

8 July 2022

Submitted via [consumer@mbie.govt.nz](mailto:consumer@mbie.govt.nz)

Consumer and Competition Policy  
Ministry of Business, Innovation and Employment  
Wellington

**RE: Letter of support for Consumer NZ submission responding to the Mandatory Unit Pricing Discussion Paper**

FinCap welcomes the opportunity to comment on the Mandatory Unit Pricing Discussion Paper (discussion paper). We submit this letter of support for the Consumer NZ submission, as we strongly support their comments and recommendations.

**About FinCap**

FinCap (the National Building Financial Capability Charitable Trust) is a registered charity and the umbrella organisation supporting the 200+ local, free financial mentoring services across Aotearoa. These services support more than 70,000 people in financial hardship annually. We lead the sector in the training and development of financial mentors, the collection and analysis of client data and encourage collaboration between services. We advocate on issues affecting whānau to influence system-level change to reduce the causes of financial hardship.

**General comments**

Often people who financial mentors assist are facing difficulty paying for essential items like groceries. Whānau in Aotearoa should have clear and consistent information while shopping to ensure that they are able to purchase the items that most suit them and their budget. The prominent display of unit pricing should be easy to use so that whānau can easily compare products while they shop.

We strongly agree with the responses that Consumer NZ have given to the discussion document questions. In particular, we highlight our support in there needing to be access to guidance and education around the mandatory unit pricing and what whānau can expect when shopping for groceries. Adequate monitoring and enforcement are also crucial to ensure that the system works as it is intended.

Please contact Janeka Rutherford-Busck, policy advisor at FinCap on 027 261 3690 or at [janeka@fincap.org.nz](mailto:janeka@fincap.org.nz) to clarify any aspect of this letter of support.

Ngā mihi



Ruth Smithers  
**Chief Executive**  
**FinCap**