time in between meetings for a phone chat.

Many thanks & warm wishes,

Grace

s 9(2)(a)

Get Outlook for iOS

From: Jenna-s 9(2)(a)

Sent: Wednesday, September 11, 2024 2:55:31 PM

To: Pauls 9(2)(a) Graces 9(2)(a)

Subject: RE: 03 Oct Blenheim trip

Thanks Paul, and hi Grace. Let me know a suitable time and I can pop down for a chat. My office is just above yours – directly opposite the narrow lift.

Thanks

Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for Kaikoura, Chair Finance & Expenditure Select Committee s 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for Tauranga, Chair of Health Select Committee. s 9(2)(a)

s 9(2)(a)

From: Pauls 9(2)(a)

Sent: Wednesday, September 11, 2024 2:40 PM

To: Jennas 9(2)(a)

Grace s 9(2)(a)

Subject: 03 Oct Blenheim trip

Hi Jenna

Please let me e-intro you to Grace our Press Sec

I will leave you to chat about local media opportunities and Social Media

Cheers



AFIFASED UNDER THE OFFICIAL INFORMATION ACT 1989

Kaikoura Electorate - Local Media Contacts

RADIO

Mediaworks Blenheim

03 984 3400

PRINT

The Marlborough Express:

(03) 520 8900

Regional editor: <u>Ian Allen</u>
News director: <u>Jennifer Eder</u>

Reporters: Local Democracy Reporter Maia Hart, Andy Brew and Matthew Hampson.

The Blenheim Sun

news@blenheimsun.co.nz

Phone: 03 577 7868

The Marlborough Weekly

Phone: <u>03 928 4121</u>

https://marlboroughweekly.co.nz/team

NZME

03 578 0129

www.nzme.co.nz

Top South Media

Anna Simpson

Advertising Specialist

s 9(2)(a)

www.topsouthmedia.co.nz

Mediaworks Marlborough

s 9(2)(a)

Mark Hams 9(2)(a)

The Hurunui Magazine

Jeremy

s 9(2)(a)

LEASED INDER THE OFFICIAL INFORMATION ACT 1986

Jennas 9(2)(a)
Pauls 9(2)(a) Graces 9(2)(a)
RE: 03 Oct Blenheim trip From: To: Subject: Wednesday, 11 September 2024 2:55:34 PM Date: image002.jpg Attachments: image003.jpc Thanks Paul, and hi Grace. Let me know a suitable time and I can pop down for a chat. My office is just above yours – directly opposite the narrow lift. Thanks Jenna s 9(2)(a) Communications Coordinator for Stuart Smith, MP for Kaikoura, Chair Finance & Expenditure Select Committee. s 9(2)(a) Senior Executive Assistant for Sam Uffindell, MP for Tauranga, Chair of Health Select Committee. s 9(2)(a) s 9(2)(a) From: Pauls 9(2)(a) Sent: Wednesday, September 11, 2024 2:40 PM To: Jennas 9(2)(a) Grace s 9(2)(a) Subject: 03 Oct Blenheim trip Hi Jenna Please let me e-intro you to Grace 9(2)(a) I will leave you to chat about local media opportunities and Social Media Cheers Paul ^{s 9(2)(a)} e Secretary | Office of Hon Andrew Bayly Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics MP for Port Waikato s 9(2)(a)

S 9(2)(a)

Website: <u>www.Beehive.govt.nz</u>
rnvate bag 18041, Pariiament buildings, Wellington 6160, New Zealand

From: 9(2)(a)

Sent: Wednesday, 2 October 2024 10:27 AM

To: Paul **S** 9(2)(a) Grace **S** 9(2)(a)

Jacks 9(2)(a)

Subject: URGENT - Media confirmation for tomorrow

Good morning Paul, Grace and Jack,

Minister Bayly has texted Stuart asking how our office is getting on with the media – I spoke with Grace yesterday and she confirmed she would organise which I confirmed in an email reply to Jack.

Please can you confirm whether you would like media to accompany the Minister and Stuart on visits tomorrow? Or whether you would like a stand up? Below is a draft email we can send out – but we need a decision to made by the Minister's office advising your preference.

If we do not hear by 11am, we will send the below out and suggest a stand up.

Many thanks, Jenna

From: Vanessa \$ 9(2)(a)

Sent: Wednesday, October 2, 2024 10:19 AM

To: JennaS 9(2)(a) Subject: draft

Good morning

Minister Andrew Bayly, Minister of Commerce and Consumer Affairs, Minister for Small Business and Manufacturing, and Minister of Statistics, will be in Marlborough tomorrow, attending a number of visits to various business operations in Marlborough.

The Minister's office have this morning asked us if it would be possible to arrange a media stand up – either at the airport at 17.00hrs or, if you prefer, at midday in the conference room in Stuart's office, 22 Scott Street.

Please kindly respond on receipt

Thank you

Vanessa^s 9(2)(a)

MP Support Coordinator for Stuart Smith

Member of Parliament for Kaikōura Electorate

22 Scott Street Blenheim 7201 | PO Box 130 Blenheim 7204

s 9(2)(a)

Authorised by Stuart Smith MP 22 Scott Street Blenheim 7201

From: JennaS 9(2)(a)

Sent: Tuesday, October 1, 2024 12:11 PM

To: Jack \$ 9(2)(a) **Cc:** Grace \$ 9(2)(a)

Subject: RE: 3 Oct - run sheet for Minister Bayly's visit

Hi Jack,

I spoke with Grace on the phone before and she'll manage the media aspect of the programme and reconfirm.

Thanks Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for Kaikoura,

Chair Finance & Expenditure Select Committee.s 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for Tauranga,

Chair of Health Select Committee. s 9(2)(a)

s 9(2)(a)

s 9(2)(a)



From: Jennas 9(2)(a)

Sent: Wednesday, 2 October 2024 10:38 AM

To: Jacks 9(2)(a)

Cc: Pauls 9(2)(a) Graces 9(2)(a)

Subject: RE: URGENT - Media confirmation for tomorrow

Many thanks Jack, please keep us posted.

Jenna

From: Jacks 9(2)(a)

Sent: Wednesday, October 2, 2024 10:30 AM

To: JennaS 9(2)(a) Cc: PaulS 9(2)(a)

Grace **S** 9(2)(a)

Subject: RE: URGENT - Media confirmation for tomorrow

Hi Jenna,

We are getting in contact with the journos you sent us on the list. This is as per our conversation yesterday. When we have got indications from the journos on this we will be in touch with you to let you know.

No need to send out that email.

Thanks, Jack



Jack^{s 9(2)(a)}

Private Secretary (Administration) | Office of Hon Andrew Bayly

Member of Parliament for Port Waikato Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics

s 9(2)(a)

Website: www.Beehive.govt.nz

Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: Jenna 9(2)(a)

Sent: Wednesday, October 2, 2024 10:27 AM

To: Paul **S** 9(2)(a) Grace **S** 9(2)(a)

; Jacks 9(2)(a)

Subject: URGENT - Media confirmation for tomorrow

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Please kindly respond on receipt.

Thank you

Vanessa s 9(2)(a)

MP Support Coordinator for Stuart Smith

Member of Parliament for Kaikoura Electorate

22 Scott Street Blenheim 7201 | PO Box 130 Blenheim 7204

S 9(2)(a)

Authorised by Stuart Smith MP 22 Scott Street Blenheim 7201

From: Jennas 9(2)(a) t

Sent: Tuesday, October 1, 2024 12:11 PM

To: Jacks 9(2)(a) **Cc:** Grace **S** 9(2)(a)

Subject: RE: 3 Oct - run sheet for Minister Bayly's visit

Hi Jack,

I spoke with Grace on the phone before and she'll manage the media aspect of the programme and reconfirm.

Thanks Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for Kaikoura,

Chair Finance & Expenditure Select Committee. Phs 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for Tauranga, Chair of Health Select Committee. S 9(2)(a)

s 9(2)(a)



From: JennaS 9(2)(a)

Sent: Thursday, 3 October 2024 8:43 AM

To: Jacks 9(2)(a) Cc: Graces 9(2)(a)

Paul^{s 9(2)(a)}

Subject: RE: URGENT - Media confirmation for tomorrow

Thanks for confirming this – we had discussed the conference room in the ECO via phone.

Jenna

From: Jacks 9(2)(a)

Sent: Thursday, October 3, 2024 8:40 AM

To: JennaS 9(2)(a) **Cc:** GraceS 9(2)(a)

Paul ^{s 9(2)(8}

Subject: Re: URGENT - Media confirmation for tomorrow

Hi Jenna,

No. As discussed in earlier emails it is at the same venue as the business forum. It will just be outside or around the site somewhere.

Thanks, Jack

Get Outlook for iOS

From: JennaS 9(2)(a)

Sent: Thursday, October 3, 2024 8:36:42 AM

To: Jack \$ 9(2)(a) **Cc:** Grace \$ 9(2)(a)

Paul^{s 9(2)(a)}

Subject: RE: URGENT - Media confirmation for tomorrow

Thanks Jack, just checking the media conference is at e ECO, 22 Scott Street? So I can let Stuart, Vanessa and Alan know.

Thanks Jenna

From: Jacks 9(2)(a)

Sent: Wednesday, October 2, 2024 5:57 PM

To: Paul **S** 9(2)(a) Jenna**S** 9(2)(a)

s 9(2)(a)

Cc: Grace **S** 9(2)(a)

Subject: Re: URGENT - Media confirmation for tomorrow

Hi Jenna,

Sorry for the delay!

We have some media sorted for tomorrow. They will be there during the allotted time we have for media, and potentially at other times during the day - but I will confirm this with you as soon as I know!

Thanks, Jack

Get Outlook for iOS

From: Paul S 9(2)(a)

Sent: Wednesday, October 2, 2024 5:06:00 PM

To: Jenna**S** 9(2)(a) Jack^S 9(2)(a)

Cc: Grace S 9(2)(a)

Subject: RE: URGENT - Media confirmation for tomorrow

Hi Jenna Jack is in transit but will email you shortly Cheers



Paul^{s 9(2)(a)}

Senior Private Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs
Minister for Small Business and Manufacturing
Minister of Statistics
MP for Port Waikato

s 9(2)(a)

Website: www.Beehive.govt.nz

Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: Jenna-s 9(2)(a)

Sent: Wednesday, October 2, 2024 4:57 PM

To: Jack \$ 9(2)(a) Cc: Paul \$ 9(2)(a)

Grace s 9(2)(a)

Subject: RE: URGENT - Media confirmation for tomorrow

Hi Jack,

Just wondering how you got on, and if there is any end-of-day update that I can pass on to Stuart regarding what is happening tomorrow?

Many thanks Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, Member of Parliament for Kaikoura s 9(2)(a)



From: Jacks 9(2)(a)

Sent: Wednesday, October 2, 2024 10:30 AM

To: JennaS 9(2)(a) Cc: PaulS 9(2)(a)

Grace **S** 9(2)(a)

Subject: RE: URGENT - Media confirmation for tomorrow

Hi Jenna,

We are getting in contact with the journos you sent us on the list. This is as per our conversation yesterday. When we have got indications from the journos on this we will be in touch with you to let you know.

No need to send out that email.

Thanks,

Jack



lack's 9(2)(a)

Private Secretary (Administration) | Office of Hon Andrew Bayly

Member of Parliament for Port Waikato Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics

DDI: s 9(2)(a) Email: s 9(2)(a)

Email: S 9(2)(a) Website: www.Beehive.govt.nz Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: Jenna 9(2)(a)

Sent: Wednesday, October 2, 2024 10:27 AM

To: Paul 9(2)(a) Grace 9(2)(a)

Jacks 9(2)(a)

Subject: URGENT - Media confirmation for tomorrow

Good morning Paul, Grace and Jack,

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Please can you confirm whether you would like media to accompany the Minister and Stuart on visits tomorrow? Or whether you would like a stand up? Below is a draft email we can send out – but we need a decision to made by the Minister's office advising your preference.

If we do not hear by 11am, we will send the below out and suggest a stand up. Many thanks,

Jenna

From: Vanessa 9(2)(a)

Sent: Wednesday, October 2, 2024 10:19 AM

To: JennaS 9(2)(a)
Subject: draft

Good morning

Minister Andrew Bayly, Minister of Commerce and Consumer Affairs, Minister for Small Business and Manufacturing, and Minister of Statistics, will be in Marlborough tomorrow, attending a number of visits to various business operations in Marlborough.

The Minister's office have this morning asked us if it would be possible to arrange a media stand up – either at the airport at 17.00hrs or, if you prefer, at midday in the conference room in Stuart's office, 22 Scott Street.

Please kindly respond on receipt.

Thank you

Vanessa s 9(2)(a)

MP Support Coordinator for Stuart Smith

Member of Parliament for Kaikōura Electorate

22 Scott Street Blenheim 7201 | PO Box 130 Blenheim 7204

s 9(2)(a)

Authorised by Stuart Smith MP 22 Scott Street Blenheim 7201

From: Jenna-S 9(2)(a)

Sent: Tuesday, October 1, 2024 12:11 PM

To: Jacks 9(2)(a) Cc: Graces 9(2)(a)

Subject: RE: 3 Oct - run sheet for Minister Bayly's visit

Hi Jack,

I spoke with Grace on the phone before and she'll manage the media aspect of the programme and reconfirm.

Thanks

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for Kaikoura

Chair Finance & Expenditure Select Committee. \$ 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for Tauranga.

Chair of Health Select Committee. s 9(2)(a)



From: Jennas 9(2)(a)

Sent: Thursday, 26 September 2024 4:52 PM

To: Paul **S** 9(2)(a)

Subject: RE: 3 Oct - run sheet for Minister Bayly's visit

All good, and thanks Paul.

s 9(2)(a)

 $\textbf{Communications Coordinator for Stuart Smith}, \, \mathsf{MP} \, \mathsf{for}$

Kaikoura,

Chair Finance & Expenditure Select Committee. S 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for

Tauranga,

Chair of Health Select Committee.s 9(2)(a)

s 9(2)(a)

From: Paul **S** 9(2)(a)

Sent: Thursday, September 26, 2024 4:40 PM

To: Jenna-S 9(2)(a)

Subject: RE: 3 Oct - run sheet for Minister Bayly's visit

Thanks Jenna

Grace has been busy so I will chase her

Cheers



Senior Private Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics MP for Port Waikato

s 9(2)(a)

 $Website: \underline{www.Beehive.govt.nz}\\$

Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand





From: JennaS 9(2)(a)

Sent: Thursday, September 26, 2024 4:35 PM

To: Paul **S** 9(2)(a)

Subject: RE: 3 Oct - run sheet for Minister Bayly's visit

Hi Paul,

Thanks for sending this through. I have reached out a few times to Grace via email and phone however she hasn't come back to me. Please could you ask what she prefers and let me know? I have previously emailed through a list of local media to you and Grace.

I'll send this on to the team now.

Thanks Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for

Kaikoura,

Chair Finance & Expenditure Select Committee. FS 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for

Tauranga,

Chair of Health Select Committee. s 9(2)(a)

From: Paul S 9(2)(a)

Sent: Thursday, September 26, 2024 2:55 PM

To: Jenna**S** 9(2)(a)

Subject: RE: 3 Oct - run sheet for Minister Bayly's visit

Hi Jenna

My apologies – I thought Jack had sent this to you – I have the slot for Media but wasn't sure if you and Grace had figured something out



Th	ursday	October	3, 2024
	6:30 AM - 7:00 AM	s 9(2)(a)	Residence > AKL Airport
	7:45 AM - 9:15 AM	NZ5201 THU 03	BOCT AKL BHE 0745/0915; S 9(2)(a)
	9:45 AM - 10:45 AM	VISIT: Winewor	rks; 26 Liverpool Street, Riverlands 7274
	11:00 AM - 12:00 PM	VISIT: Flip farm	n; 6-8 Scott St, Blenheim 7201
	12:15 PM - 12:30 PM	MEDIA: ??	
	12:30 PM - 2:00 PM	Stuart Smith Bu	usiness Forum; Karaka Westwood
	2:15 PM - 3:15 PM	VISIT: OXIN Sm	art Machines; 32 New Renwick Road, Redwoodtown, Blenheim 7201
	3:45 PM - 4:45 PM	VISIT: Spy Valle	ey Wines; 37 Lake Timara Road West, 7276
	5:35 PM - 7:05 PM	NZ5202 THU 03	3 OCT BHEAKL 1735/1905; S 9(2)(a)
	7:00 PM - 7:30 PM	s 9(2)(a)	Airport > Residence

Any questions let me know

Cheers



Paul ^{s 9(2)(a)}

Senior Private Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics MP for Port Waikato

s 9(2)(a)

Website: www.Beehive.govt.nz

Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: JennaS 9(2)(a)

Sent: Thursday, September 26, 2024 2:49 PM

To: Paul S 9(2)(a)

Subject: 3 Oct - run sheet for Minister Bayly's visit

Hi Paul,

At our team meeting earlier today, Stuart asked me to follow up and request a copy of the run sheet for Minister Bayly's visit given it is under a week away. Please can you advise?

Thanks Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for Kaikoura.

Chair Finance & Expenditure Select Committee. \$ 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for Tauranga,

Chair of Health Select Committee. s 9(2)(a)



From: Jenna-S 9(2)(a)

Sent: Tuesday, 3 September 2024 5:13 PM

To: Paul **S** 9(2)(a)

Subject: RE: 03 October - Minister Bayly in Blenheim

Thanks Paul, I've texted Stuart, who is up in Auckland at present, so it will likely be tomorrow that I come back to you. Totally understand re commercial sensitivities and if possible, one suggestion would be to group those visits so Stuart doesn't have gaps in between.

Thanks Jenna

From: Paul **S** 9(2)(a)

Sent: Tuesday, September 3, 2024 5:07 PM

To: Jenna-S 9(2)(a)

Subject: RE: 03 October - Minister Bayly in Blenheim

Hi Jenna

Stuart suggested a couple of companies – We will invite Stuart to everything we can but the nature of Ministerial visits at times there is commercial sensitivities etc so we can't always.

Once we get Stuart's sign off to come and we get the run sheet to you we can discuss logistics etc and about Max from the Digi team

Cheers



Daul s 9(2)(a)

Senior Private Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics MP for Port Waikato

s 9(2)(a)

Website: www.Beehive.govt.nz

Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: Jennas 9(2)(a)

Sent: Tuesday, September 3, 2024 4:47 PM

To: Paul **S** 9(2)(a)

Subject: RE: 03 October - Minister Bayly in Blenheim

Many thanks Paul, I can see Stuart has a hold that day for something else, so we'll discuss and come back to you asap. It will be great to host the Minister at the top end of the electorate and depending on the run sheet, Stuart often picks the Minister and Advisor up and escorts them for the day.

Let me know if you think this would be a good visit for Max from the digi team to accompany? It would be great to have businesses and manufacturers filmed with the Minister and Stuart. Previously, Minister Willis and Goldsmith visits, they tended to be closed invite meetings which didn't really suit.

I'll be your key contact person for this visit and will liaise with Vanessa in the electorate office as we usually organise the visits.

Thanks Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, Member of Parliament for Kaikoura 9(2)(a)



From: Pauls 9(2)(a)

Sent: Tuesday, September 3, 2024 4:31 PM

To: Stuart Smith < Stuart.Smith@parliament.govt.nz >

Cc: Jenna-S 9(2)(a) AlanS 9(2)(a)

Subject: 03 October - Minister Bayly in Blenheim

Hi Stuart, Jenna and Alan,

Minister Bayly is keen to do some Ministerial visits in Blenheim however has asked if you would like us to put some time aside for a Business Forum Lunch or Party fundraiser lunch? to support your work down there.

The Minister is looking at this stage will arrive 9.15am and depart 5.35pm - so we can put 90 minutes aside say 12.30pm – 2pm and if you can organise that and the other Visits we can arrange and we will update you as to the visits – a couple of which Stuart suggested to me the other day.

This is just a suggestion as to the lunch – if you prefer an hour for a town hall session we could look to do that too.

Open to the conversation - I look forward to hearing from you in due course

Thanks and regards



Paul^{s 9(2)(a)}

Senior Private Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs
Minister for Small Business and Manufacturing
Minister of Statistics
MP for Port Waikato

s 9(2)(a)

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Cheers



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s 9(2)(a)

Communications Coordinator for Stuart Smith, Member of Parliament for Kaikoura s 9(2)(a)



From: Paul **S** 9(2)(a)

Sent: Tuesday, September 3, 2024 4:31 PM

To: Stuart Smith < Stuart. Smith @parliament.govt.nz >

Cc: Jenna-S 9(2)(a) Alan S 9(2)(a)

Subject: 03 October - Minister Bayly in Blenheim

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Open to the conversation - I look forward to hearing from you in due course

Thanks and regards



Paul^{s 9(2)(a)}

Senior Private Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs Minister for Small Business and Manufacturing Minister of Statistics MP for Port Waikato

s 9(2)(a)

Website

www.Beehive.govt.nz

Private Bag 18041, Parliament Buildings, Wellingtor 6160, New Zealand

From: Jenna-S 9(2)(a)

Sent: Thursday, 5 September 2024 10:31 AM

To: Stuart Smith <Stuart.Smith@parliament.govt.nz>; Paul \$9(2)(a)

Subject: RE: 03 October - Minister Bayly in Blenheim

Hi Paul,

I've got some dates in November to offer – just off to a team meeting and will be in touch shortly.

Thanks Jenna

s 9(2)(a)

Communications Coordinator for Stuart Smith, MP for

Chair Finance & Expenditure Select Committee. s 9(2)(a)

Senior Executive Assistant for Sam Uffindell, MP for

Tauranga,

Chair of Health Select Committee.s 9(2)(a)

s 9(2)(a)

From: Stuart Smith < Stuart. Smith@parliament.govt.nz >

Sent: Thursday, September 5, 2024 10:30 AM

To: Paul Moir **S** 9(2)(a)

Cc: Jenna-Lea PhilpottS 9(2)(a)

Subject: RE: 03 October - Minister Bayly in Blenheim

I am overseas from October 9th to the 21st.

It might be better if you and Jenna get together to go through potential dates.



STUART SMITH

MP for Kaikōura

for stuartsmith.national stuart.smith@parliament.govt.nz

Funded by the Parliamentary Service. Authorised by Stuart Smith, Parliament Buildings, Wgtn.



From: Paul Moir S 9(2)(a)

Sent: Thursday, September 5, 2024 10:23 AM

To: Stuart Smith < Stuart.Smith@parliament.govt.nz >

Cc: Jenna**S** 9(2)(a) Alan**S** 9(2)(a)

Subject: RE: 03 October - Minister Bayly in Blenheim

Hi Stuart

Sorry 30th wont work – would the 9th October? Potentially with an overnight so could do an evening event? And Andrew could fly home in the morning

Cheers



Paul^{s 9(2)(a)}

Senior Private Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs
Minister for Small Business and Manufacturing
Minister of Statistics
MP for Port Waikato

s 9(2)(a)

Website: www.Beehive.govt.nz

Private Bag 18041, Parliament Buildings, Wellington 6160, New Zealand

From: Stuart Smith < Stuart.Smith@parliament.govt.nz >

Sent: Thursday, September 5, 2024 10:11 AM

To: Paul S 9(2)(a) Cc: Jenna S 9(2)(a)

Alans 9(2)(a)

Subject: RE: 03 October - Minister Bayly in Blenheim

Hi Paul,

Unfortunately, the 3rd doesn't work, how about September 30th?



From: Paul **S** 9(2)(a)

Sent: Tuesday, September 3, 2024 4:31 PM

To: Stuart Smith < Stuart.Smith@parliament.govt.nz >

Cc: Jennas 9(2)(a)

Subject: 03 October - Minister Bayly in Blenheim

Hi Stuart, Jenna and Alan,

Minister Bayly is keen to do some Ministerial visits in Blenheim however has asked if you would like us to put some time aside for a Business Forum Lunch or Party fundraiser lunch? to support your work down there.

The Minister is looking at this stage will arrive 9.15am and depart 5.35pm - so we can put 90 minutes aside say 12.30pm – 2pm and if you can organise that and the other Visits we can arrange and we will update you as to the visits – a couple of which Stuart suggested to me the other day.

This is just a suggestion as to the lunch – if you prefer an hour for a town hall session we could look to do that too.

Open to the conversation - I look forward to hearing from you in due course

Thanks and regards



Paul^{s 9(2)(a)}

Senior Private Secretary | Office of Hon Andrew Bayly

Minister of Commerce and Consumer Affairs
Minister for Small Business and Manufacturing
Minister of Statistics
MP for Port Waikato

s 9(2)(a)

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; Alans 9(2)(a)

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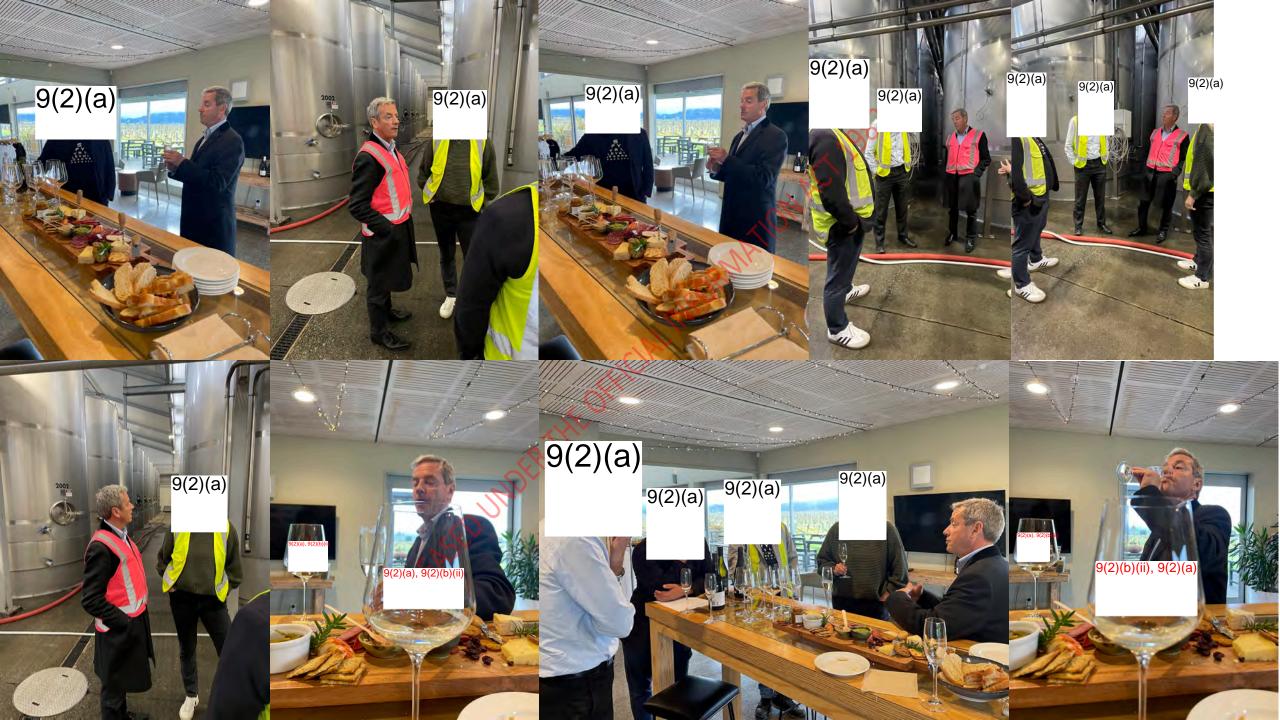


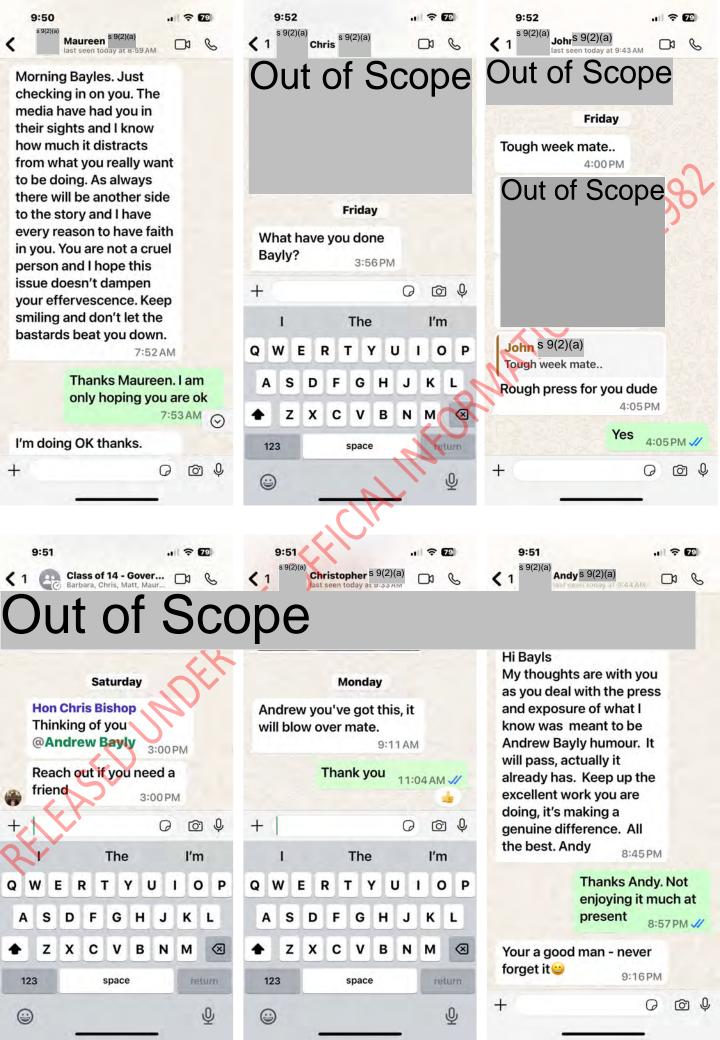












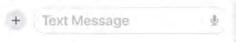


Today 8:16 AM

Andrew, what an ordeal you are having. I've been through something similar some time ago, I went to court & won. Keep your confidence up & ride through it. What has annoyed me is at no stage have we been told what the individual said to you. Keep up the good work Andrew. Our Mike Butterick is a great MP doing a wonderful job. Kindest regards. David s 9(2)(a) Masterton.

Thanks David. Hopefully just about through it. Mike sitting beside me right now!

Two top men together. Keep up the good work



9:45

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Out of Scope

Today 8:39 AM

Hi Andrew Looks like it's been a tough week in politics -Kia Kaha, stay strong

iMessage



_{Ben} s 9(2)(a)

. P E

Yesterday 10:04 PM

Hey Andrew,

9:44

Just watching the TV coverage on your indiscretion. Keep you head high and don't let the media get you down. Love what you and your teammates are doing to get the country back on track. We're lucky to have great guys like you in Parliament. Keep up the good work! Ben \$ 9(2)(a)

Out of Scope

Thanks Ben. Hope you and Jacinda are well

My wife is Lucinda, not Jacinda!

I know. Joke! How is the

We haven't had any Eagles since you left us! Looking forward to supporting JC and the National Party next year. At least you guys know what you are doing!

Hey many thanks. Great to get messages like yours. Best wishes

Delivered

+

Keep going Mate. We need brains like yours and your colleagues to get the car out of the ditch!

+ iMessage

Friday

Amys 9(2)(a)

9:47

I hope you're ok.
This will be rough and
there is nothing you can
do but ride it out so don't
even bother trying.
You have done all you can
by apologising.
Something else will be
top news soon enough.
It will be hard but it will
pass

I'm actually in Wellington but Lynne put me onto the lady at KO on Wednesday and I have been sent pics of the temp fencing they put up already and they have re boarded so that's just fantastic. Shes also contacted me

Shes also contacted me directly this morning & the Constable has taken note also because he rung today also randomly. But they are following up and that's important. I owe Lynne some chocolates for pointing her out

Sunday

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s 9(2)(a)





Sunday 9:27 PM

Hi Andrew.
Now that the year is getting closer to Xmas we are having our 9(2)(b)(ii)
annual Christmas dinne

annual Christmas dinner.
We would very much like
it if you can attend, as
always its good to have
your presence and a few
words of wisdom and
what is happening in
politics.

I see you have hit the headlines lately, maybe not quite the way you may have wanted but a Christmas dinner with us will cheer you up.
A new venue this year at s 9(2)(a)
Sunday 24th November 6pm start.
Regards

Bruce \$ 9(2)(a)

Monday 7:09 AM

Thanks Bruce. Lynne from my office will be in contact

Today 9:05 AM

Morning Andrew. The week from hell for you.

Just shows how desperate the opposition is to make an issue out of this including the lefty media.

Trying to make a mountain out of a mole hill.

All the best. BruceS 9(2)(a) < s 9(2)(a)

Friday

Andrew, are you alright?
I'll give you a ring in an hour after my current
PCA event.
7:19PM

7.1011

Yes but bruising day

8:00 PM //

Missed voice call

Tap to call back 8:08 PM

Just tried to call you

8:10 PM

Missed voice call

Tap to call back 8:14PM

You

+

Yes but bruising day

Yeah but I think you should be okay. Just be careful.

I wanted to see if there was any way that I could help you. E.g. Use my Twitter to publically defend you.

Like mention that you are a fantastic boss and person and very well meaning (because this is objectively true)

Voic

Voice call

6 min 8:17 PM

Yesterday

0

@ Q

0

Yesterday

Andrew, have you had a thought? Do you want me to do something for your defense? The common comments that I'm seeing online is that you're a "bully" which is complete utter nonsense.

If you feel like it. Need to be careful what and how you say anything. People will be quick to say you are biased

You

If you feel like it. Need to be careful what and how you say anything. People will be qui...

I completely agree. I'll wait another few days and if things die down, then I won't need to do anything. But if this continues, I'll send you a draft beforehand.

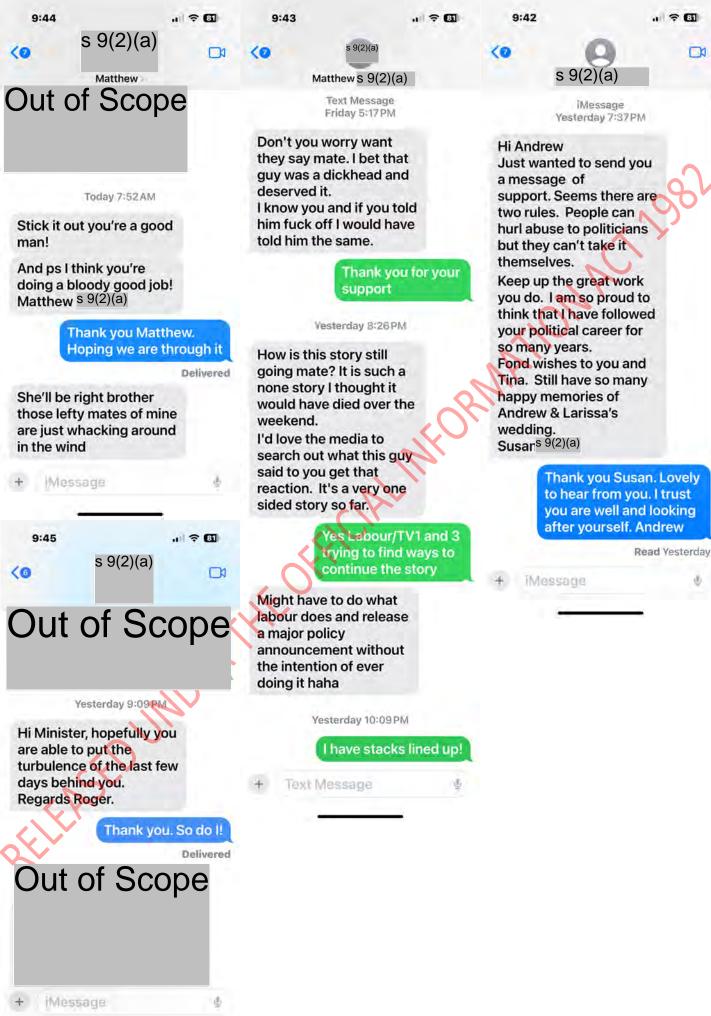
Also, not sure if you'll assuage a bit, but Barry Soper defended you.

6:16 PM











.11 9 02

9:40

9:40

Chris

Tuesday 10:26 AM

Hi Andrew Just back from overseas and see there's a bit of noise going on... Don't let the bar stewards grind you down mate. What a load of crapola. Cheers

> Thanks Chris for your support. Yes a bit tough at present

Yesterday 6:39 PM

Hang on in there mate

Getting there

9:38 al 🗢 🕮 s 9(2)(a) (0

Yesterday 6:24 AM

Morning Andrew. Tough week mate. Keep at it. These things help us to be a better person. Some of us have said things that we regret - it happens, that's life, most of us are not perfect and sometimes imperfect. You have owned it. Thinking of you. Andy

> Thanks Andy. Yes not much fun. However, really appreciate your support

> > Delivered

For me, I worked out 6 what was causing the trigger and that seemed to work for me

Yesterday 5:09 PM

Bill s 9(2)(a) Out of Scope

9:43

Yesterday 6:41PM

s 9(2)(a)

Hang in there, Andrew. You are a great MP, you work hard and deliver. We need more like you in our Parliament. I supported you this afternoon in a Teams meeting, real people who also stand alongside you. You have our unconditional support. Bill.

Text Message

9:40

Thank you Bill, Really appreciate your support Out of Scope

Yesterday 8:44 PM

s 9(2)(a)

John s 9(2)(a)

Another rough day no further comments required

Yesterday 10:09 PM

Yes. Only TV1 still running the story

Delivered

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.11 ? 81

That's not surprising

Message

9:41

s 9(2)(a)

s 9(2)(a)

Out of Scope

. S 32

Yesterday 6:23 PM

s 9(2)(a)

Don't let them grind you down. You're doing a great job and those who know you know you were just misunderstood.

Yesterday 7:33 PM

Thanks Tim. Really appreciated

Delivered

resterday 6:09 PM

Everyone who has a sense of purpose has one of these! News today, wrapping fish and chip's tomorrow Best. Don.

Yesterday 7:35 PM

Thanks Don. I need to buy those fish n chips!

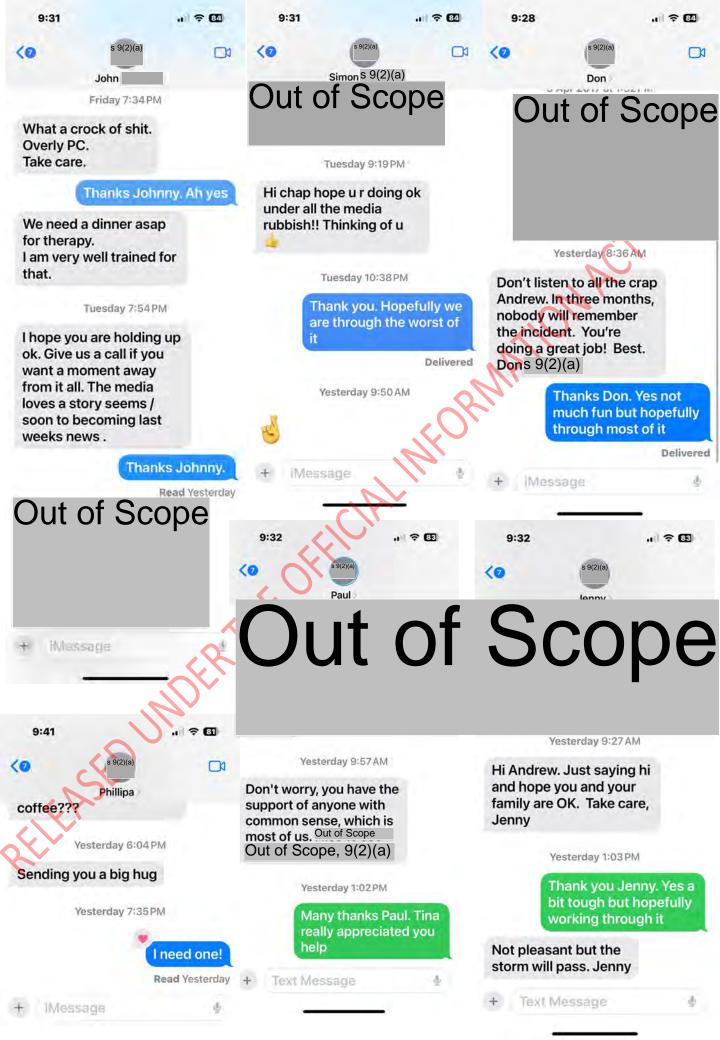
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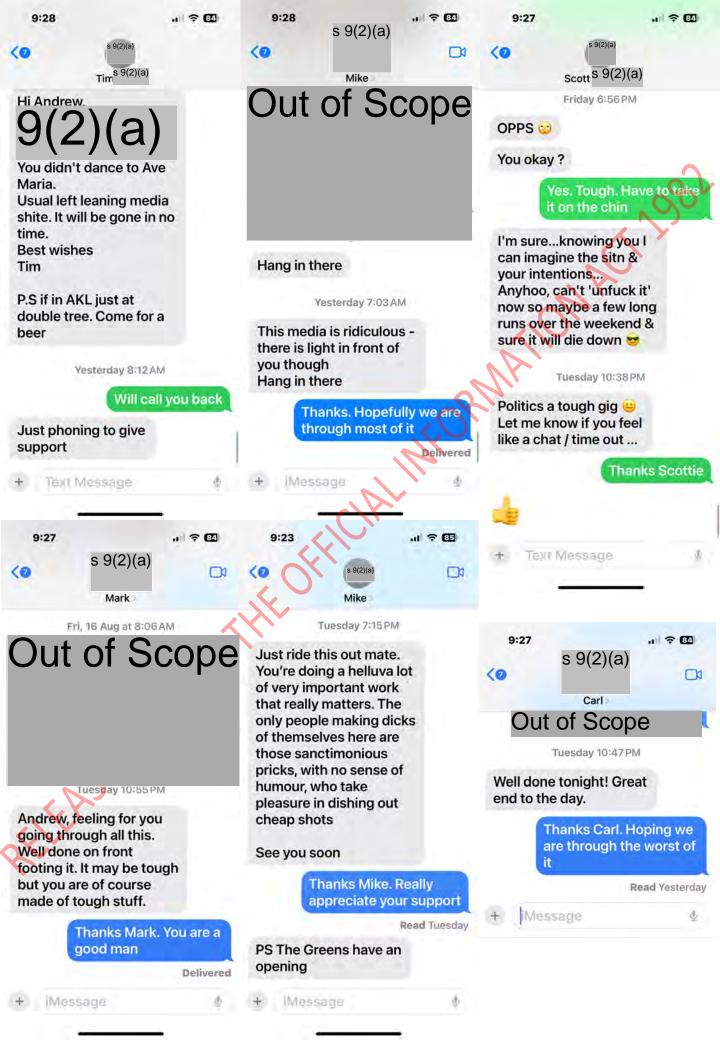
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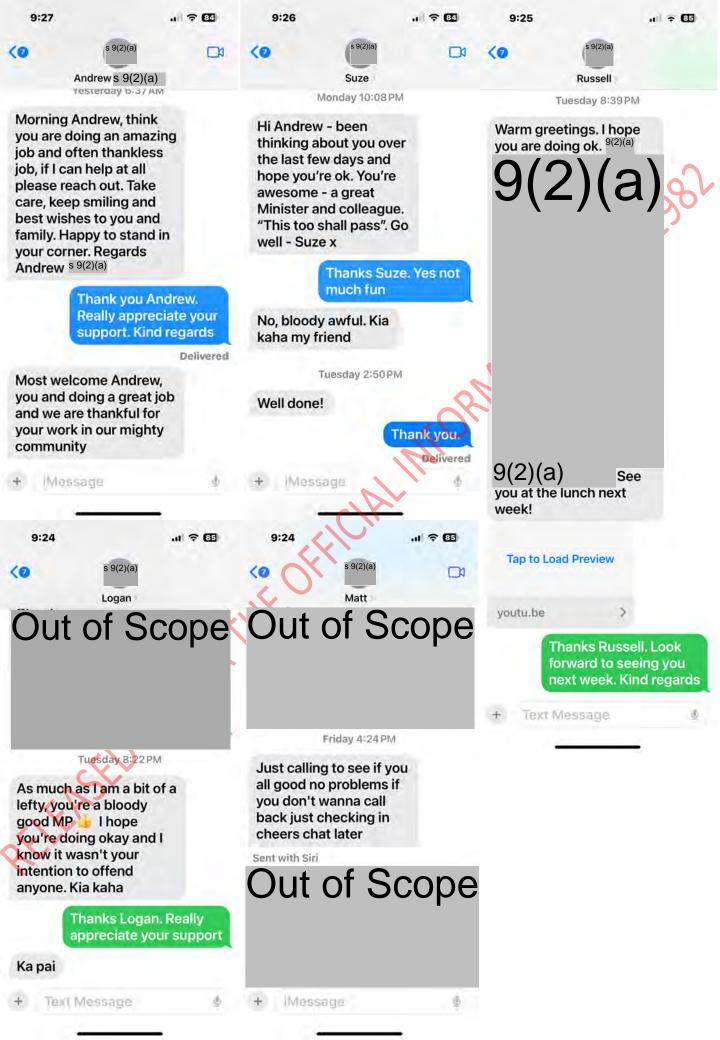


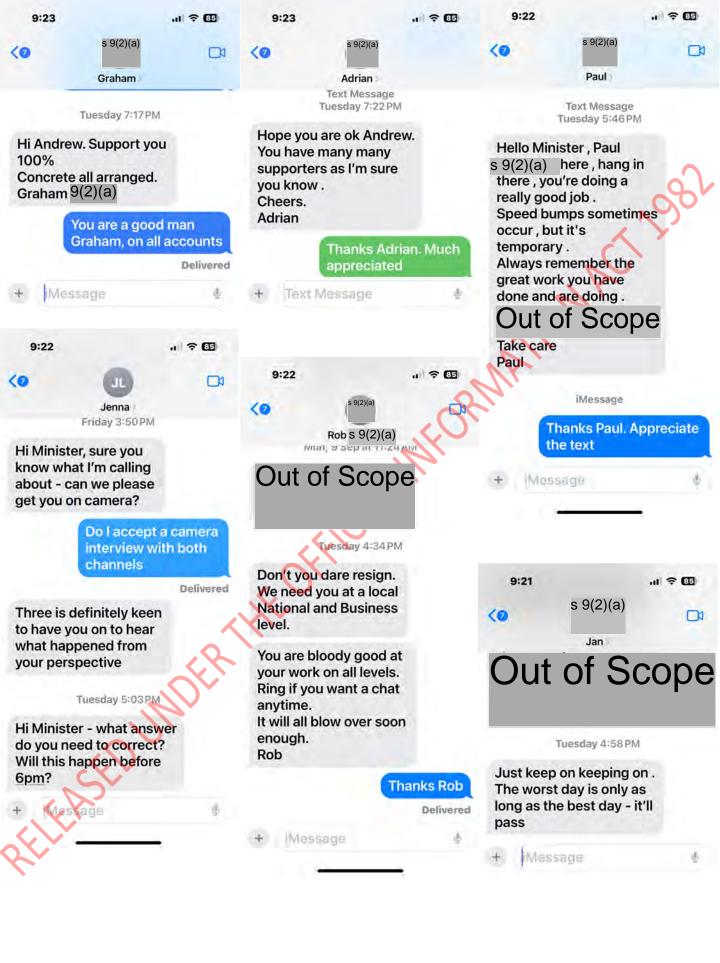
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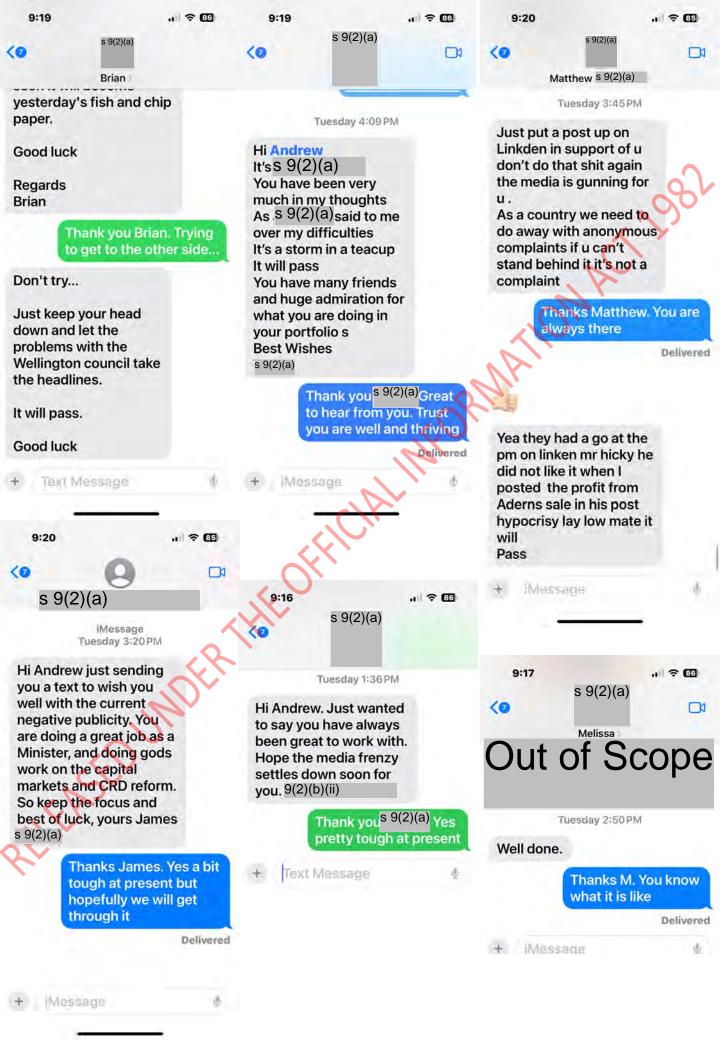


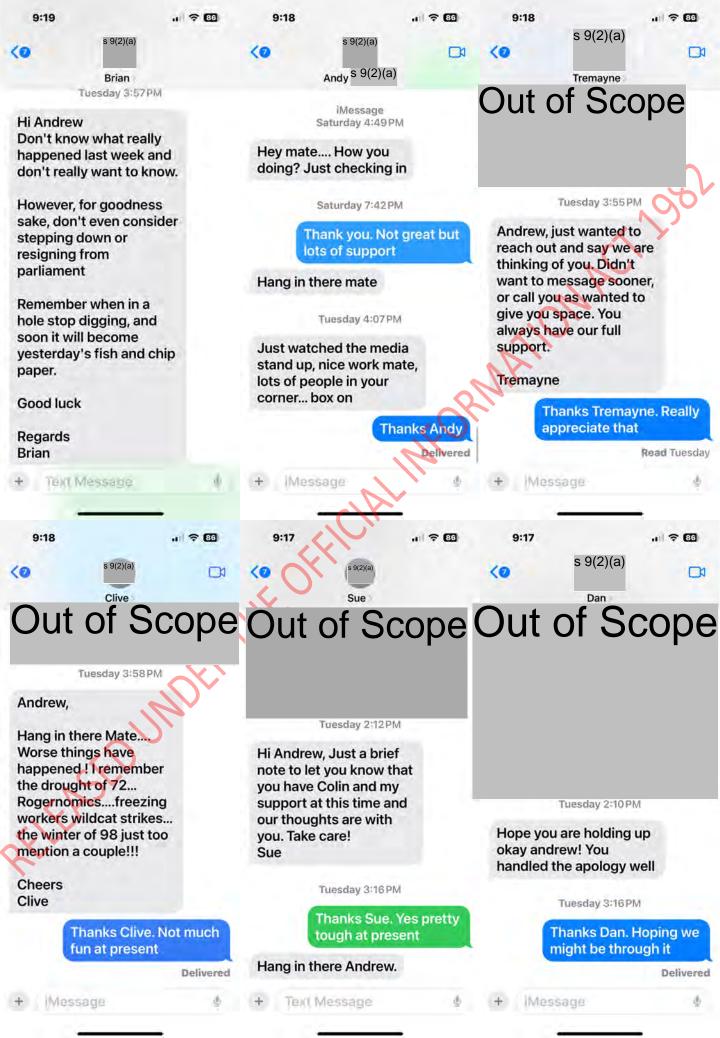


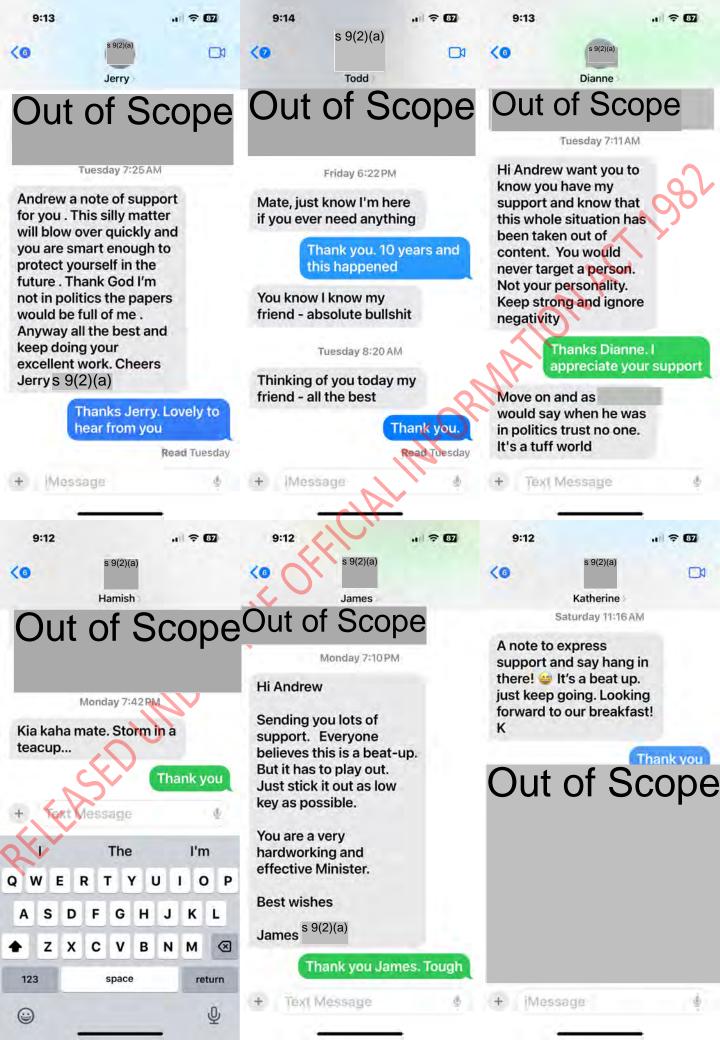


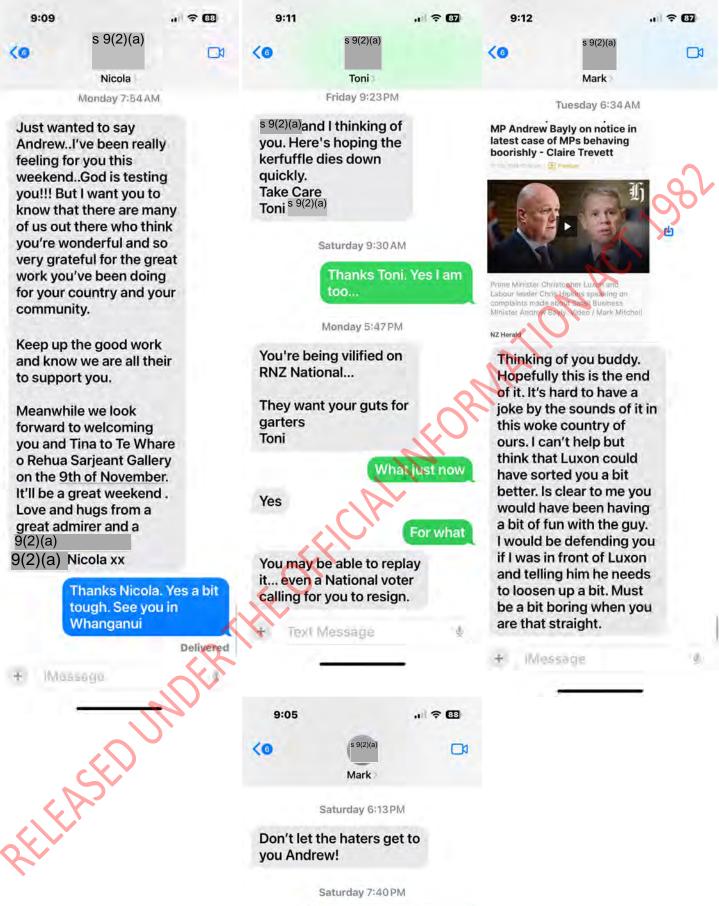












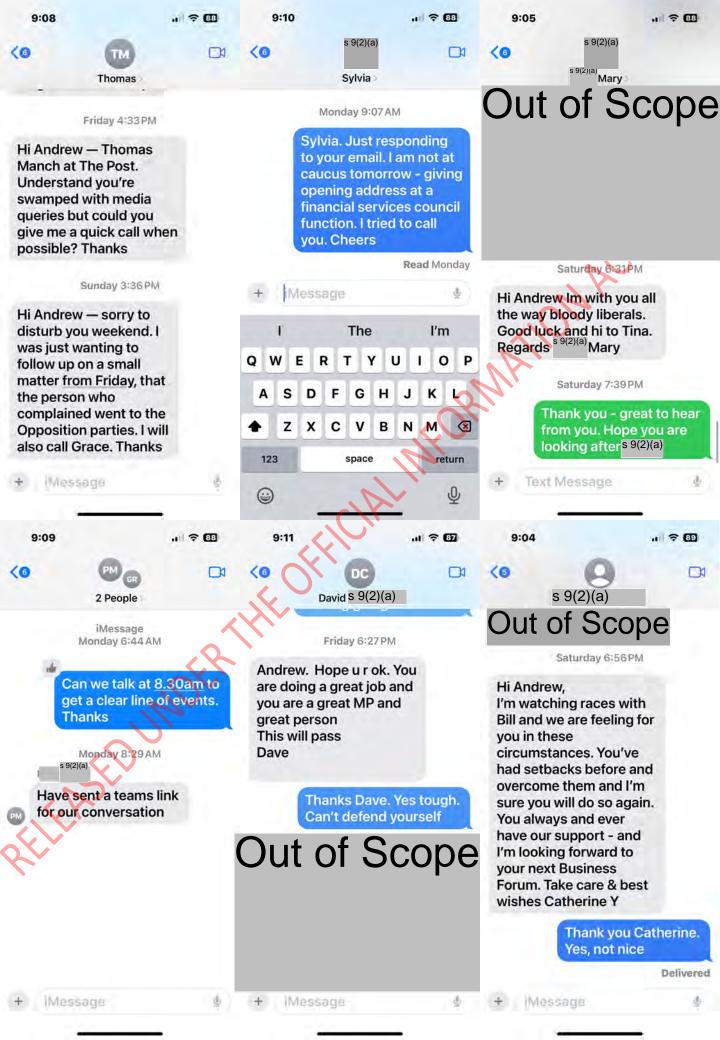
Thank you Mark.

Message

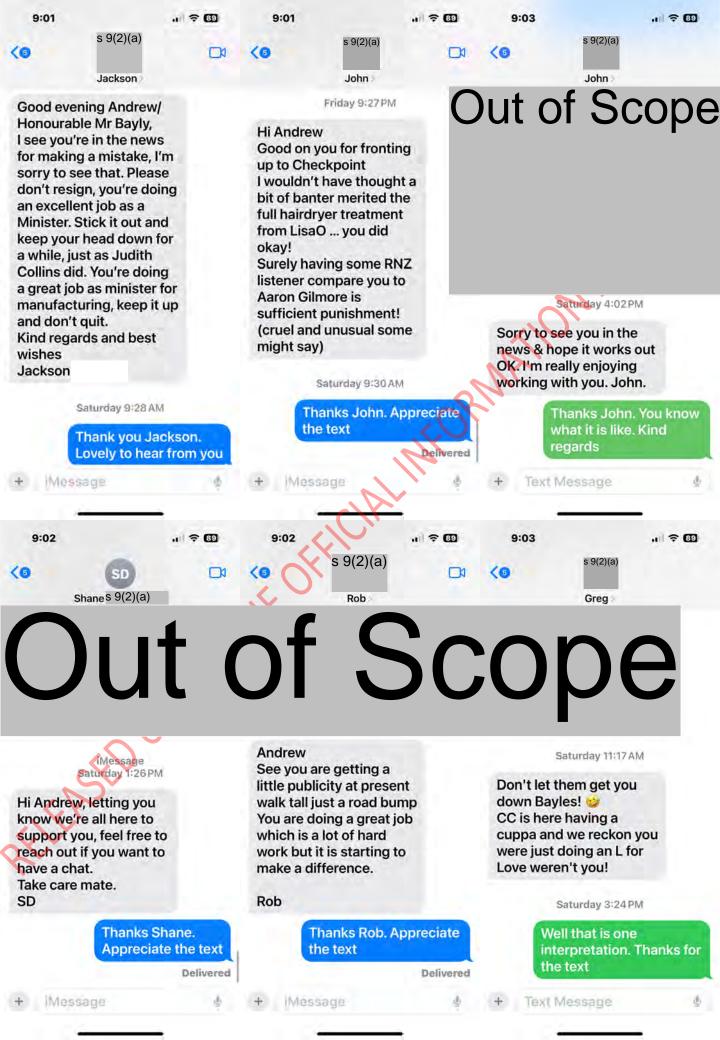
Appreciate the support

Delivered

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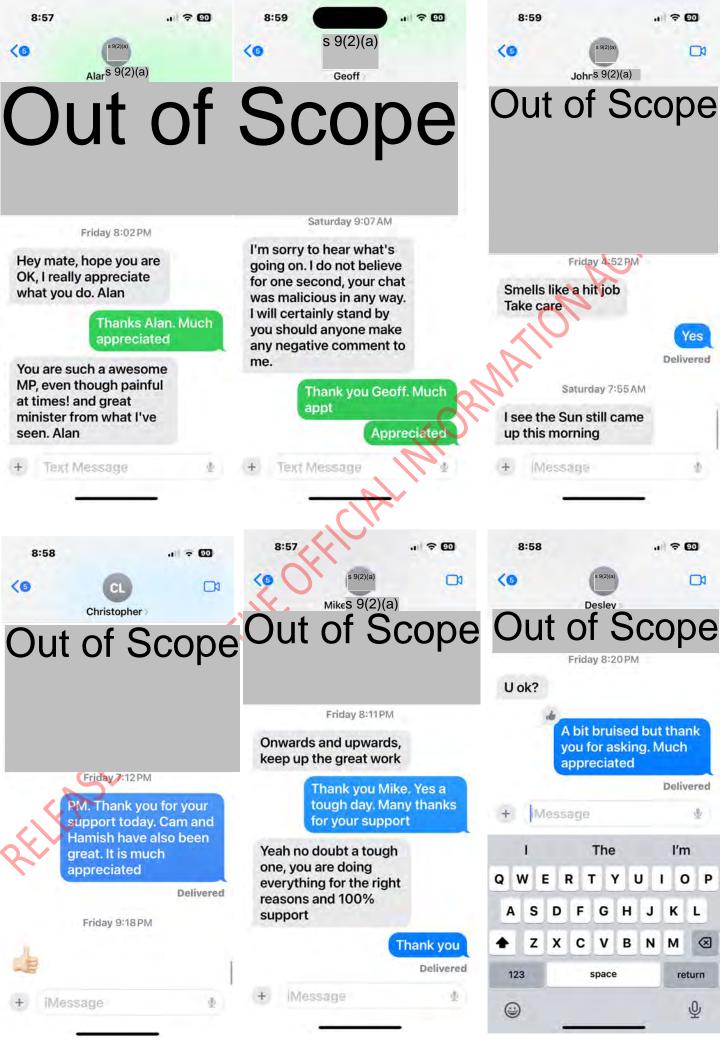


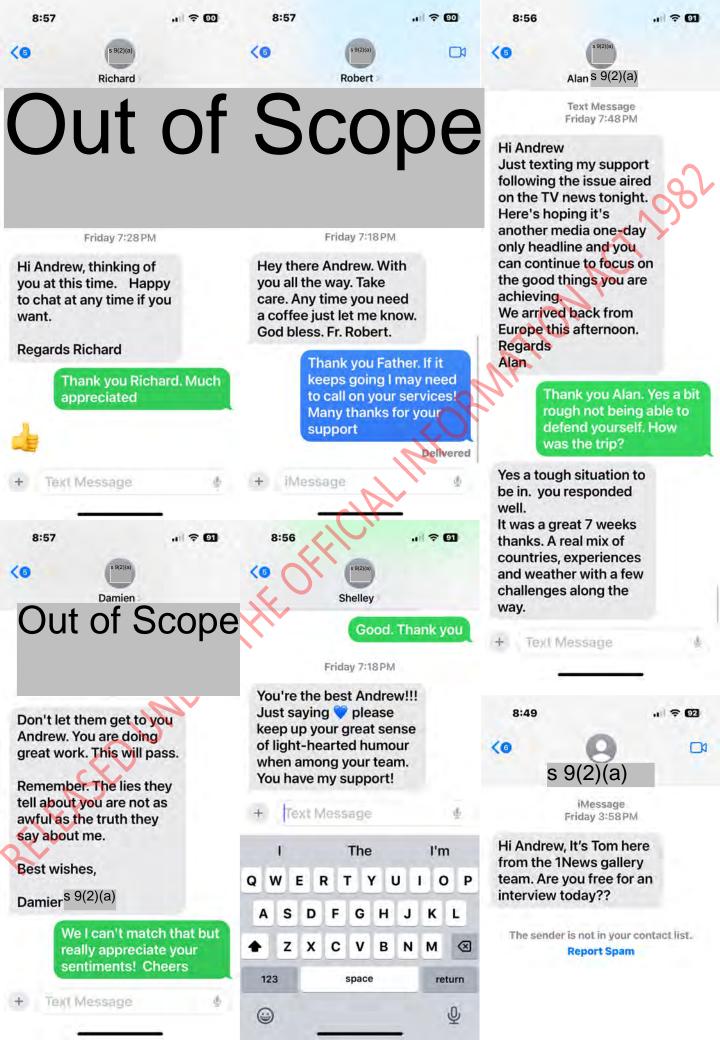


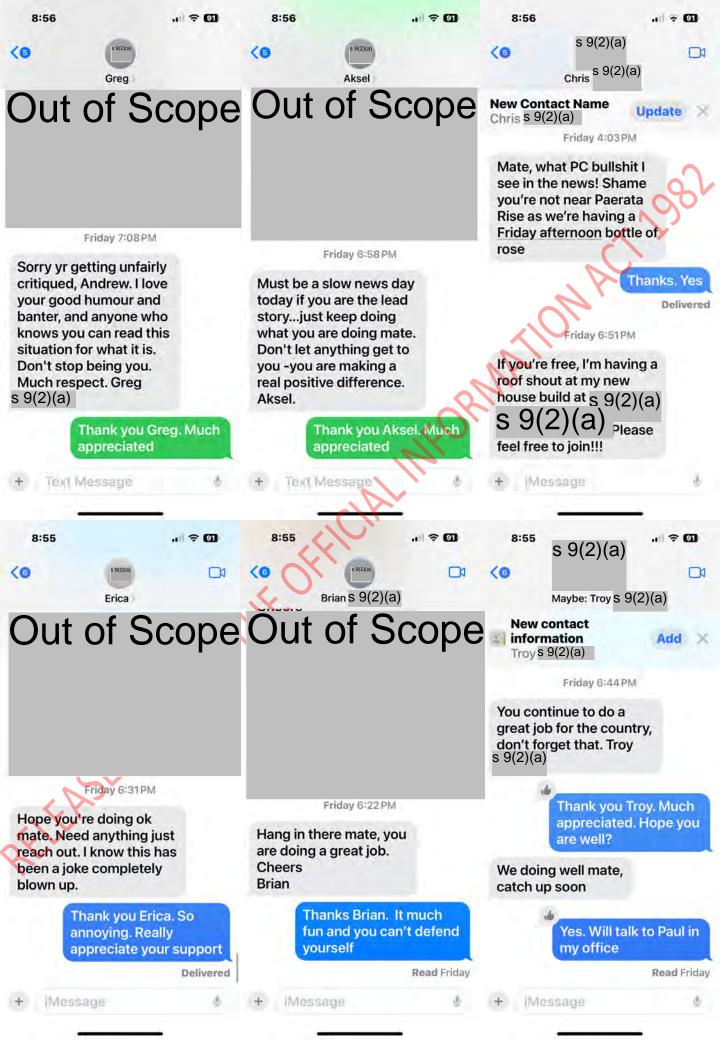


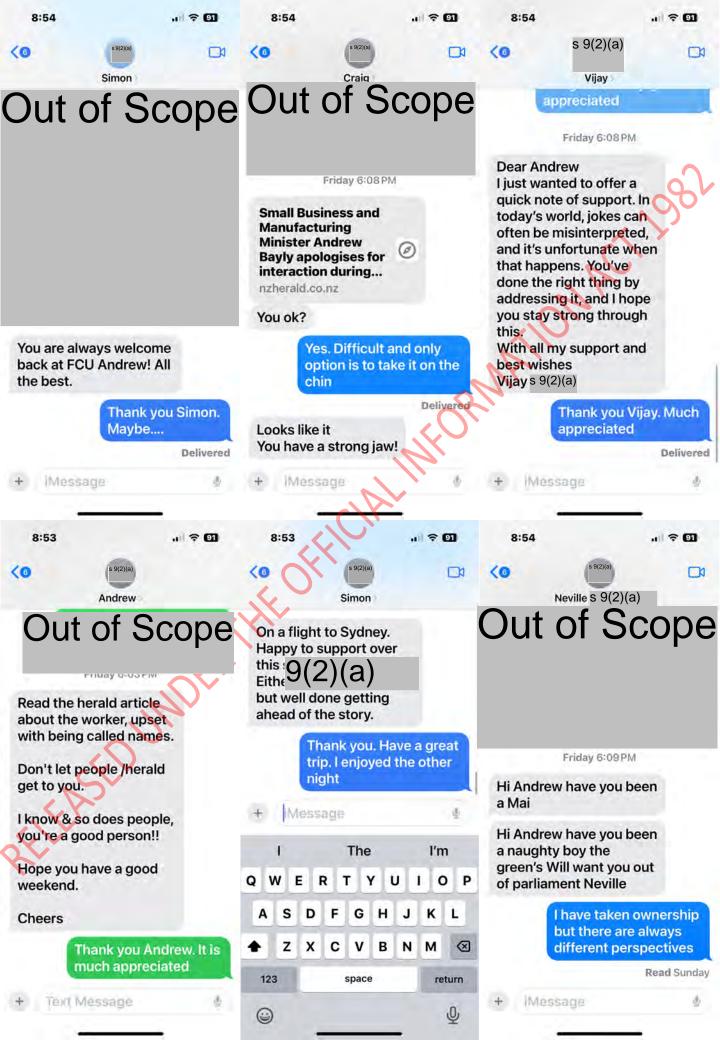


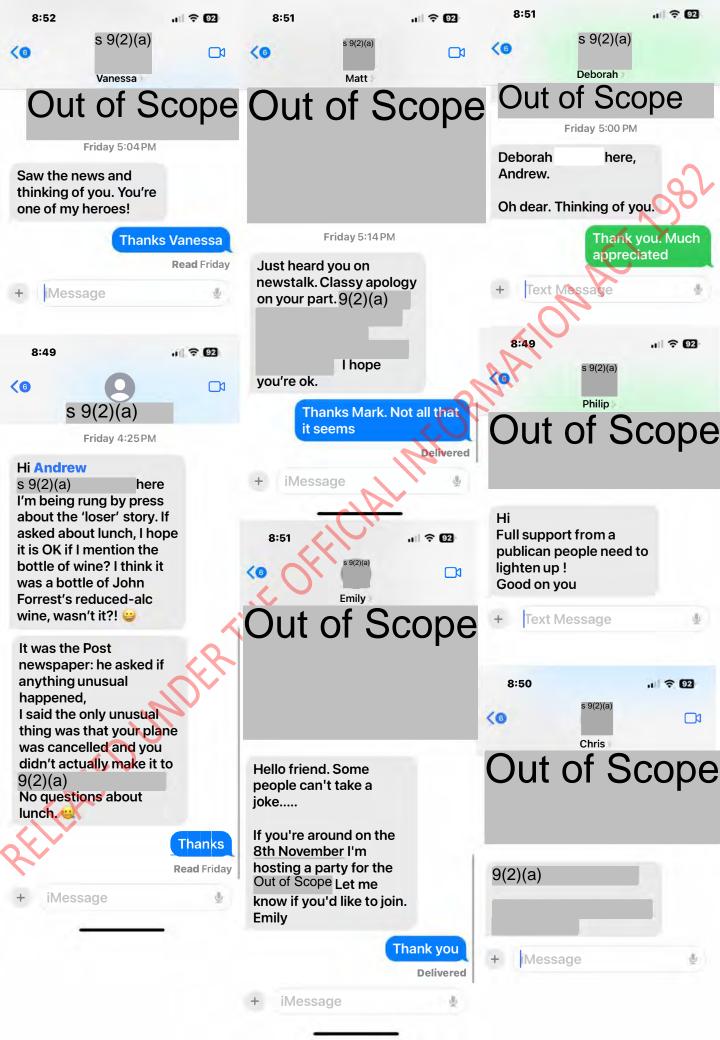
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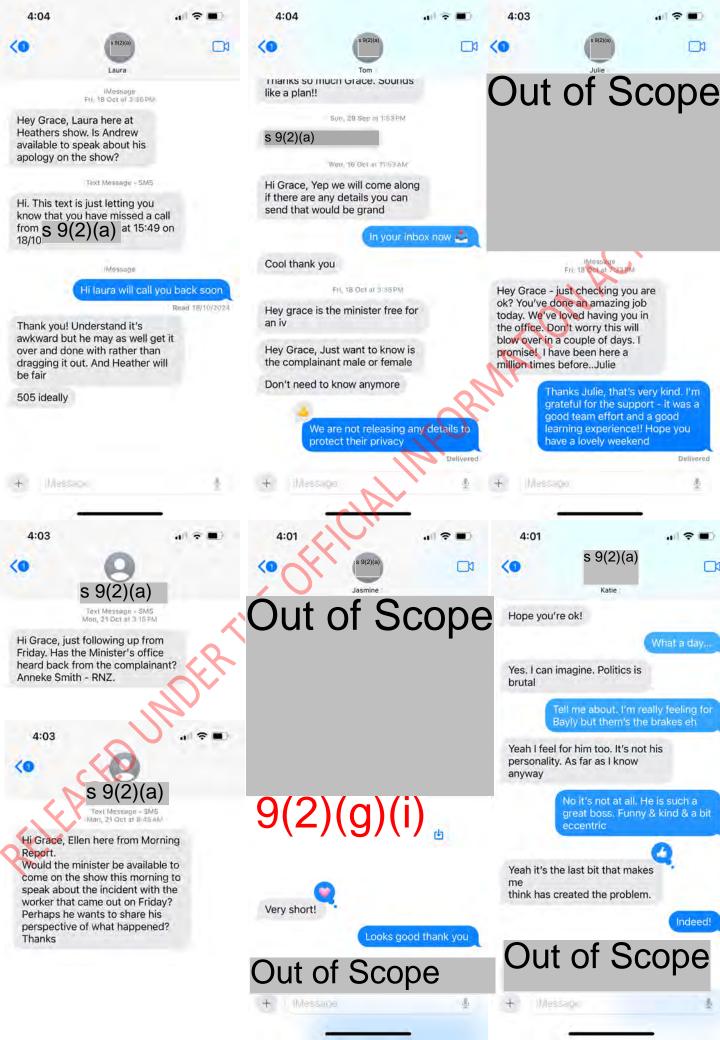


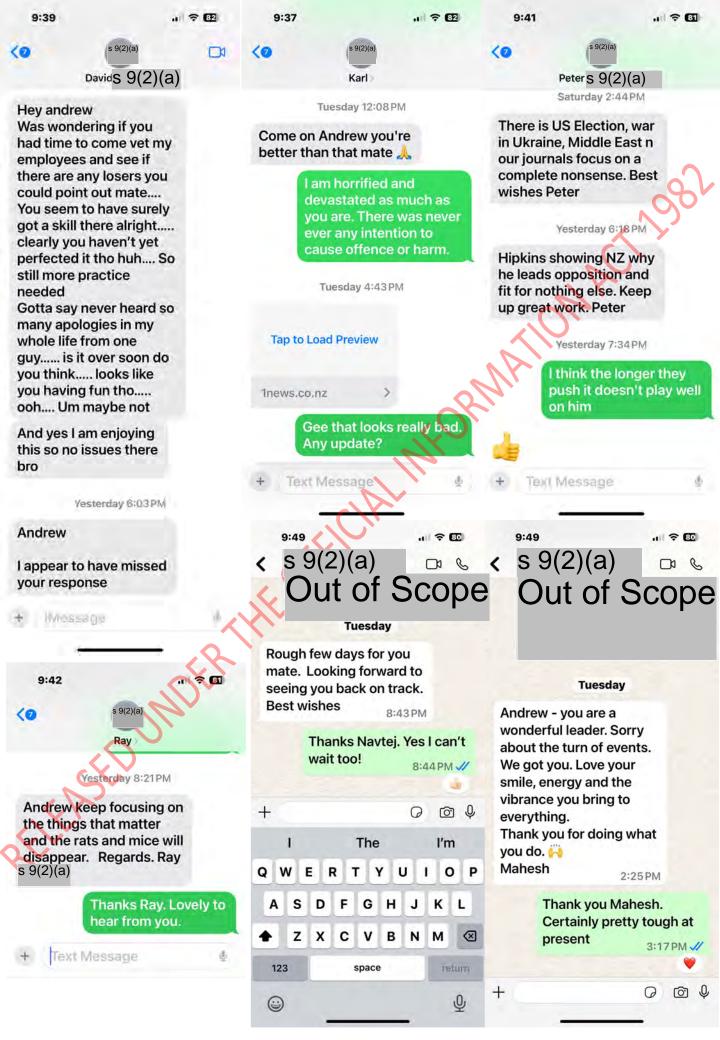


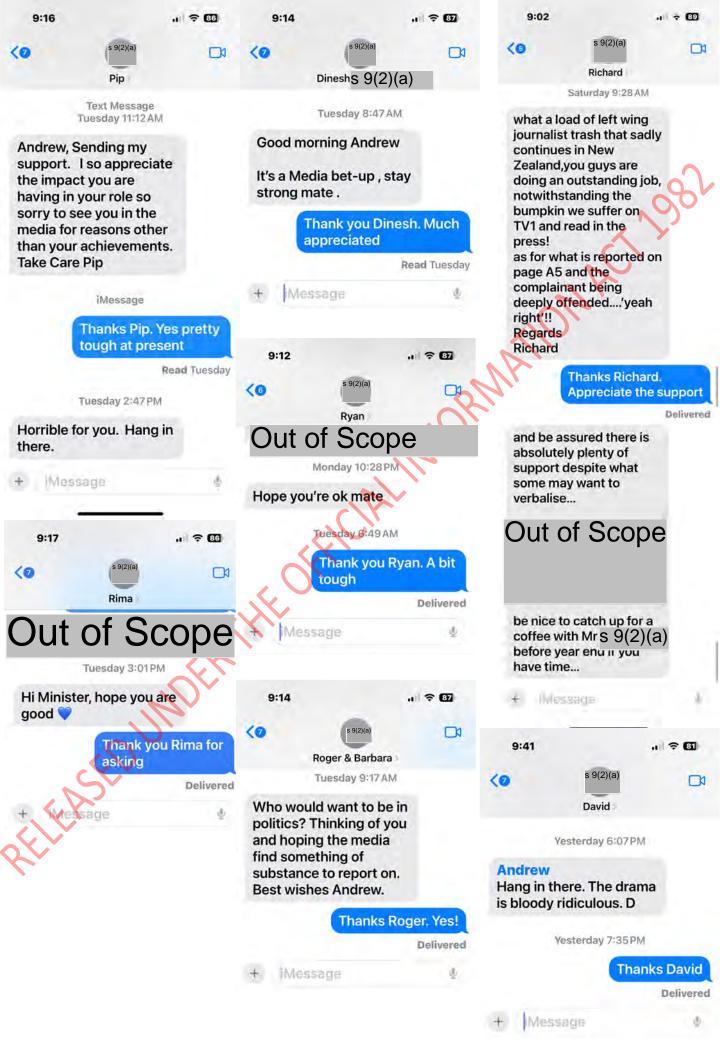


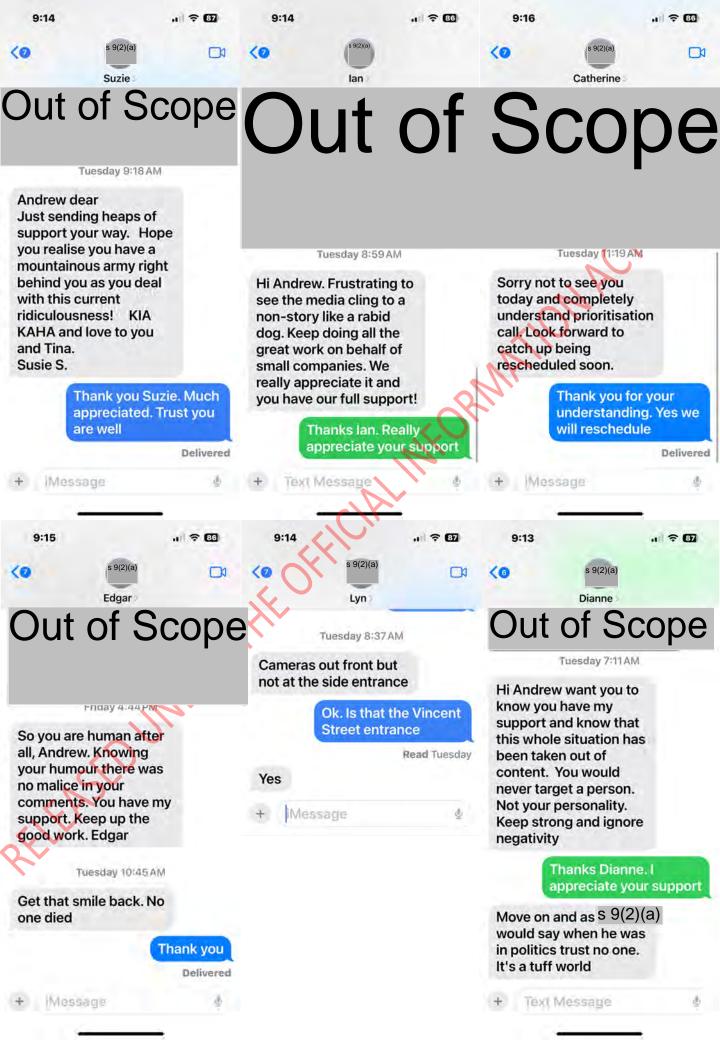


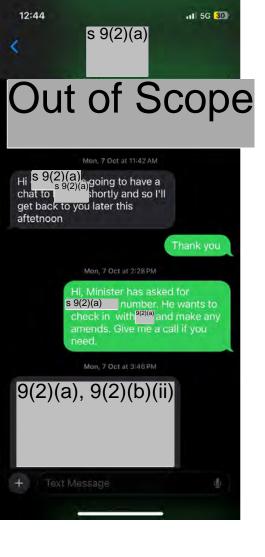






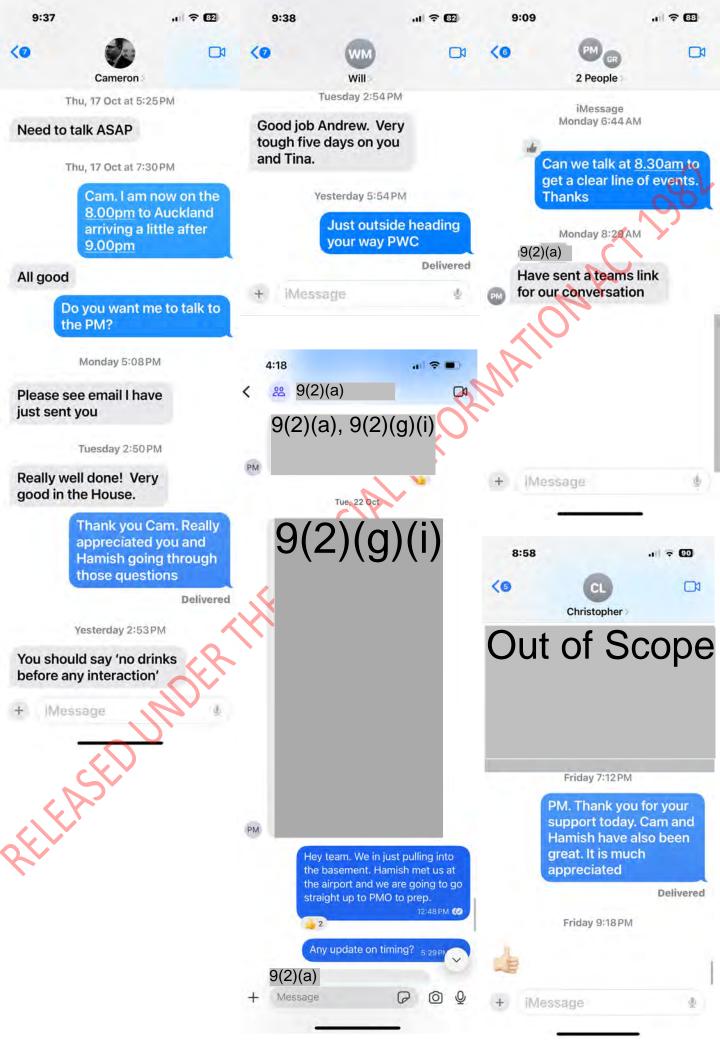


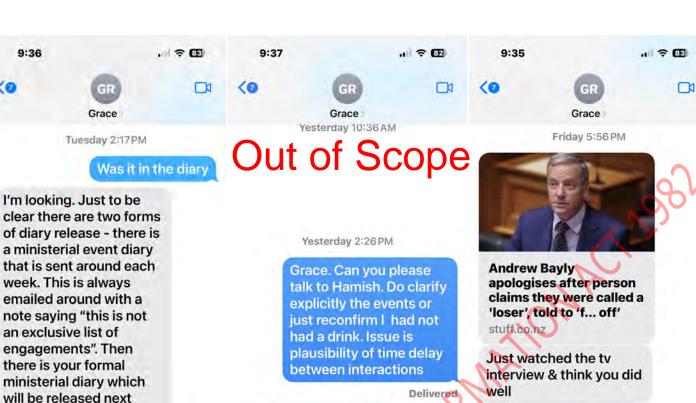




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Ok. Presumably it was in both. Paul should know

For some reason it dripped off the diary - it was the last event of the day. I will clarify with Jo

month - which will

definitely include it.

Ok. Good. Any reason why. I listed the event on my Facebook post so no attempt to hide the visit Be careful not to indicate this is where the event occurred. 9(2)(a) might be able to explain what went on

No it's my bad - I send the info to PMO and it just slipped off the list of events. I will explain

s 9(2)(g)(i)

4 iMessage

Will come back to you soon.

All good. All clear. Continue with approach

Message 9:35 . P B Grace Friday 3:40 PM

I presume I go off line until you do your rounds of the media

s 9(2)(g)(i)

I'll take you advice

I am taking to press gallery now

Herald no

Julia Herald J

iMessage.

Saturday 9:33 AM

Grace. Have you completed the timeline. Just keen to make sure it is accurate

Morning, here is what I have:

Timeline

3 October - visit 10 October - received the letter of complaint 11 October - Bayly sent a letter of apology and did not hear back from the complainant, employer indicated matter was resolved 17 October complainant wrote again saying he was unsatisfied with the apology 18 October - Bayly sent follow up letter of apology & made media statement

Friday 5:56 PM

