



New Plymouth Injury Safe Trust
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Submission to the

Ministry of Business, Innovation and Employment
on the
Buy-Now, Pay-Later Discussion Document

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Affiliation (if any):

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Thank you for the opportunity to make this submission on behalf of New Plymouth Injury Safe Trust and Taranaki's Transforming Attitudes to Alcohol Coalition (TATA).

NPiS is a coalition of local Taranaki organisations, national agencies and groups with an interest in injury prevention and community safety, established in 2001. Our core aim is to achieve a positive safety culture and create safer environments for all people within the New Plymouth District.

The collaborative partners of New Plymouth injury Safe are:

- Taranaki District Health Board
- New Plymouth District Council
- Bishop's Action Foundation (BAF)
- Tui Ora Ltd.
- Accident Compensation Corporation (ACC)
- New Zealand Police
- Worksafe New Zealand
- Kidsafe Taranaki Trust
- Fire and Emergency New Zealand
- St John Ambulance

Transforming Attitudes to Alcohol (TATA) is a collaborative group with an agreed goal of reducing harm from alcohol. The collaborative partners of TATA are:

- New Plymouth Injury Safe Trust
- Taranaki District Health Board
- Tui Ora Ltd.
- Accident Compensation Corporation (ACC)
- Taranaki Cancer Society
- Bishop's Action Foundation (BAF)

These collaboratives would like to signify their support for [Alcohol Healthwatch's submission](#).

We agree with Alcohol Healthwatch that alcohol is not an ordinary commodity and should not be treated as such. We acknowledge their assertion that economic accessibility of alcohol is a key driver of alcohol use, harm and inequities in harm.

'We are strongly concerned that purchasing alcohol (online or in-store) by using BNPL services may further increase its economic accessibility, fueling increases in alcohol use (or maintaining high levels of drinking) and result in alcohol harm to drinkers and others'

We too believe that it is imperative to put in place a set of robust regulations to protect consumers from any financial hardship and harm from increased drinking, and agree with Alcohol Healthwatch's recommendations of:

- Alcohol products should be excluded from any BNPL services or other unregulated credit-like services;
- Alcohol products should not be advertised or sold with fractional costing;
- Apply the Credit Contracts and Consumer Finance Act 2003 to regulate the BNPL sector (i.e. option 3); and
- Conduct a public inquiry into the online promotion, sale and delivery of alcohol.

Thank you again for this opportunity to complete a submission on the Buy-Now, Pay-Later Discussion document.

Ngā mihi



Alisha Stone

Programme Manager – New Plymouth Injury Safe Trust

On behalf of Taranaki's Transforming Attitudes to Alcohol Coalition