



Dear

On 22 July 2021, you emailed the Ministry of Social Development (the Ministry) requesting, under the Official Information Act 1982 (the Act), the following information:

- *How many attachment orders there are for each of:*
 - *Club Finance (or another related trading name)*
 - *JFS Recoveries Ltd (or Jade Financial Services Ltd or another related trading name)*
 - *Financial Holdings Ltd (or FHL or another related trading name)*
- *And what amount in total is currently paid to each of the above traders on a weekly or fortnightly cycle (or whichever time period best aligns with the system reporting)?*
- *As well as how many attachment orders are there that relate to civil debt (not including attachment orders for fines)? And what amount in total is currently paid in relation to civil debt on a weekly or fortnightly cycle (or whichever time period best aligns with the system reporting)?*

Redirection of a benefit payment is when part or all of a client's benefit payment is paid directly to another person or organisation, instead of to the client. Generally, one cannot pay any part of a client's benefit to another party. An exception to this rule is when the Ministry is legally required to pay the benefit or a portion of the benefit to another party, for example Court deduction notices or attachment orders. The Ministry of Justice has the authority to make attachment orders for Work and Income to transfer money from the debtor's benefit to the creditor.

Please see the following table, which outlines the total number of redirections of a benefit to 'Financial Holdings Limited', 'Club Finance Limited' and 'Jade Financial Services Limited' for civil debt repayment attachment as at the end of June 2021 and July 2021. Please note that while you distinguished 'attachment orders' and 'attachment orders that relate to civil debt', all redirections of a benefit in these circumstances are considered civil debts.

Table One: The total number of redirections of a benefit to 'Financial Holdings Limited', 'Club Finance Limited' and 'Jade Financial Services Limited' for civil debt repayment attachment as at the end of June 2021 and July 2021.

As at end of Month	Name of the company	Number of redirections	Weekly redirection amount
June 2021	Financial Holdings Limited	1,920	\$46,533
	Club Finance Limited	741	\$19,246
	Jade Financial Services Limited	1,500	\$33,411
Total		4,161	\$99,190
July 2021	Financial Holdings Limited	1,908	\$46,337
	Club Finance Limited	732	\$19,106
	Jade Financial Services Limited	1,485	\$33,151
Total		4,125	\$98,594

Notes:

- This includes redirections to 'Financial Holdings Limited' 'Club Finance Limited' and 'Jade Financial Limited'.
- Jade Financial Service Limited' includes 'JFS Recoveries' and 'JFS Recoveries Ltd'
- This is number of redirections not number of clients.
- A client may have more than one redirection at a point in time.
- To protect confidentiality the Ministry of Social Development uses processes to make it difficult to identify an individual person or entity from published data.
- These data tables have had random rounding to base three applied to all cell counts in the table.
- A value of one or two may be rounded to zero or three.
- The impact of applying random rounding is that columns and rows may not add exactly to the given column or row totals.
- The published counts will never differ by more than two counts.

The principles and purposes of the Official Information Act 1982 under which you made your request are:

- to create greater openness and transparency about the plans, work and activities of the Government
- to increase the ability of the public to participate in the making and administration of our laws and policies
- to lead to greater accountability in the conduct of public affairs.

This Ministry fully supports those principles and purposes. The Ministry therefore intends to make the information contained in this letter and any attached documents available to the wider public. The Ministry will do this by publishing this letter on the Ministry of Social Development's website. Your personal details will be deleted and the

Ministry will not publish any information that would identify you as the person who requested the information.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with this response regarding 'Financial Holdings Limited', 'Club Finance Limited' and 'Jade Financial Services Limited', you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Yours sincerely

Bridget Saunders

Bridget Saunders
**Manager, Issue Resolution
Service Delivery**