

From: Ariarna Hakaraia

Sent: 30 April 2025 10:55

To: [REDACTED]

Subject: Your information request Dear [REDACTED]

Thank you for your question (**attached**), which we have considered pursuant to the Official Information Act 1982 (**OIA**). We have searched our systems and could not locate a copy of the ING underwriting guidelines.

We therefore refuse this request pursuant to section 18(g) of the OIA, on the basis that the information requested is not held by the FMA.

You have the right to make a complaint to the Ombudsman in respect of our decision on your request. You can find more information on how to make a complaint on the Ombudsman's website at <https://www.ombudsman.parliament.nz/>

Let me know if you have any questions. Kind regards

Ariarna