

Hi [REDACTED]

I understand you are referring to either, or both of, the Bank Conduct and Culture Review or Life Insurer Conduct and Culture Review, both of which we recently undertook together with the Reserve Bank of New Zealand.

We published our reports on those reviews in November 2018 and January 2019. You can access both of those reports on our website as follows:

- Bank Conduct and Culture – <http://www.fma.govt.nz/assets/Reports/Bank-Conduct-and-Culture-Review.pdf>
- Life Insurer Conduct and Culture – <https://www.fma.govt.nz/assets/Reports/Life-Insurer-Conduct-and-Culture-2019.pdf>

If you look on our website you may find additional information of interest to you, for example:

- last week the RBNZ and the FMA released comment on the life insurers' responses to the Review: <https://www.fma.govt.nz/news-and-resources/media-releases/insurers-responses/>; and
- in June the RBNZ and the FMA released comment on the banks' responses to the Review: <https://www.fma.govt.nz/news-and-resources/media-releases/banks-commit-to-removing-sales-incentives-for-frontline-staff/>

Kind regards
[REDACTED]

From: [REDACTED]

Sent: Tuesday, 24 September 2019 9:21 AM

To: questions@fma.govt.nz; questions@fma.govt.nz

Subject: OIA Request - Culture and Conduct Review

Hi there,

[REDACTED] I am emailing to make an official request for a copy of the Culture and Conduct Review for 2019. If this is not possible, may I also request an approximate date when it will be published to the public?

Please let me know if either of these are an option.

Kind Regards,
[REDACTED]