

POUTŪTERANGI 2016

Ngā raruraru me tō moni taurewa



Ngā ihirangi



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Ko tēnei aratohu te whakamutunga o ngā mea e toru e whakamārama ana i ngā mea me mōhio koe mēnā e mino moni ana koe. Ka tuku tohutohu ēnei aratohu ki a koe mō ō motika me ngā mea me mōhio koe:

- i mua i tō waitohu i tētahi moni taurewa
- i te wā o tō moni taurewa, ā,
- mēnā ka raruraru koe me tō moni taurewa.

Ko te Credit Contracts and Consumer Finance Act 2003 (Ture CCCF) he ture e āwhina ana i a koe ina tonono moni ana koe mō ngā take whaiaro, kāinga rānei. E whakatakoto ana te Ture CCCF i ngā ture me whai tō kaituku moni taurewa ina tuku moni ana koe.

Ko te tikanga o ēnei ture mēnā ki te raruraru koe me tō moni taurewa ko tā tō kaituku me mātua:

- āta tūpato, me noho haepapa ia i ngā wā katoa, me te manaaki me te whakaute i a koe
- whiriwhiri i tētahi tonono uauatanga mēnā ka tukuna e koe tētahi
- whai i tētahi tukanga mēnā ka tangohia e ia ō rawa
- kua e tāmī.

1. He aha ngā mea hei tūmanako māu i tō kaituku moni taurewa?

Me mātua ū tō kaituku ki ngā '**kawenga kaituku moni taurewa**' puta noa i tō moni taurewa.

Ina raruraru ana koe me tō moni taurewa, ko ngā kawenga kaituku hira rawa me mātua ū tō kaituku ki te:

- whakarite i a koe me ō rawa ki te āhuetanga **whaitake me te matatika**
- tuku mōhiohio i ngā mōhiohio **mārama, poto me te tika** ki a koe
- āwhina i a koe ki te tuku **whakatau mōhio** ki a koe mō tō moni taurewa, tae atu ki ngā huringa ka oti
- whakarite kāore te whakaaetanga moni taurewa i te **tāmī**, ka mutu kua ia e tāmī i a koe.

Mēnā kei te raruraru koe me tō moni taurewa, ka āhei koe, tō kaitohutohu pūtea rānei ki te whakamaumahara i tō kaituku ki ana kawenga ā-ture. Ka kitea he mōhiohio anō mō ēnei kawenga i te Tikanga Tuku Taurewa Haepapa e wātea tuihono ana i www.consumerprotection.govt.nz.



2. Te uaua ki te utu i ngā utunga?

Mēnā kei te uaua ki a koe te utu i tō moni taurewa, he mea nui te tiki āwhina wawe. E rua ngā kōwhiringa matua ki a koe:

- Me wawe tonu tō kōrero atu ki tō kaituku mēnā ka huria e ia ō ture moni taurewa hei āwhina i a koe, hei taurira mā te whakaroa ake i te wā o tō moni taurewa, te whakaiti rānei i ō utunga mō te wā poto.
- Mēnā ka ū koe ki ētahi whakaritenga, ka taea e koe te tuku tonu ki tō kaituku mō te whakamāmā uauatanga – tirohia i raro.

I ngā āhuatanga maha he āwhina ki a koe te kōrero ki tētahi kaitohutohu pūtea. Ka taea e tētahi kaitohutohu pūtea koe te āwhina kia mārāma ai koe ki ō kōwhiringa me te āwhina i a koe ki te kōrero ki tō kaituku. Ehara i te mea me huri e tō kaituku tō moni taurewa, engari i te nuinga o te wā mōna kē te painga ki te āwhina i a koe ki te tū pakari anō.

3. Ka aha mēnā ka tāhapa i a koe ō utunga?

Kei te āhua o ō ture o tō moni taurewa. Mai i te tirohanga a tō kaituku, ko tō paiherenga hira rawa ko te utu anō i ngā utunga i whakaaetia i ngā wā i whakaaetia – nō reira he nui pea ngā mutunga iho ki te kore e tutuki i a koe.

Ko ngā mutunga iho pea o te tāhapa utunga:

- ko te whiwhi nama nui ake hei utu (hapa), itarete hoki/rānei
- ka tangohia ngā rawa i tukuna e koe hei puna (e whai ake ana i roto i tēnei aratohu)
- ka tonoa te kaiwhakaoati ki te utu i te moni taurewa (mēnā i whakaoatitia)
- ka heria koe e te kaituku ki te kōti.

Ko ngā mea whakamutunga e rua o ēnei kāore i te kopia i konei – tirohia tā mātau paetukutuku mō ētahi atu mōhiohio.

Mēnā ka heria koe e tō kaituku ki te kōti, me wawe tō kōrero atu ki tētahi rōia, ki te Community Law Centre rānei.

Ngā utu hapa me te itarete

Ki te tāhapa i a koe he utunga mō tō moni taurewa, he utu tāpiri pea tēnei ki a koe – i tua atu i te utu anō i ngā utunga kua tāhapa. Kei te āhua o ngā ture o tō moni taurewa te rahinga ka utua e koe:

- ka whiwhi nama tāpiri (hapa) atu anō pea koe hei utu
- ka nui ake pea te utu itarete (hapa) hei utu māu.

Ka āhei anake tētahi kaituku te tuku nama **utu hapa** hei utu i ngā utu ka taka ki a ia i tō tāhapa utunga.

He nui ake te **utu itarete hapa** ka tukuna kia utua e koe ki te tāhapa i a koe ngā utunga, ka hipa rānei i a koe tō tepenga nama. He tepenga anō mō te tuku nama mō te utu itarete hapa. Ka āhei ki te tuku i tēnei kia tika anō tō kaute, ā, mō te rahinga anake o ngā utunga tāhapa, ngā utu i hipa i te tepenga rānei, **kaua** mō te katoa o te moni taurewa.



TAUIRA

He pēhea te whakarite i ngā nama itarete hapa mō tētahi moni taurewa i whakaurua atu i te 6 o Pipiri 2015, i muri mai rānei

Ka whakauru koe ki tētahi moni taurewa o te \$5,000 i te 7 o Pipiri 2015. Ka tāhapa i a koe te utunga tuatahi o te \$100 i te 21 o Pipiri 2015. Ka taea e tō kaituku te uta nama itarete hapa ki a koe i te \$100 mō te tāhapa utunga anake, ā, mō te wā anake e noho tāhapa ana koe.

Ki te tono tō kaituku 'kia utua' e koe te moni taurewa, e herea ana koe ki te utu i te katoa o te toenga mō te moni taurewa o te \$5,000.

Kāore e taea e tō kaituku te uta nama itarete hapa mō te toenga, ā, me tuku nama ki a koe mō te utu itarete ā-tau anake i whakaetia.

Me āta pānui koe i ō tuhinga moni taurewa kia mōhio ai koe e hia te utu o te itarete me ngā utu tāpiri ka mate pea koe ki te utu ki te raruraru koe.

Mēnā ki ōu whakaaro kāore i te tino tika te whakahau i a koe ki te utu i ngā utu hapa, itarete, me kōrero ki tō kaitohutohu pūtea, me pūrongo mai rānei i te kaituku ki a mātau, haere rānei ki te Disputes Tribunal (tirohia i raro).



Mēnā e uaua ana ki a koe ngā utunga, me wawe te kōrero atu ki tō kaituku, kaitohutohu pūtea rānei, ko te mea pai i MUA i tō tāhapa utunga.

4. Whakamāmā uauatanga

Ina uaua te whakatutuki i ō paiherenga moni taurewa, ka taea e koe te tono ki tētahi kaituku mō ngā āwhina. He pai tonu pea te kōrero atu ki tētahi kaitohutohu mō ana tohutohu whaitake.

Kōrero atu ki tō kaituku

He rite tonu te hiahia o ngā kaituku ki te āwhina i ngā kaitono kei te raruraru, kia tū pakari anō ai rātau me te utu haere anō i ā rātau nama.

E herea ana tō kaituku kia tōkeke, kia matatika te āhua ina pupū ake he raruraru. Mēnā e uaua ana ki a koe te whakatutuki i ō paihaerenga, me wawe tonu te kōrero atu ki tō kaituku ka tiroiro mēnā ka taea ētahi huringa te whakaae hei āwhina pea i a koe.

Te tuku i tētahi tono uauatanga

Ka taea anō e koe tētahi tono ōkawa te tuku ki tō kaituku kia whakaaroarohia e ia te huri i tō moni taurewa hei āwhina i a koe me ō raruraru utunga.

E kīia ana tēnei momo tono he **tono uauatanga**.

He aha ngā huringa ka taea te whakaae?

Ka taea e tō kaituku te whakaae tahi me koe ki te huri i ngā ture moni taurewa kia:

- whakaroa ake i te wā o te kirimana me te whakaiti i te rahinga o ia utunga, tērā rānei
- whakatārewatia ngā utunga mō tētahi wā (he hararei utunga), tērā rānei
- whakaroa ake i te wā o te moni taurewa me te whakatārewa i ngā utunga mō tētahi wā.

Ngā painga o te tono

Mēnā e āhei ana koe ki te tuku tono uauatanga, he painga kei reira tēnā i te kōrero noa ki tō kaituku:

- E herea ana tō kaituku ki te whakaaroaro i te tono me ngā wā whāiti, ā, kāore e whakaaetia ana ki te waiho noa (tirohia i raro mō ngā wā me whai tō kaituku).
- Ehara i te mea me whakaae tō kaituku ki ngā huringa, engari ki te whakahētia e ia tō tono me mātua tuhi mai i ngā take i whakahētia tō tono uauatanga me te kī atu ki a koe ka āhei koe ki te tono ki te kōti kia arotakehia te whakatau.
- Ki te kore tō kaituku e whakaae ki ngā huringa, ka waiho noa rānei i tō tono, kei a koe te motika ki te tono ki te Disputes Tribunal, ki te kōti rānei kia huria ngā ture moni taurewa. He takahitanga pea te waiho noa i tō tono i ngā kawenga o te kaituku ki a koe.

Mēnā ka mana ngā huringa, ka whiwhi whakamāmātanga poto hei āwhina i a koe ki te whakatikatika i tō moni taurewa. Engari me mōhio koe ka piki pea i te whakamāmātanga wā poto te rahinga e toe ana o tō moni taurewa (mā te whakaroa ake i te wā o te moni taurewa, te maha o ngā utunga rānei).

Ngā whakaritenga mō te tuku i tētahi tono

Ka āhei atu koe ki te tuku i tētahi tono uauatanga mēnā ka ū koe ki ngā whakaritenga e toru e whai ake:

- kua pā mai he uauatanga ki a koe kāore i tūmanakohia e koe, hei tauira:
 - māuiui
 - wharanga
 - kore mahi
 - ka mahue kōrua ko tō hoa (ka mate rānei tō hoa)

me te aha

- nā te uauatanga, kāore e taea e koe te utu o utunga moni taurewa

me te aha

- ko tāu e tino tūmanako ana ka taea e koe o paiherenga te whakatutuki mēnā ka huria te moni taurewa mā te:
 - whakaroa ake i te wā o tō moni taurewa me te whakaiti i ia utunga,
 - whakatārewa i ngā rā utunga mō tētahi wā rānei,
 - whakaroa ake i te wā o tō moni taurewa me ngā utunga mō tētahi wā.

He mea nui te wā o tō tono, i te mea he wā poto noa ki a koe hei tuku i tētahi tono uauatanga ina tāhapa i a koe o utunga.

Kāore e taea e koe tētahi tono uauatanga te tuku mēnā:

- e 2 marama, neke atu rānei te tāhapa o o utunga,
- kāore i utua rānei e koe o utunga whakaekeke e whā, neke atu rānei i ngā rā i whakaritea,
- kua 2 wiki rānei, neke atu rānei koe e tāhapa ana i muri i te whiwhi i tētahi pānui whakatūpato murunga, i tētahi pānui rānei i raro i te Property Law Act.

Engari, mēnā e hāngai ana tētahi o ēnei āhuatanga ki a koe, ā, ka tutuki i a koe o utunga, ka taea e koe tētahi tono uauatanga te tuku i taua wā.

Kotahi anake te tono uauatanga ka taea e koe mō te take kotahi i roto i te 4 marama te wā, engari anō mēnā ka whakaae tō kaituku ki tētahi mea kē.

Me pēhea te tono

Mō tētahi tono uauatanga me mātua:

- tāpae ā-tuhi
- tuku ki te kaituku
- whakamārama i te take mō te uauatanga ohore me ngā raruraru o ō utunga
- whakaahua i ngā huringa ka taea e koe ki tō moni taurewa hei āwhina i a koe ki te whakarite i tō āhuatanga.

Kāore e huria ō ture moni taurewa kia whakaae rā anō tō kaituku, nō reira me utu haere tonu koe i te wā kua whakaritea i te wā e wherawherahia ana tō tono.

Kāore e taea e tō kaituku te whakariterite ki te tango i ō rawa mēnā kua tukuna e koe he tono uauatanga, ā, kāore anō kia whakatauhia tō tono. Ko te āweretanga ki tēnei mēnā ki ngā whakaaro o tō kaituku kei te 'noho mōrea' ngā rawa (tirohia te pouaka kei te whārangi 9 kia kite ai he aha te tikanga o te 'noho mōrea'). I tēnei āhuatanga, ka taea e tō kaituku te rawa te tango i tohua hei puna (tirohia te whārangi 9 kia kitea ai he aha te tikanga o te 'punga', 'pānga puna' rānei) i roto i tō kirimana moni taurewa engari kāore e taea e ia ētahi atu mahi, pērā i te hoko i te rawa kia whakatauhia rā anō tō tono.

Ka taea anake e koe te tono huringa:

- kāore e neke atu ki tērā e hiahiatia ana e koe kia taea e koe tō moni taurewa te whakatikatika,
- he tōkeke, he whaitake hoki ki a kōrua ko tō kaituku.

Ka taea e koe te kerēme mō te rīanga whakamarutanga utunga?

Ka whakaritea, ka tonoa rānei koe e ētahi kaituku moni taurewa ki te hoko 'rīanga whakamarutanga utunga', kia kapia ai ō utunga moni taurewa ki te uru koe ki te raruraru. Tirohia mēnā he kaupapahere pērā tāu. Mēnā āe, he pai tonu pea te tono i tētahi whakamāmātanga uauatanga i te wā tonu o te tuku i tētahi kerēme rīanga, kei whakahētia tō kerēme rīanga.



Ki te tūpono pā mai he āhuatanga ohore, ā, kāore e taea e ngā utunga moni taurewa te utu, ka āhei pea koe ki te tuku i te tono uauatanga. Whakapā wawe atu ki tō kaituku.

Ka pā pea he utu ki ngā huringa

Kaua tētahi kaituku e tuku nama mō te tukatuka i tō tono uauatanga. Engari mēnā ka whakaaetia te tono, ā, ka huria te moni taurewa, ka whakahau pea tō kaituku kia utua e koe ana whakapaunga mō ngā huringa ki tō moni taurewa, engari ko te utu me:

- whakaatu i roto te kirimana moni taurewa
- tōkeke – kaua e nui atu i ngā whakapaunga a te kaituku mō te mahi i ngā tuhinga mō ngā huringa ki tō kirimana moni taurewa.

Kāore e whakaaetia tō kaituku ki te huri i ngā utu itarete ina tuku tono uauatanga koe.

Me maumahara anō koe ka āwhina pea ngā huringa mō te wā poto engari ko te āhua nei ka piki pea te rahinga tapeke ka tukua e koe i raro i te moni taurewa.

Ngā herenga o tō kaituku me ngā wā whakarite ina whiriwhirihia ana ngā tono uauatanga

Me oti i te kaituku ēnei e whai ake mēnā ka whiwhi ia i tētahi tono uauatanga:

Te tuku i tētahi tuhinga whakamana, e āhukahuka ana rānei i a koe i roto i te **5** rā mahi o te whiwhi i te tono.

Te tuku i tētahi tono ā-tuhi ki a koe mō ngā mōhiohio atu anō e tika ana kia whakatauhia i roto i te **10** rā mahi o te whiwhi i te tono.

Ki te kore tētahi kaitono e tono mōhiohio atu anō, me mātua whiriwhiri ia mēnā e whakaae ana ki ngā huringa, kua rānei me te whakamōhio i a koe (ā-tuhi) o te whakataunga, i roto i te **20** rā mahi o te whiwhi i te tono.

Mēnā kāore te kaituku i whakaae ki ngā huringa, me mātua whakamōhio atu te kaituku ki a koe mō ngā take o te whakataunga, me tetahi whakarāpopotonga o ō motika e pā ana ki ngā kōti hei huri i ngā ture o te moni taurewa.

Mēnā e whakaae ana te kaituku ki te huringa o te moni taurewa, me mātua tuku te kaituku i ngā mōhiohio tauwhāiti ki a koe mō te huringa i mua i te whakamanatanga.



Mēnā kua tono mōhiohio atu anō tō kaituku mai i a koe, me mātua whakatau te kaituku me whakaae ia ki ngā huringa i tonoa, kua rānei:

20 rā mahi i muri i te tukutanga o te tono mō ētahi atu mōhiohio,

tērā **10** rā mahi i muri i te whiwhi i ngā mōhiohio i tonoa.



Ngā tono uauatanga me ngā utu itarete Kāore e whakaaetia te kaituku kia whakapikitia ngā utu itarete ina huria he moni taurewa nā te uauatanga.

Mēnā ka whakahētia tō tono uauatanga

Mēnā kāore e whakaae tō kaituku ki te huri i tō moni taurewa, me mātua tuhi e ia ngā take mō te whakataunga. Kia maumahara, ehara i te mea me whakaae tō kaituku ki te tuku huringa, engari me mātua whiriwhiri e ia tō tono i roto i ngā wā i runga ake.

Mēnā ka whakahētia tō tono, ka taea e koe te tuku amuamu ki te Ratonga Whakatau Wenewene a tō kaituku. Me mātua tuku ngā taipitopito whakapā o te Ratonga Whakatau Wenewene ki roto i ngā mōhiohio i tukuna ki a koe i tō waitohutanga i te moni taurewa. Ka taea anō e koe te tono ki tētahi kōti, te Disputes Tribunal rānei kia huria te moni taurewa. He pai tonu ki te kōrero ki tētahi kaitohutohu pūtea, te whakapā atu rānei ki tētahi Community Law Centre mēnā kei te whakaaroaro koe ki tētahi o ēnei huarahi.



Kāore e taea e tō kaituku te tango i ō rawa mēnā kua tukuna e koe he tono uauatanga, ā, kāore anō kia whakatauhia tō tono. Ko te āweretanga ki tēnei mēnā kei te 'noho mōrea' ō rawa. (tirohia te pouaka kei te whārangi 9 mō te tikanga o tēnei). Mēnā ko te whakaaro kei te 'noho mōrea' ō rawa, ka taea e tō kaituku te whakarite ki te tango i ō rawa.

5. Te tangohanga

He aha tēnei mea te tangohanga?

I tō whakaurunga atu ki tō moni taurewa i whakaae atu pea koe ki te kore e ea i a koe o utunga mō tō moni taurewa, ka taea e tō kaituku te tango me te hoko atu i ētahi o ō rawa me te uta i ngā moni ka riro mai i te hokotanga ki te moni taurewa. Ko te motika mō te kaituku ki te mahi i tēnei e kīia ana he **pānga punga** ki ō rawa (mō ētahi atu mōhiohio tirohia te pouaka i raro). Ko te tukanga o te tango i ō rawa hei hoko atu kia ea tō nama ka kīia he **tangohanga**.

Ko te tikanga i kōrero atu tō kaituku ki a koe he aha ngā rawa i raro i te pānga punga me te whakamārama atu ki a koe ka taea te tango mai i mua i tō whakauru ki te kirimana. Mēnā karekau ka mutu kei te hiahia tonu ia ki te tango i ō rawa, me wawe tō kōrero ki tō kaitohutohu pūtea, te Community Law Centre rānei.

He aha te pānga punga?

I ētahi wā ka tono tō kaituku ki a koe kia tukuna atu tētahi o ō rawa hei '**pānga punga**', tētahi atu mea rānei kei te utua haere e koe. Ko te tikanga o tēnei ka taea e ia taua rawa te tango mai i a koe ka hoko atu ki te tāhapa i a koe ngā utunga, ka takahia rānei e koe ngā ture o tō kirimana moni taurewa. Hei tauira, ka herea e tō kaituku he punga ki tō waka e utua ana e koe. Ki te tāhapa i a koe he utunga o tō moni taurewa waka, ka taea e tō kaituku tō waka te tango mai ka hoko atu (engari anō mēnā ka wawe tō utu me te utu i ngā utu hapa, itarete hapa hoki e noho nama ana).

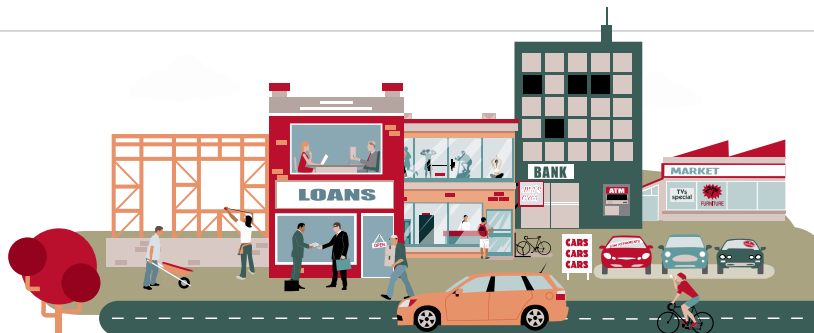
Engari, **kaua** ngā kaituku e here punga ki – e tango rānei – ētahi momo rawa whare tauwhāiti, tuhinga hoki. Kei roto i ēnei ko:

- ngā moenga me ngā pānga moenga
- ngā utauta tunu kai, tae atu ki ngā umu
- ngā utauta hauora
- ngā whakamahana kawē
- ngā mīhini horoi kākahu
- ngā pouaka whakamātao.

Ko **ngā tuhinga** kāore e taea e tētahi kaituku te tango hei pānga punga ko:

- ngā tuhinga haerenga
- ngā tuhinga tāutungā
- ngā kāri pēke.

Ko te āweretanga ki tēnei ture mēnā i tonoa e koe te moni taurewa hei hoko i tētahi o ēnei taputapu whare. Hei tauira, mēnā i tangohia e koe he moni taurewa hei hoko i tētahi moenga, ka taea e te kaituku te moenga te whakamahi hei punga mō te moni taurewa. Nō reira ka taea te moenga te tango mēnā ka tāhapa i a koe ngā utunga o te moni taurewa mō te moenga.



Kei te whai motika pea tō kaituku i raro i tō kirimana moni taurewa ki te whakauru ki tō whare, whare rīhi rānei, engari me mātua whai ia i ngā ture mārāma. E whakamāramahia ana ngā ture i raro nei.

I tua atu i te whai i ēnei ture, me mātua tōkeke me te matatika te manaaki a tō kaituku i a koe me ō rawa puta noa i te tukanga tangohanga.

Mō ētahi atu tohutohu whānui mō te tangohanga, pānuitia tā mātau [Ngā Aratohu Tangohanga](#).

Mō āhea ka āhei tētahi kaituku ki te tango i ō rawa?

Ka taea anake tō kaituku te tango ō rawa mēnā:

- he ‘**pānga punga**’ tā tō kaituku (tirohia te pouaka kei te whārangi 8) ki ngā rawa e hiahia ana ia ki te tango, **ka mutu**
- i āta whakaaturia aua rawa i roto i te kirimana, **me te aha**
- kei te tōmuri ō utunga moni taurewa, kei te ‘**noho mōrea**’ rānei ngā rawa kua herea (tirohia i raro).

Mō āhea whakaritea ai kei te ‘noho mōrea’ ō rawa?

Kei te ‘noho mōrea’ ō rawa mēnā e tōtika ana te whakapono o tō kaituku ka tūkinohia ō rawa, kua tūkinohia rānei, kua whakakīnotia, hokona, hunāia, whakawāteahia rānei.

Hei tauira: He pānga punga tā tō kaituku i runga i tō waka – kāore anō kia ea i a koe – ka mutu e whai motika ia i raro i te kirimana ki te tango. Kua whakatau koe ki te hoko atu i te waka me te kore kōrero atu ki tō kaituku, ā, kua pānui tuihonotia e koe ki te hoko. Ka whakarite pea tō kaituku kei te ‘noho mōrea’ tō waka. Ko te tikanga o tēnei ka taea e ia tō waka te tango wawe tonu me te kore tuku i te pānui noa o te 15 rā.

He aha ngā taonga ka taea te tango?

Ko ngā rawa anake e taea ana te tango ko ngā rawa i **āta tuhia** ki te kirimana moni taurewa kua herea hei ‘pānga punga’.

Ko te tikanga o tēnei kīanga i **āta tuhia** me mātua tōtika te whakamāramatanga o te rawa i herea, ia taonga, ia taonga, kia taea ai te tautuhi – kāore e rawaka mā te whakamārama anake i te momo. Hei tauira, kāore e rawaka te kirimana moni taurewa e whakamārama ana i te “pouaka whakaata”, “pouaka whakaata 40 inihi” rānei hei punga mō te moni taurewa. Kei roto i tētahi whakamāramatanga ko ngā mōhiohio āmiki, pērā i te “Sony Bravia HD 40 inihi momo tauira pouaka whakaata W800B me te pūmamao”. Ka ārai atu ngā whakamāramatanga pai i ngā pōhēhētanga ko ēhea o ō taonga ka herea kia mauria atu, ā, ko ēhea kāore i te herea.

Mēnā e māharahara ana koe ka tangohia pea e tō kaituku ō rawa, tirohia tō kirimana moni taurewa kia mōhio ai mēnā e whakaetia ana tērā, ā, he aha ake ngā taonga ka mauria. Kia maumahara, mēnā kei te tangohia ō rawa, ka āhei koe ki te tuku i aua taonga anake.



Kāore e taea ētahi rawa ā-whare me ngā tuhinga hira te whakamahi hei punga, kia tangohia rānei.

Me mōhio ki ō motika

Mēnā kei te tangohia ō rawa, he motika hira tonu ōu.

Ngā whanonga o te kaituku

Me mātua manaaki tō kaituku, tō rātau māngai rānei (pērā i te kaitaraiwa taraka pea kei te tango i tō waka) i a koe me ō rawa kia tōkeke, kia matatika hoki te āhua i roto i te tukanga tangohanga, tae atu ki te mātua whakarite kia:

- kua e tūkinohia ō rawa i roto i taua tukanga
- pai te pupuri me te tiaki i ngā rawa i tangohia
- kia kua e hē te āhua o te kuhu ki tō whare, whare rīhi rānei.

Te whakamōhio atu mō te tangohanga

Me mātua 15 rā i te iti rawa te whakamōhio ā-tuhi atu a tō kaituku ki a koe i mua e whakatikatika ana ia ki te tango i ō rawa. E kīia ana tēnei pānui he **pānui whakatūpato tangohanga**.

Me mātua uru ki te pānui whakatūpato tangohanga ngā mōhiohia hira me mōhio koe mō te tangohanga, tae atu ki te mea e tangohia ana, te take, ā, me ngā mea ka taea e koe hei aukati i te tangohanga kia kua e eke ki tērā (hei tauira, te utu i tō nama, te rīanga rānei i ngā rawa e kīia ana me whiwhi rīanga i raro i te moni taurewa).

Kotahi anake te āhuatanga kāore e herea tō kaituku ki te tuku pānui whakatūpato ki a koe mēnā ki ōna whakaaro kei te 'noho mōrea' ō rawa. Ka taea e te kaituku te kōkiri whāwhai i tēnei āhuatanga (tirohia te pouaka i runga).

Kāore e taea e tō kaituku ō rawa te tango engari anō mēnā kāore i tutuki i a koe ō herenga moni taurewa i mua i te wā i whakatauhia i roto i te pānui, te paunga rānei o te pānui ā-tuhi 15 rā.

Ka pau te wā o ia pānui whakatūpato tangohanga hei te 60 rā ina whiwhi i a koe, ā, i muri i taua wā, mēnā kāore anō kia kōkiritia te tangohanga, me tuku e tō kaituku tētahi pānui whakatūpato tangohanga hou mēnā e hiahia tonu ia ki te tango i ō rawa. Me tāpiri anō he wā atu ki te 60 rā mēnā kua tukuna e koe tētahi tono uauatanga i muri i te tukunga o te pānui tangohanga.

Whakaritenga raihana

Me mātua whai raihana, tiwhikete rānei ngā kaituku me ō rātau māngai. Mēnā karekau, kāore rātau i te āhei ki te kuhu atu ki tō whare, whare rīhi rānei ki te tiroiro, te tango rānei i ō rawa. Me pātai atu koe ki te tiroiro i te raihana, tiwhikete rānei o te hunga e hiahia ana ki te tango i ō rawa, te kuhu rānei ki tō whare, whare rīhi rānei mō taua kaupapa.

Kāore he tangohanga i te wā e whiriwhirihia ana he tono uauatanga

Mēnā kua tukuna e koe he tono uauatanga, kua rawa tō kaituku e haere ki te tango rawa kia whakatauhia rā anō te tono uauatanga. Ko te āweretanga kotahi ki tēnei mēnā ki ngā whakaaro o tō kaituku kei te 'noho mōrea' ngā rawa (tirohia te pouaka kei te whārangi 9).

Te wā kuhu ki tō nōhanga

Ka āhei anake tō kaituku ki te kuhu ki tō whare, whare rīhi rānei (tae atu ki ngā karāti, arawaka rānei o tō nōhanga) i waenga i te 6am me te 9pm Mane ki te Rāhoroi, ā, me wehe ia i mua o te 9pm. Kua rawa ia e tomo i te Rātapu, hararei tūmatanui rānei. Koinei ngā **wā kua whakaaetia** hei kuhu.

Ka taea anō e koe te tuku kia tomokia tō whare i waho o ēnei wā, engari he ture anō kei reira hei whai mā tō kaituku ina whakaae ana koe:

- Mēnā e tono whakaaetanga tō kaituku i a koe ki te kuhu atu ki tō kāinga i **waho** o ngā wā kua whakaaetia, me mātua kōrero atu tō kaituku ki a koe i **roto** i ngā wā i whakaaetia – arā, i waenga i te 6am me te 9pm Mane ki te Rāhoroi.
- Ka taea anake e tō kaituku te tono i a koe kia whakaaetia e koe tana tomokanga i waho i ngā wā i whakaaetia mēnā kua tāhapa kē i a koe tētahi utunga.

Ka kuhu pokanoa ki tō nōhanga

Ko te tikanga me whakahaere tō kaituku i te tangohanga i a koe i te kāinga. Engari mēnā kāore koe i te kāinga, ka taea e tō kaituku tō whare, whare rīhi rānei te kuhu, mēnā e whai motika ana i raro i tō kirimana moni taurewa. Me tino iti rawa te tūkinotanga i tōna kuhunga me te whakarite hoki kia kua e noho tuwhera noa te whare. Mēnā kāore koe i te kāinga, me mātua whakarere mai te kaituku i tētahi pānui e whakamārama ana kua tomokia tō whare, whare rīhi rānei, te rā kuhu me tētahi rārangi o ngā rawa i tangohia.

Ngā mōhiohio me mātua tuku e koe

Me mātua whakaatu tō kaituku i ētahi tuhinga hira ki a koe ina kuhu tuatahi ia ki tō whare:

- He tārua o te pānui whakatūpato tangohanga (kāore koe e whiwhi i tēnei mēnā e tangohia ana o rawa i te mea e 'noho mōrea' ana – tirohia te whārangi 9).
- He tārua o tō kirimana moni taurewa.
- He tārua o te raihana kaituku, tiwhikete rānei.
- Mēnā ko tētahi māngai kē kei te whakatutuki i te tangohanga mā tō kaituku, me whakaatu ia kei raro ia i te mana o tō kaituku hei tango i ngā rawa.
- He whakaaturanga o te wāhi o tō whare, whare rīhi rānei ka tomokia me te rā, me tētahi rārangi o ngā rawa hei tango.
- He whakaaturanga o tō motika whai muri i te tangohanga o ngā rawa, me tō motika hei tuku i tētahi amuamu mō te mahi whanonga o te kaituku.
- He tārua o tō whakaaetanga mēnā i whakaae koe kia whakahaerehia te tangohanga i waho i te wā i whakaaetia.

Mēnā kāore koe i te kāinga i te wā i tangohia ngā rawa e te kaituku, me mātua waiho iho ēnei tuhinga māu ki tētahi wāhi ka kitea.

Te tuku noa i tō rawa

Ina whiwhi koe i te pānui whakatūpato tangohanga, ka taea e koe te aukati te tomokanga o tō whare, whare rīhi rānei e te kaituku ki te tango i tō rawa, mā te tuku noa ki te kaituku – e kīia ana tēnei ko te **tuku noa**.

He rerekē ngā ture e ai ki te wā i whakauru koe ki te moni taurewa:

- Mō ngā kirimana i waitohua i mua i te 6 o Pipiri 2015, me whakaae tō kaituku ki te whiwhi i ngā rawa mēnā kāore e whakaaetia i raro i tō kirimana moni taurewa.
- Mō ngā kirimana moni taurewa i waitohua i muri i te 6 o Pipiri 2015, ka taea e koe te heri atu o rawa ki tō kaituku ki te wāhi kua tuhia i roto i tō pānui whakatūpato tangohanga.

Ka aha i muri i te tangohanga?

Me mātua tuku pānui ā-tuhi tō kaituku ki a koe i roto i te 14 rā o te tangohanga e whiwhi mōhiohio ai mō te tangohanga, ā, me pēhea tō whiwhi anō i ō rawa. E kīia ana tēnei ko te **pānui i muri i te tangohanga**.

Me mātua uru ki roto ko ngā mōhiohio hira pēnei:

- te rā o te tangohanga
- he rārangi o ngā mea i tangohia me tētahi whakatau tata o te uara
- me aha koe mēnā e hiahia ana koe kia whakahokia mai ō rawa
- ka aha mēnā ka kore noa iho koe – ka hokona atu ō rawa, ā, kei runga i a koe te toenga i waenga i tō nama me te rahinga i hokona atu ngā rawa (i muri i te tangohanga o ngā whakapaunga). Tērā rānei, mēnā ka toe mai he moni i te eatanga o tō moni taurewa mai i ngā moni o te hokotanga, ka whiwhi moni whakahoki koe.

E rua ngā huarahi e taea ai e koe ō rawa te hoki ki a koe:

- Ka taea e koe tō moni taurewa **te whakatū anō** mā te utu i ngā rahinga hapanga (ko ngā rahinga anake kei te hapa, engari kaua te katoa o te moni taurewa) me te whakatutuki i ētahi atu herenga (me te utu i ngā whakapaunga tika a te kaituku mō te kōkiri i te tangohanga) kia kore ai e noho hapa te moni taurewa. Ina whakatūhia anō te moni taurewa, me mātua whakahoki e tō kaituku ngā rawa i tangohia ki a koe. Ā, ka haere tonu te moni tārewa ānō nei kāore i hapa, kāore hoki i tangohia ngā rawa.
- Ka taea e koe tō moni tārewa **te whakaea** mā te utu i te toenga o te moni taurewa, me te whakatutuki katoa i ō here i raro i te kirimana (hei tauira, te rīanga i ngā rawa) me te utu i ngā whakapaunga tōtika a te kaituku mō ngā mahi tangohanga. Ina ea anō te moni taurewa, me mātua whakahoki atu e tō kaituku ngā rawa i tangohia ki a koe, ā, kua mutu te moni taurewa.

Hei whakarite ka whakahokia ngā rawa ki a koe, me whakatū anō, whakaea rānei i te moni taurewa i mua i te hoko atu a te kaituku i ō rawa i raro i te ture (15 rā i muri i tō whiwhi pānui i muri i te tangohanga).

Te hoko atu i ngā rawa

Ki te kore koe e whakatū anō, whakaea rānei i te moni taurewa i roto i te 15 rā o te whiwhi i te pānui i muri i te tangohanga, ka taea e te kaituku te pānui ō rawa ki te hoko, te whakawātea atu rānei.

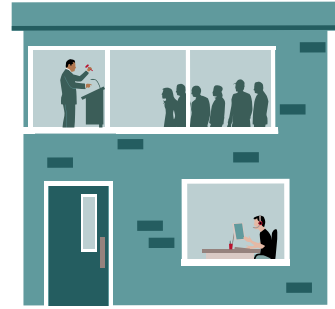
Kei a koe ētahi motika e pā ana ki ngā whakaritenga o ō rawa i muri te tangohanga. I te nuinga o te wā kei te kaituku te tikanga mō te hoko atu i ō rawa (hei tauira, mā te māketete, hoko tūmataiti, te tono rānei), engari me whakarite kei te tika ā-ōhanga te hokotanga me te rapu i te utu pai rawa ka taea i taua wā.

Mēnā kāore e hokona atu e te kaituku ngā rawa i roto i te 30 rā o te tangohanga, ka taea e koe te kaituku te whakahau kia hokona mā te māketete. Ka taea anō e koe te tono wāriutanga o ngā rawa (māu e utu), te whakamōhio atu rānei i tētahi kaihoko ki tō kaituku. Mēnā ka whakamōhio atu koe i tētahi kaihoko, me mātua hoko atu e tō kaituku ngā rawa ki a ia mō te wāriu whakatau tata i te iti rawa, e ai ki te pānui i muri i te tangohanga (tirohia i runga ake). Mā te whakamōhio atu i tētahi kaihoko ka māmā ake ai ki tō kaituku te hoko atu i ō rawa.

I muri i te hoko atu i ō rawa, me mātua whakamahi e tō kaituku ngā moni o te hokotanga hei whakaiti i tō moni taurewa.

I roto i te 7 rā o te hokotanga me mātua tuku e te kaituku he pūrongo o tō kaute moni taurewa, tae atu ki ngā mōhiohia hira pēnei i:

- te utu i hokona atu o rawa
- ngā whakapaunga a te kaituku mō te hoko i o rawa
- te rahinga i toe hei utu i tō moni taurewa i te wā i hokona atu o rawa
- te toenga hei utu mēnā he nama e toe ana i waenga i te rahinga i hokona tō rawa (ka tangohia ngā whakapaunga hokonga) me tō nama
- mēnā he nui ake te moni i riro mai i te hokotanga o o rawa i tō nama, te nama a te kaituku ki a koe (ka tangohia ngā whakapaunga hokonga).



Mēnā he nama tonu tāu i muri i te hokotanga o o rawa, kua rawa te kaituku e tāpiri itarete atu anō, utu rānei ki te rahinga o tō moni taurewa.

Ka kitea ētahi atu mōhiohia āmiki mō ngā wāhanga katoa o te tangohanga i roto i tā mātau [Aratohu Tangohanga](#).

6. Te aupēhi a ngā kaituku

Ka tiaki te Ture CCCF i ngā kaimino me ngā kaiwhakaoati mai i te 'aupēhi' i ngā ture taurewa me te whanonga o ngā kaituku. E kīa ana i roto i te Ture CCCF ko te 'aupēhi' he whanonga tērā e pēhi ana, tūkino, whakataumaha mō te kore kiko, weriweri, takahi rānei i ngā paerewa tōtika o ngā tikanga o hanga. Arā, ko te whanonga aupēhi he whanonga, he ture rānei e tino makihuhunu, kino, tino hē rānei.

Mēnā ki ōu whakaaro he aupēhi tō moni taurewa, kua tino aupēhi rānei te āhua o tō kaituku ki a koe, he maha ngā huarahi ki a koe hei whai māu. Ko tētahi ko te haere ki te kōti mō ngā āwhina.

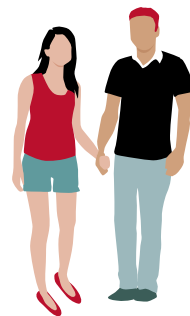
Mēnā ka kitea e te kōti he aupēhi te āhua o tō kaituku, ka taea te huaki anō ngā ture o te moni taurewa me te whakahau i tō kaituku ki te hoatu moni whakahoki, moni tāwere (credit), paremata rānei ki a koe, te whakamutu rānei i aua mahi kino.

Ka hiahia anō pea koe ki te tiro i tā mātau pepa meka [Te aupēhi](#).

7. He aha ō kōwhiringa mēnā kei te raruraru koe me tō moni taurewa?

Mēnā e pā mai ana ngā raruraru e kōrerotia ana kei roto i tēnei aratohu ki a koe, kei reira ētahi huarahi ki a koe. Ko ngā raruraru pea:

- ka tāhapa o utunga
- e pāngia ana e te uauatanga i te mea i pā mai he āhutatanga kāore i tūmanakohia e koe
- kei te tangohia o rawa e tō kaituku
- kei te aupēhi tō kaituku i a koe, he aupēhi rānei i a koe ngā ture o tō moni taurewa.



Ngā kōwhiringa mēnā kei te raruraru koe

- Ko te mea tuatahi, ko te whakahau ki a koe kia kōrero atu ki tō kaituku. Me tino aro mai ngā kaituku tōtika ki ngā amuamu, ā, ka whakaae pea ki te whakatikatika pea i ngā ture moni whiwhi, te huri rānei i tō rātau āhua. Ka kitea he mōhiohio anō mō ngā kawenga o te kaituku i te Tikanga Tuku Taurewa Haepapa e wātea tuihono ana i www.consumerprotection.govt.nz.
- Haere ki te Citizens Advice Bureau (www.cab.org.nz, 0800 367 222 rānei), Community Law Centres (www.communitylaw.org.nz), Budget Advice Services 0508 283 438, tētahi rōia rānei.
- E whai take ana pea koe ki te tuku amuamu ki te kaupapa whakatau wenewene a tō kaituku. Tirohia te pouaka i raro mō tēnei kaupapa koreutu.
- Ka taea e koe te tuku amuamu ki Te Kōmihana Tauhokohoko. Kāore e taea e mātau ngā amuamu katoa ka tae mai te kōkiri ki te ture engari ka taea e mātau te whakatewhatewha me te kōkiri whakaūnga i ngā kēhi e tika ana. Ka taea e koe te tuku amuamu mā tā mātau [puka amuamu](http://www.pukaamuamu.govt.nz), mā te waea mai rānei ki 0800 943 600.
- Ka taea e koe te tuku kerēme ki te Disputes Tribunal o tō rohe. He tikanga tere, iti te utu, kōkau hoki te Disputes Tribunal hei whakatau i ngā wenewene ōhanga. He tino rerekē ki te whakaetia ngā rōia kia whai wāhi. Haere ki www.justice.govt.nz mō ētahi atu mōhiohio.

Whakatau wenewene

E herea ana tō kaituku kia uru atu hei mema o tētahi kaupapa whakatau wenewene motuhake. He tikanga koreutu te whakatau wenewene hei whakarite i ngā raruraru me tō kaituku.

Mēnā he raruraru tāu me tō kaituku, me mātua whakapā atu ki tō kaituku ki te matapaki i te raruraru ki a ia. Ki te kore e taea e koe te take te whakatau me tō kaituku, ka taea e koe te raruraru te tuku ki tana kaupapa whakatau wenewene.

I roto i ngā mōhiohio i whiwhi koe i tō waitohu i te moni taurewa, e herea ana tō kaituku ki te tuku mōhiohio ki a koe kia mōhio ai me aha koe mēnā he raruraru tāu me tō moni taurewa, tō kaituku rānei, ā, me pēhea te whakapā atu ki te kaupapa whakatau wenewene a tō kaituku.

Ka taea anō e koe te kimi kei tēhea kaupapa tō kaituku:

www.fsp-register.companiesoffice.govt.nz

Mēnā i whakawhitia tō moni taurewa ki tētahi kaituku hōu i roto i tētahi wā o te moni taurewa, me mātua tuku tō kaituku tuatahi i ngā taipitopito o te kaupapa whakatau wenewene o tō kaituku hou.

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He aratohu anake tēnei, ā, e whakaata ana tēnei i te tirohanga a te Kōmihana. Ehara i te mea me whakaporo, ā, kua e whirinaki atu hei tohutohu ā-ture. Kei a koe te kawenga mō te whai haere i ngā huringa ā-ture.

Ka taea e koe te rēhita mō ngā karere kōrero i www.comcom.govt.nz/subscribe

Whakapā mai me ngā whakamārama e pā ana ki ngā takahitanga pea o ngā ture e whakaūhia ana e mātau:

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