



consumer.

Annual Report

2024

We can't do this without your support

We provide independent, trusted advice and information across multiple channels, including our websites, social media channels, magazine, the media and through our consumer advisory service.

 2,970,756 website visitors	 20.8k Instagram followers	 51.5k Facebook followers
 3.7k TikTok followers	 33,101 Consumer NZ members	 800+ media appearances or mentions
 9,905 digital pass sales		

Let's work together

Funding and our research partnerships give us the support we need to provide the best outcomes for all New Zealand consumers. If you'd like to discuss a project we could work on with you – big or small – please get in touch with our strategic partnerships manager, Alana Lenahan.



Submissions

We completed 22 submissions in areas such as insurance, energy and financial services.



Fighting for long-overdue insurance reform

We submitted on the Contracts of Insurance Bill and appeared before the select committee, calling for long-overdue changes in the insurance sector to better protect consumers.



Encouraging fairer outcomes and effective financial services legislation

We submitted on a variety of consultations calling for fairer outcomes for consumers of financial services and amendments to the law. We also highlighted issues with the current dispute resolution schemes and called for changes to enhance their effectiveness.



Improving the electricity market

We successfully influenced key decision-makers to strengthen consumer protections, particularly for those experiencing energy hardship (in particular, by securing mandatory consumer care obligations for electricity retailers) and to improve transparency and ease of switching providers.



Enhancing the retail payment system

We highlighted the regular complaints we receive about excessive, hidden and unavoidable card payment surcharges. Although we supported further interchange regulation (to reduce the cost to businesses of accepting surcharges), we argued for surcharge regulation to address the card payment issues that consumers face.



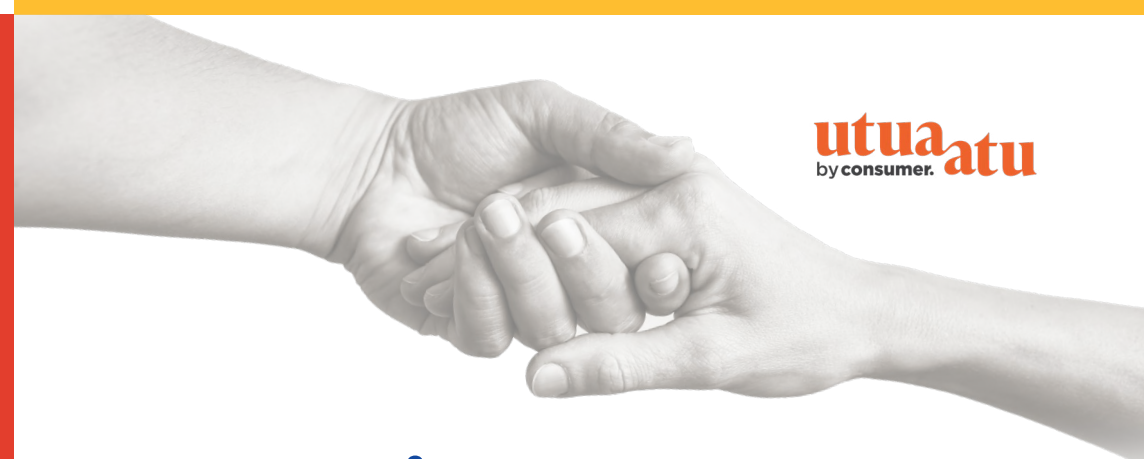
Extending gift card expiry dates

We appeared before the select committee, arguing for an end to unfair gift card expiry dates. An amendment to the Fair Trading Act was passed that, from March 2026, will require the expiry date of gift cards to be not less than 3 years from the date of sale.



Calling for further regulation of biometrics

We submitted in support of the Privacy Commissioner's 'exposure draft' of the Biometric Processing Privacy Code, seeking to ensure adequate protections are in place for collecting and processing biometric information.



Supporting all New Zealanders to be informed and resilient consumers

To achieve our mission of growing a marketplace of confident consumers whose collective influence is a force for good, we need to reach, represent and be accessible to New Zealanders across all parts of society.

Our Utua Atu programme was born out of a recognition that it is often those consumers who can least afford to pay for our advice and advocacy who can benefit from it the most.

In its third year of operation, Utua Atu utilised funding from three foundation donors (the Simplicity Foundation, Chorus and ASB Bank) and subsequent donors to:

- increase the number of participants in the programme to 746 and add another 20 social agencies to the programme, bringing the total to 46
- increase the level of engagement Consumer NZ staff have with social agencies and their clients to encourage participation in the programme
- use the information and intelligence gleaned from the programme to drive meaningful research and advocacy work
- forge relationships with new donors who have community objectives that the Utua Atu programme can service.

Energy advocacy

We fought for peoples' rights to power and gave them tips for keeping down costs.

- We partnered with EECA on developing an energy hub that provides expert advice for people on ways to save without sacrificing comfort.
- Our winter magazine focused on helping people electrify their homes to reduce energy bills.
- Following Northland's winter power outage, we produced a one-stop shop where impacted consumers could learn about their rights and claiming compensation.
- Our team facilitated quarterly meetings between consumer advocates and the Electricity Authority.

Powerswitch: Helping New Zealanders save for 25 years!

Our independent, trusted price-comparison tool, Powerswitch, celebrated a quarter century. 2024 was a record breaking year.

690k users visited the Powerswitch site.

25k new users registered with Powerswitch, bringing our total to **430k** registered users.

- Initiated switches increased by around **15%** (54% more than the next highest year of 2021).
- Our Powerswitch contact centre handled **2,600+ enquiries** from consumers who needed extra help.
- We launched the highly successful marketing campaign **It Pays to Change**.

POWERSWITCH
by consumer.

From the CE

Our mission to understand the ever-changing consumer landscape and help consumers navigate it with confidence has never been more complex. From product testing to research, advocacy and advice across the economy, our small but mighty team delivered a huge programme of work for our members and consumers generally. 2024 demonstrated that our role as an independent consumer voice is as important as ever. With a new government driving a busy policy agenda, our team was stretched across the year, representing the interests of consumers on a huge range of topics from scams to flight rights and energy issues.

– Jon Duffy



From the chair

In a year shaped by economic uncertainty and rapid changes in technology, we stood for New Zealanders on issues that affect vulnerable consumers on a daily basis – unfair supermarket pricing, greenwashing, retirement home contracts and protections against scams, and while we were delighted with the success of Powerswitch in helping consumers find better energy deals, we continued to draw attention to the excessive profits enjoyed by the power generators. With your help and continued support, we look forward to another year of fearless advocacy for all consumers across Aotearoa.

– Robert Aitkin



Understanding New Zealanders: Market research and Sentiment Tracker

Each year, our market research and Sentiment Tracker help us identify what matters most to tens of thousands of New Zealanders — insights we use to support public conversations, guide organisations and push for positive change.

A snapshot of 2024

Consumer sentiment: New Zealanders are feeling the pressure of daily life — particularly in their wallets and in access to essential services, with a focus on the cost of living, alongside a sharp rise in concerns about healthcare.

Cost of living
Household budgets remain under strain, and the cost of living and financial stress remain firmly top of mind for New Zealanders.

Stable but significant: Housing and the economy
Housing and economic concerns are consistently mentioned by around one-third of New Zealanders.

Dropping concern: Climate change and crime
Both have been deprioritised in terms of relative urgency. While still important, they have been overtaken by more immediate financial and service-related pressures.

Scams
Scamming is a constant background threat, with half of New Zealand households targeted and 1 in 10 people losing money in the past year. Confidence in scam protection is low — fewer than half our survey respondents are satisfied with their bank and service provider support around preventing scams.

Healthcare
The biggest increase in 2024 relates to concern about the healthcare system — rising from 23% to 39% in one year.

Shifting sentiment
After a long period of declining trust, 2024 saw a lift in consumer satisfaction — especially in everyday services like banking, telecommunications companies and energy.

The 8 most pressing concerns for New Zealanders in 2024



This year, we tracked key sectors, including:

- Energy • Banking • KiwiSaver • Insurance • Telecommunications
- Product ownership and reliability • Member feedback

Working with organisations to make things better

We shared insights with a range of organisations across sectors including finance, telecommunications, insurance and government to help them better understand the people they serve.

Delivering insights that reflect real experiences

Our research combines large-scale national surveys with targeted studies and product testing — in our own labs and with independent experts.

Note: Sentiment is tracked quarterly through a nationally representative survey of New Zealanders.

Research and campaigns



Demanding better right to repair regulation

In August, we presented a petition to parliament on behalf of 21,234 New Zealanders who want to see reparability labels included on household appliances and electronic devices. People want to be able to easily make informed purchasing decisions based on products' reparability. In our speech to the select committee, we explained why introducing reparability labels and passing the bill (drawn from the members' bill ballot in April) would go a long way to helping tackle the detrimental impacts of planned obsolescence.



Launching a petition to stamp out scams

A lack of investment in technology and innovation in the banking sector means scam victims are paying the price. We compared our scam protections with those of other countries and found New Zealand's banking protections are seriously lagging behind. In June, we launched a petition calling for a government-led response that forces banks, digital platforms and telecommunications companies to work together to keep us safe. It received more than 10,000 signatures in the first few days.



Holding the supermarkets accountable

In December, the complaint we lodged with the Commerce Commission (which included over 600 examples of dodgy pricing) resulted in the filing of criminal charges against major supermarkets for potential breaches of the Fair Trading Act. We continued to shine a light on the questionable value of loyalty schemes and specials and raised concerns with the Grocery Commissioners' approach to put the responsibility on shoppers to police supermarkets' pricing errors.



Dishing out trophies for the biggest lemons of 2024

Every year, Consumer NZ receives a heap of complaints about products and services that leave New Zealanders frustrated, out of pocket and perplexed. Our first-ever Yeah, Nah Awards highlighted the worst of the worst in business and pressured poor-performing companies to up their game. From shrinkflation to greenwashing, we were disappointed — but not surprised — by this years' 'winners'.

Testing and investigations

Investigating the big markets



New Zealanders have limited choice when it comes to their weekly shop. In 2024, we scrutinised the perceived value of loyalty schemes, supermarket 'specials' and supermarket home-brand products. We advised people on ways to save money, using unit pricing, and called out Foodstuffs when it removed the price-sorting tool from its website — the tool was promptly reinstated.



New Zealand has been left behind by the rest of the world on payment technology. A real-time payments network could reduce surcharges, make it easier to detect and prevent scams and potentially increase gross domestic product by over 2%. We called out New Zealand's bank-owned payments governance organisation, Payments NZ, and the banking industry for failing to match the rest of the world's innovations.



Our investigation into the domestic and trans-Tasman aviation markets found regional consumers have little choice when it comes to air travel, with Air New Zealand operating a monopoly on several routes and its ticket prices skyrocketing during periods of increased demand. We called for the minister of commerce and consumer affairs to instigate a market study.



Following our joint complaint with the Retirement Village Residents Association of New Zealand about unfair contract terms, the Commerce Commission put 12 operators on notice, with warnings their conduct risks breaching the Fair Trading Act.



Tackling climate challenges

- A Consumer investigation found a renowned recycling company had dumped tonnes of plastic in landfill.
- We crowned two 'compostable' dog poo bags brands with a Yeah, Nah: The Polished Turd Award, with their 'compostable' and 'more sustainable' single-use bags destined for landfill.
- After reporting on GLAD's '50% ocean plastic' green claims, we were pleased to see the Australian Competition and Consumer Commission (ACCC) take parent owner Clorox to court.
- Stick vacuum cleaners are notorious for battery and filter failures — we introduced reparability scores to this product category.
- We unpacked the carbon claims on Fonterra's carbon net zero Simply Milk, finding the dairy giant's 'green' messaging to be questionable.
- We launched our second-hand buying guide to help New Zealanders make informed choices in purchasing quality second-hand appliances.
- We surveyed the use of plastic packaging in the produce section at the supermarket and found that it has likely increased.

Enhancing consumer wellbeing

- Dental costs have risen 23% since COVID-19 — using New Zealand Dental Association data, we compared costs across the regions and advised New Zealanders on what to do if they can't afford a check-up.
- We raised awareness about Microsoft's quiet subscription price hike and offered clear guidance on how users can opt out.
- We debunked the health claims of a host of cold and flu remedies and health drinks.
- In partnership with Health New Zealand Te Whatu Ora, we refreshed and enhanced key features of our popular and free online sunscreen database.
- We received funding from the Michael and Suzanne Borrin Foundation for a two-part project on buy now, pay later (BNPL), in partnership with FinCap. Part one focused on the harm caused by BNPL before the regulations came into force in September 2024. Part two will follow in 2025, assessing whether the regulations have reduced harm to at-risk consumers.
- Our autumn magazine's feature story flagged that New Zealanders are migrating to Australia because of concerns about the rising cost of living and the state of our economy.



Providing clear and trusted advice

From writing a will to testing the best and worst batteries — our test and investigations teams provided independent, helpful information about hundreds of products and services.

Telecommunications company customers deserve better value from their internet and mobile providers. For the third year in a row, in partnership with the Commerce Commission, we reviewed the three biggest mobile providers' plans. Since we began conducting these reviews, operators have moved to improve their transparency, and the commission has raised its expectations for 'right-planning'.

Scoring products on usability, reparability, reliability and customer satisfaction
We rolled out a new product-testing framework to better align to contemporary needs.

- We delivered 686 product test results to advise members on making informed decisions.
- We surveyed over 8,000 New Zealanders to find our favourite cars.
- Smartphone purchases shouldn't be leaving people bankrupt. We found 10 budget smartphone models that are great for calling and texting.
- Our satisfaction surveys give New Zealanders helpful information about the companies with the happiest (and unhappiest!) customers. People appreciate this info — two of the top 15 most-read articles of 2024 included best and worst banks and power companies.
- Wellness and beauty trends often tout 'miracles' and life-changing benefits. We looked at the claims on retinal serums and ice baths to determine what's healthy, harmful or just plain hype.
- Temu offers thousands of products at ultra-cheap prices, but a spot check found a number of its children's toys could be unsafe.
- We shone a light on the privacy concerns of DNA ancestry testing.
- We stirred up the Paris 2024 Summer Olympics by giving New Zealanders tips on the best ways to watch the games.