

**From:** Fenton Peterken Privacy of natural persons  
**Sent:** Wednesday, 19 October 2022 11:24 pm  
**To:** Consumer Policy  
**Subject:** Exposure draft of Credit Contracts and Consumer Finance Amendment Regulations (No 2) 2022 and updated Responsible Lending Code

Dear MBIE,

Whatever you do to the CCCFA, please ensure that it does not hinder banks ability to lend. So far I have seen & experienced first hand how much more difficult it is to obtain finance, even for low risk borrowers. I am sure your intention is not to freeze the lending markets, or restrict worthy borrowers from obtaining finance. Therefore, please consult with the banking and finance community so that business owners and property investors are not hampered with their ability to obtain loans from financial institutions.

Many thanks for the opportunity to submit this feedback.

Kind regards

Fenton