

25 October 2018

Manhattan Trust

Email: fyi-request-8631-aeb6cdfd@requests.fyi.org.nz

Dear Manhattan Trust

Official Information Act 1982 (OIA) request #18.058

1. We refer to your request of 7 September 2018 requesting “full disclosure of any correspondence or information the Commerce Commission has received in relation to SwipeHQ, Bank of New Zealand, BNZ PayClip and SmartPay.”
2. You have since revised your request to clarify that you are seeking correspondence or information the Commission has received in relation to Bank of New Zealand in respect of SwipeHQ, BNZ PayClip or SmartPay.
3. As advised in our letter of 2 October 2018, the Commission extended the deadline to decide your request to 26 October 2018.
4. We have treated this as a request for information under the Official Information Act 1982 (OIA).

Our response

5. We have decided to grant your request.
6. To access the documents, please go to the link: <https://commercecommission.box.com/s/cgfdk8muobni5xeicyqiiqwsn9vq3nee> and enter the password: Password: ComComOIA2018*.
7. Please note that we are continuing to consult on redactions to two further documents, and we will provide those to you without undue delay.
8. We have redacted names and identifying details from the information provided, in order to protect the privacy of natural persons.¹ We have also redacted information which would be likely unreasonably to prejudice the commercial position of the person who supplied or who is the subject of the information.²

¹ Section 9(2)(a) of the OIA.

² Section 9(2)(b)(ii) of the OIA.

9. We consider that good reason exists for withholding the information, and that the withholding of the information is not outweighed by other considerations which would render it desirable, in the public interest, to make the information available.³
10. We have also withheld additional information as making it available would be contrary to the provisions of a specified enactment.⁴
11. If you are not satisfied with the Commission's response to your OIA request, section 28(3) of the OIA provides you with the right to ask an Ombudsman to investigate and review this response. However, we would welcome the opportunity to discuss any concerns with you first.
12. Please note the Commission may publish this response to your request on its website. Personal details will be redacted from the published response.
13. If you have any questions in regards to this request, please do not hesitate to contact us at uia@comcom.govt.nz

Yours sincerely



Rosie Brown
OIA Coordinator

³ Section 9(1) of the OIA

⁴ Section 18(c)(i) of the OIA.