From: Sent: To: Subject: AP Buckingham Sunday, 5 December 2021 4:55 am Buy Now, Pay Later Buy now pay later- NO to alcohol

To whom it may concern,

Alcohol and its harm is a large enough problem in our community (NZ-wide) without making it more available and adding the problem of debt to the members of the community who are most at risk. As an educator and researcher in psychology and wellbeing- it is my professional opinion that we have a duty of care- particularly for our young people whose brains are not fully developed and do not need more access to a legal depressant.

Thank you for considering this viewpoint, Adrienne Buckingham