



23 July 2025

s 9(2)(a)

### Official information request

Our ref: R001100

Tēnā koe s 9(2)(a)

Thank you for your Official Information Act 1982 (OIA) request, which the Ministry for Regulation (Ministry) received on 28 June 2025. You requested:

*“On 28 June 2025 The Post quoted the Acting Prime Minister as saying “The Ministry for Regulation has already saved hundreds of millions by eliminating bad law”.*

*My questions, lodged with you under the OIA, are:*

- 1. Is the Acting Prime Minister correctly quoted, or did he actually say something different, which was then mis-reported?*
- 2. Please list the specific items whose costs, totalling hundreds of millions of dollars, have been saved by the Ministry to date.*
- 3. Which laws has the Ministry eliminated, and by what statutory process have these laws been eliminated.”*

On 3 July 2025, we informed you that the Ministry does not hold all of the information relating to your request. We transferred part 1 and part 2 of your request to the Minister for Regulation.

### Our response to part 3 of your request:

*3. Which laws has the Ministry eliminated, and by what statutory process have these laws been eliminated.”*

The Ministry does not create or eliminate laws. Our role is to strengthen New Zealand’s Regulatory Management System and to improve regulatory quality, including the experience that New Zealanders have of complying with regulation.

Our focus is on lifting quality across all regulatory systems and supporting agencies with regulatory responsibilities to align with good practice. It is important that New Zealand has sound regulatory settings to support a modern, open market economy.

We have four key functions:

1. ensure the quality of new regulation
2. improve the functioning of existing regulatory systems

3. raise the capability of those who design and operate regulatory systems, and
4. provide continuous and enduring improvements to the Regulatory Management System.

We review sectors of the economy to ask - why is regulation necessary here, where can it be removed, and where does it need to be improved? You can find out more in the section of our website [What we've done](#)<sup>1</sup> and what we are currently doing to remove regulations, and make remaining regulations work better for everyone.

We provide below some examples of our work.

### **Regulatory Exemption for Buy Now, Pay Later (BNPL) Providers**

BNPL providers were set to come under new lending requirements under the Credit Contracts and Consumer Finance Act 2003, despite their interest-free model and built-in safeguards that limit borrowing after missed payments.

We found the rules would create high compliance costs, so we recommended exempting BNPL default fees. Cabinet agreed, ensuring low-cost credit options are available for New Zealanders.

### **Improving Financial Management for Carers of Disabled Family Members**

Managing finances for a family member with a disability can be complex and burdensome, particularly under outdated provisions in the Protection of Personal and Property Rights Act 1988. Previously, carers were required to undergo a rigorous legal process—including ongoing reporting and audits—if managing more than \$20,000 in income or \$5,000 in assets. These thresholds had not been updated for many years, resulting in unnecessary administrative and financial strain.

In collaboration with the Ministry of Justice, we supported changes to modernise these thresholds. From October 2024, the income threshold will increase to \$38,800 (and later to \$45,000), and the asset threshold to \$25,000. These adjustments significantly reduce compliance costs and administrative burden for carers. This reform enables families to focus more on providing care, while maintaining appropriate safeguards for financial oversight.

### **Review of Proposed Workplace Exposure Standard for Flour Dust**

A proposed reduction in the Workplace Exposure Standard (WES) for flour dust raised concerns due to its impracticality and the significant compliance costs it would impose on the baking industry requiring new air filtration and cleaning systems. Following consultation with industry stakeholders and WorkSafe, and a review of international standards in comparable jurisdictions, we advised that the proposed limit was not fit for purpose. As a result, WorkSafe has paused the proposal to reassess its suitability. This outcome supports a balanced regulatory approach — maintaining worker health protections while avoiding unnecessary cost pressures for businesses and consumers.

### **Probate Threshold Review**

A submission to our Red Tape portal highlighted that the \$15,000 probate threshold—unchanged since 2009—is creating avoidable legal and administrative burdens for families managing deceased estates. Assets above this threshold require court approval, while those below do not.

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<sup>1</sup> <https://www.regulation.govt.nz/our-work/what-weve-done/>

Our review confirmed the threshold has not kept pace with inflation, which has risen by 48%. An inflation-adjusted threshold would be approximately \$22,000. We advised Minister for Regulation, Hon David Seymour, that this could be addressed through a simple regulatory amendment.

Minister Seymour accepted the recommendation and has referred it to the Minister of Justice, Hon Paul Goldsmith. Updating the threshold will ease compliance for smaller estates and support more compassionate, efficient estate administration.

### **Medical Conferences**

Strict regulations on the advertising of unapproved medicines previously hindered international medical conferences in New Zealand, resulting in lost tourism revenue and limited professional development and learning opportunities for local health professionals. Business Events Industry Aotearoa estimated the economic impact at up to \$90 million.

Following a review by the Ministry for Regulation, in collaboration with Medsafe and the Ministry of Health, the Government has agreed to amend the law. The reform will permit discussion of in-development medicines at medical events, reducing regulatory barriers, supporting the events sector, and enhancing access to global medical innovations for New Zealand professionals.

### **Right of review**

If you wish to discuss this decision with us, please contact [hello@regulation.govt.nz](mailto:hello@regulation.govt.nz).

You have the right to seek an investigation and review by the Ombudsman of this decision. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or freephone 0800 802 602.

Please note that we may publish this response (with your details removed) on the Ministry for Regulation website.

Ngā mihi

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**Ministry for Regulation**