

19 December 2018

Manas Kumar

By email: [fyi-request-9117-48930ccd@requests.fyi.org.nz](mailto:fyi-request-9117-48930ccd@requests.fyi.org.nz)

**YOUR REQUEST FOR INFORMATION UNDER THE OFFICIAL INFORMATION ACT 1982 (OIA)**

1. We refer to our letter of 7 December 2018 regarding request for:

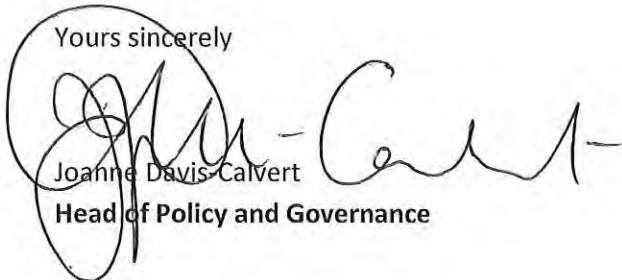
“...all information disclosed to the FMA by Melissa Bowen relating to BNZ, Smartpay, Swipe HQ and now also MINT WIRELESS (or Mint Payments)”.

2. Thank you for your email in response of 10 December 2018 to Vivienne Holm.

3. After further consideration, we have decided to refuse your request for information under section 18(c)(i) of the Official information Act 1982.

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

Yours sincerely

  
Joanne Davis-Calvert  
Head of Policy and Governance