

4 October 2024

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New Zealand

By email: ██████████

**Official Information Act 1982 Request (OIA) – Request for literature references used in the Occasional Paper: Understanding Fairness in Financial Services published in July 2024**

1. I refer to your official information request dated 19 September 2024 regarding the above matter.
2. You requested for the literature references that were not included in the Occasional Paper: Understanding Fairness in Financial Services, July 2024 (Request).

**Our response**

3. We have decided to grant your request. The list of references is set out below. Please note that the list includes references that were included in the paper as well as those not included.

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You have the right to complain to the Ombudsman regarding our assessment of your OIA requests, in accordance with section 28 of the OIA. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or phone 0800 802 602.

If you have any questions, please contact me at [christiner.chan@fma.govt.nz](mailto:christiner.chan@fma.govt.nz).

Yours sincerely

Christiner Chan

A handwritten signature in black ink, appearing to read 'C. Chan', with a long horizontal flourish extending to the right.

Legal Counsel