

POUTÛTERANGI 2016

Te waitohu i tētahi moni taurewa



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Ko tēnei aratohu te tuatahi 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 ina tuku moni ana ki a koe. Ko te tikanga o ēnei ture:

- ka taea e koe te tiki mōhiohei hei āwhina i a koe ki te tiroiro haere mō te moni taurewa pai rawa
- me mātua tuku uiui ngā kaituku hei whakarite ka whiwhi koe i te moni taurewa tōtika mōu, ā, ka taea hoki e koe te utu
- me mātua āwhina ngā kaituku i a koe kia mōhio koe he aha tāu e whakaae atu ana.

1. Te tiroiro haere mō tētahi moni taurewa

Ko te tiroiro haere i mua i tō kōwhiri i tētahi kaituku te mea tuatahi mō te whakarite ka whiwhi koe i te moni taurewa e hāngai ana ki ō hiahia.

I raro i ngā ture nama, me mātua whakarite ngā kaituku kei te wātea ngā mōhiohio mō ā rātau moni taurewa ki a koe i ō rātau tari, i runga rānei i ā rātau paetukutuku. Ka āwhina ēnei mōhiohio i a koe ki te whakataurite i ngā utu itarete, ngā utu ratonga me ētahi āhuatanga moni taurewa i waenga i ngā kaituku.

I whiwhi au i tētahi imēra mai i tētahi kamupene e whakatakoto moni taurewa ana ki ahau. Kei te hiahia ahau i tērā.

He whakaaro pai ake taku. Me tiroiro tāua i runga i te ipurangi ka whiriwhiri i te mea pai rawa ki te kōrero atu.



Hei taurira, ina hoko ana i tētahi waka ehara i te mea me tiki pūtea mai i taua pakihi hoko waka. Ka āhei koe ki te tiroiro haere kia kitea e koe te pūtea pai rawa mōu.

He tino nui rawa te utu mō te moni taurewa mō tēnei waka!

He mea pai ake i tērā kei tētahi wāhi e tūtata ana. Ka taea te hoko mai te waka i konei engari me tiroiro tāua mēnā ka taea e tāua te tiki atu te moni taurewa mai i te kaituku i te tuatahi.



Kia tūpato koe i ngā moni taurewa e whai whakapati, taonga, paraihe, whakahoki moni me ētahi atu poapoa – me te whakarite kei te whiwhi koe i tētahi moni taurewa tōtika. Hei tauira, ka tuku pea he kaihoko waka i tētahi whakahoki moni o te \$3,000 ki a koe mēnā ka hokona mai e koe tētahi waka, ka tukuna rānei pea e tētahi pēke he \$1,000 hei utu i ō utu ture mō tō moni taurewa whare.

He uaua pea te whakataurite i ngā whakatakatoranga he rerekē ngā utu itarete, utu ratonga hoki, ka whakauru mai hoki i ngā whakapati. I ētahi wā he utu ngā whakapati ka huna i roto i ngā ture o te moni taurewa, ā, ka mate koe ki te utu kia nui ake. Me āta tiro tiro koe ki ngā whakapati e tukuna ana ki a koe me ngā ture o te moni taurewa ka whiriwhiri i te utu whānui ki a koe.

Mēnā kua oti kē i a koe te waitohu mō tētahi moni taurewa engari ka kite koe i tētahi mea pai ake i muri ake, ka āhei koe ki te huri ki tētahi kaituku hou?

Āe, ka āhei koe ki te wehe tōmua mai i tētahi moni taurewa mā te utu i te rahinga i tonoa e koe, tae atu ki ngā utu i tonoa e tō kaituku onāiane i mō te utu tōmua i te moni taurewa. Kia mōhio koe ka tuku nama te kaituku hou ki a koe mō te whakarite i tētahi moni taurewa hou. Mō ētahi atu mōhio tirohia te pātai 6: *Ka āhei koe ki te wehe mai i tētahi kirimana moni taurewa?*

I mua i tō whakawhiti kaituku, me mātua whakataurite koe i ngā utu whānui me ngā ture o tō moni taurewa onāiane ki te moni taurewa hou ka whiriwhiri mēnā he pai ake mōu te whakawhiti. Ina tāpirihia e koe ngā utu o te whakawhiti, kāore pea he hua ki a koe. Haere ki te paetukutuku a Sorted i www.sorted.org.nz hei whakariterite i te utu pai rawa mōu.



He tino rerekē pea te moni taurewa ka whakatakotohia ki a koe mai i tēnā kaituku, i tēnā kaituku. Me whakataurite i ngā kaituku rerekē i ngā wā katoa kia kitea ai te utu pai rawa mōu.

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

Me mātua ū tō kaituku ki ngā '**kawenga kaituku moni taurewa**' ki a koe puta noa i tō moni taurewa. Ko te tikanga o tēnei me āta tūpato, me noho haepapa tō kaituku i ngā wā katoa, me te manaaki me te whakaute i a koe. Ina whakauru koe ki tō moni taurewa, ko ngā kawenga kaituku hira rawa me mātua ū te kaituku me:

- uiui haere ia kia mōhio ai e **tika ana** te moni taurewa ki ō hiahia
- uiui haere kia mōhio ai ka taea e koe te moni taurewa te **utu**
- āwhina i a koe kia **mārama** ai koe ki ngā kupu hira o te moni taurewa i mua i tō whakauru atu
- whakarite kāore te whakaaetanga moni taurewa i te **tāmi**, ka mutu kua rātau e tāmi i a koe. (Mō ētahi atu kōrero, tirohia te aratohu tuatoru i roto i tēnei kohinga: Ngā raruraru me tō moni taurewa).

Me mātua tiro tiro tō kaituku mēnā e tika ana te moni taurewa ki a koe

Me tiro tiro tō kaituku kia mōhio ai ka eke te moni taurewa ki ō hiahia, ka mutu e tika ana ki a koe.

Ko te tūmanako ka pātai te kaituku mō:

- Te rahinga o te pūtea e hiahia ana koe.
- Te kaupapa o te moni taurewa. Hei tauira, tērā pea ka hiahia pea koe i te moni taurewa mō tētahi utu wā-poto ohorere (pērā i tētahi tīkiti rererangi, utu hauora rānei), tētahi hokotanga wā roa rānei i āta whakaritea, pērā i tētahi pūrere whare, waka rānei. He pai ake pea ngā moni taurewa rerekē mō ngā āhuatanga rerekē.

- Mēnā ka hiahia koe kia tāpiritia he whakangāwaritanga ki tō moni taurewa (hei tauira, ka hiahia pea koe ki te huri i te auau o ō utunga, te tango anō i ngā rahinga ka utua e koe).
- Mēnā ka hiahia pea koe ki te utu i ngā rahinga nui i te wā o te moni taurewa.
- Mēnā ka uru ki te moni taurewa ngā hua tāpiri, hei tauira, he rīanga moni taurewa, ngā pūtāhui tāpiri, ngā whakakorenga utunga rānei (tirohia te pouaka i raro).



Me mātua tiro tiro tō kaituku kei te tika te moni taurewa ki a koe.

Ko te **rīanga moni taurewa** he rīanga e hono ana ki tō moni taurewa hei tiaki i a kōrua ko tō kaituku mēnā ka tūkinohia, ka ngaro rānei ngā rawa, taonga rānei e noho punga ana mā te kaituku (tirohia te pouaka kei te whārangi 9 mō te tikanga o tēnei), ka raruraru rānei tō kaha ki te utu i te moni taurewa.

He whakaaetanga te **pūtāhui tāpiri** e whakaae ana te kaituku, mō tētahi utu, hei whakatika, whakakapi rānei i ngā rawa i muri i te paunga o te wā pūtāhui noa. Ka taea e ngā pūtāhui tāpiri te tuku whakamarutanga tāpiri i runga atu anō i ērā ka whiwhi koe i raro i te Consumer Guarantees Act 1986. Ka tuku pūtāhui tāpiri ngā kaituku i ētahi wā mō ngā rawa ka noho punga i raro i a rātau.

He whakaaetanga te **whakakore utunga** e utua ai e koe he utunga tāpiri ki te kaituku mō te tūpono noho kore mahi koe, ka whara, māuiui, hauā, mate rānei koe, ā, ka whakakorea tō here ki te utu i te rahinga taurewa.

Tirohia te *Wāhanga 5* e haere ake nei i tēnei aratohu kia mōhio ai mō ngā rīanga, whakakorenga, pūtāhui hoki e hono ana pea ki tō moni taurewa.

Me mātua tiro tiro tō kaituku mēnā e taea e koe te moni taurewa te utu

Me uiui haere tō kaituku ki te tiro tiro mēnā ka taea e koe ō utunga moni taurewa te utu me te kore pā mai o **ngā uauatanga taumaha**.

He aha te tikanga o ‘te kore pā mai o ngā uauatanga taumaha’?

Ko te whakamātautau mēnā ka taea e koe ngā utunga o tō moni taurewa me te kore pā mai o ngā raruraru tāpiri, i a koe e utu ana i ngā mea waiwai katoa me te ū hoki ki ētahi atu paiherenga pūtea.

Ko ngā mea waiwai koirā ngā mea pērā i te whare, kai, hiko, waea, waka me ngā utu hauora e hiahiatia ana. Ko ētahi atu paiherenga pūtea pea ko ngā utunga nama atu anō, ngā utunga tautoko tamariki rānei.

Me tiro tiro anō tō kaituku mēnā ka taea e koe ō utunga me te kore e mate ki te hoko i ngā rawa kāore koe i hiahia ki te hoko atu i tō whakaurunga ki te moni taurewa.

Ko te tūmanako ka pātai te kaituku ki a koe mō:

- tō moni whiwhi (hei tauira, ngā moni ka whiwhi koe, te auau o tō whiwhi moni, ā, me te roa o tō mahi i a koe)
- ō moni whiwhi (hei tauira, e hia te utu mō tō whare, kai, utu tiaki tamariki, nama hoki)
- tō hītori nama, ā, mēnā ka tino taea e koe te moni taurewa te utu.

Me kite anō tō kaituku i ngā tuhinga e whakaatu pono ana i tō āhuratanga pūtea. Ina tūtaki koe ki tētahi kaituku mō tētahi moni taurewa hou pea, ka pātai pea ia mō ngā tuhinga pūtea hāngai katoa (hei tauira, ngā pukautu, pūrongo pēke, tuhinga mōkete, ngā kirimana moni taurewa onāiane me ngā tuhinga rīanga). Ki te kore e tonoa ēnei e ia, he pai tonu te whakaatu ēnei tuhinga katoa ki a ia. Mā te heri atu i ēnei ka āwhina i a koe ki te whakautu i ngā pātai a te kaituku me te āwhina i te kaituku kia mārama ai ia ki tō āhuratanga pūtea onāiane.

Ka hiahia pea koe ki te tiki tohutohu mai i tētahi kaitohutohu pūtea, hei āwhina i a koe ki te whiriwhiri mēnā ka taea e koe tētahi moni taurewa te utu.



Me mātua tiro tiro tō kaituku mēnā ka taea e koe te moni taurewa te utu me te kore pokea e te raruraru.

Me mātua āwhina tō kaituku kia mārama koe ki tō moni taurewa

I mua i tō waitohu, e herea ana tō kaituku ki te tuku mai ā-tuhi ki a koe **ngā mōhiohio hira** mō tō moni taurewa. E kīia ana he tuhinga whakapuakanga tēnei (tirohia te pouaka kei te whārangi 6 mō ētahi atu kōrero mō tēnei). Me mātua āwhina anō tō kaituku i a koe kia mārama ki ngā mea i paiherea koe i mua i tō waitohu, mā te kōrerorero i ngā mōhiohio hira i roto i te tuhinga whakapuakanga me koe, ā, me te whakautu hoki i ō pātai.

Hei āwhina i a koe kia mārama ai ki te moni taurewa, ko tā te kaituku:

- Me āta whakapuaki i ngā āhuratanga hira o te whakaaetanga (hei tauira, mā te whakaatu i te whakaaetanga me te tuhi porohita huri noa i ngā āhuratanga hira me te whakamārama anō, te whakarite rānei ka āta whakapuakina ngā āhuratanga hira ki tētahi tono moni taurewa ā-ipurangi). Ko ngā āhuratanga hira hei titiro māu ko te roa o te moni taurewa, ngā utu itarete, ngā utu tāpiri, ngā utunga hei tuku māu, ā, mēnā ka herea he punga ki tētahi o ō rawa.
- Me tuku wā ki a koe ki te āta whakaaroaro i te moni taurewa (hei tauira, mā te tuku mōhiohio ki a koe hei pānui i wāhi kē, me te whai wā ki te kōrero ki tētahi atu tangata).
- Me whakarite i tētahi kaiwhakamāori, te whakarato rānei i ngā mōhiohio ki reo kē, mēnā kāore koe i te tino mārama ki te reo Ingarihi.

Ka tūtohu anō pea he kaituku kia haere koe ki te tiki tohutohu ā-ture. Ka āwhina tēnei i a koe mēnā kāore koe i te tino mōhio ki tāu e paiherehia ana.

Mēnā kāore koe i te mārama ki tētahi mea mō te moni taurewa, me kaha koe ki te pātai. Mēnā e mōhio ana te kaituku kāore nei koe i te tino mārama ki tētahi wāhanga o te whakaaetanga, me mātua whakamārama atu e ia ki a koe kia mārama ai koe.

Me āta haere, ā, kua rawa e waitohu i tētahi whakaaetanga kia mātua mārama rā anō koe.



Me mātua āwhina tō kaituku i a koe kia mārama ai koe ki ngā kupu hira o te moni taurewa i mua i tō whakauru atu.



3. E hia te utu katoa o tō moni taurewa?

Me mātua tuku ā-tuhi tō kaituku i ngā mōhiohia matua ki a koe i roto i te mea e kīia ana ko te ‘tuhinga whakapuakanga’ (disclosure document). Me mātua kōrerorero tō kaituku i ēnei mōhiohia ki a koe i mua i tō waitohu – kei roto i tēnei ko ngā utu katoa o te moni taurewa.



Ko te tuhinga ka whiwhi koe i mua i tō waitohu i tētahi moni taurewa he **tuhinga whakapuakanga**. Kei roto i tēnei tuhinga ko ngā mōhiohia hira katoa me āta mōhio mō te moni taurewa. Me āta pānui i ēnei mōhiohia ka pātai atu ki tō kaituku kia whakamāramahia mai ngā mea kāore i te mārama ki a koe.

Ko ngā utu matua e rua ko:

- te rahinga o te **itarete** ka utua e koe i te roanga o te moni taurewa
- ngā **utu** me utu koe me ngā utu ka tukuna hei utu māu mēnā ka pā mai etahi mea rerekē i te roanga o te moni taurewa.

Kia maumahara, kei reira pea ngā utu kōwhiringa e pā ana ki tō moni taurewa ka tāpiri atu ki te rahinga tapeke ka utu koe (hei taurira, he utu pea kei reira mēnā ka hiahia koe ki te whakatahi tōmua i te moni taurewa).



Mēnā ki ōu whakaaro he nui rawa te itarete me ngā utu, kāore koe e herea ki te waitohu i te kirimana – me pātai ki te kaituku kia whakamāramahia mai, me whai wā anō ki te whakaaroaro, me tiro tiro haere, me tiki tohutohu motuhake rānei.

Itarete

Ko te itarete koinā te nama ka tukuna e te kaituku hei utu māu mō te whakamahi i āna moni. E rua ngā mea hira hei whakaaroaro ko te **utu itarete** me te **itarete tapeke** me utu koe i te roanga o te moni taurewa.

Utū itarete

Me āta whakaatu te kaituku i te **utu itarete ā-tau** i roto i ngā tuhinga moni taurewa – koinā te utu itarete hei utu i ia tau. Ka kīia i te nuinga o te wā ko te ‘per annum’, ‘pa’, ‘per year’ (i te tau, i ia tau rānei) rānei.

I ētahi wā, ka kōrero ngā kaituku mō ngā utu itarete ā-marama, ā-wiki, ā-rā rānei, ā, ka pōraruru noa pea i tēnei. Engari, me whakaatu e te katoa te utu itarete ā-tau **anō hoki**. Ina whakataurite koe i te utu o ngā moni taurewa me mātua whakarite koe kei te whakataurite koe i te utu itarete tika. Ko te **itarete ā-tau** te mea pai rawa hei whakataurite māu. Mēnā kāore koe i te tino mōhio mēnā ko te utu itarete kua tuhia he itarete ā-tau, kāore rānei, me pātai atu ki te kaituku.



Te pānui i ngā utu itarete: E pānuitia ana e tēnei kaituku te itarete o te 8%. I pōhēhē ētahi kaimino he utu itarete ā-tau engari he utu itarete ā-wiki kē – tirohia te ‘pw’ i ngā tuhinga itiiti i muri i te 8%. Ko te utu itarete ā-tau he 416% kē.

Mō te kite he aha te tikanga o tēnei, me kī ka tangohia e koe he moni taurewa o te \$100, ā, ko te hiahia kia utua mā ngā utunga ā-marama ōrite i roto i te kotahi tau:

I te utu itarete **ā-wiki** o te 8%, ko te utu tapeke ki a koe he **\$428** (kei roto te \$328 itarete) hei utu i te moni taurewa.

I te utu itarete **ā-tau** o te 8%, ko te utu tapeke ki a koe he **\$108** (kei roto te \$8 itarete) hei utu i te moni taurewa.

Ka whakataetae ngā kaituku tētahi ki tētahi mō ā rātau utu itarete, nō reira ka rerekē ēnei e ai ki ngā āhuatanga pērā i te kaituku, te momo moni taurewa, me tō hītori nama. He pai tonu kia tirohia ngā mōhiotia hei tuku mā ngā kaituku ki a koe, ka whakamahi hei tiroiro haere.

Itarete tapeke hei utu

Me mātua whakarite kei te marama ki a koe te **itarete tapeke** hei utu i raro i te kirimana **i mua** i tō waitohu, i roto i ngā kōrerorero me koe, ā, me te tuhinga whakapuakanga ka whiwhi koe i mua i tō waitohu i te rēhita. Ko te itarete tapeke koinā te katoa o te itarete ka utua e koe mēnā ka tae te moni taurewa ki te wā i whakaritea.

Ko te wā o te moni taurewa (te roanga) tētahi āhuatanga e whai pānga nui ana ki te rahinga o te itarete ka utua e koe mō tētahi moni taurewa.

Kotahi anake te wā e whakaaetia ana kia kaua e whakamōhiotia atu koe mō te itarete tapeke, ā, ko tērā mēnā kāore i te mōhiotia. Ko ngā tauira mō tēnei ko ngā kirimana kāri nama, e āhei ai koe ki te mino anō i ngā rahinga i utua e koe, ngā moni taurewa rānei ka roa atu i te 7 tau o te utu, pērā i ngā moni taurewa whare.

Mēnā kāore koe i te tino mōhio ki te itarete tapeke o tō moni whiwhi, me pātai atu ki te kaituku kia āta whakamāramahia, ā, kia tohua mai i roto i te tuhinga whakapuakanga – **i mua** i tō waitohu.

Ka āhei anō ki te tuku nama ki a koe mō ētahi atu hua tāpiri (pērā i te rīanga) ka whiwhi koe?

Āe. Hei tauira, ka tāpirihia pea ngā utu rīanga ki te toenga tapeke o tō moni taurewa i te tīmatanga, ā, ka utua e koe te itarete o te utu o te rīanga i te roanga o tō moni taurewa. Me whakarite kia whakaaroarohia e koe ēnei utu tāpiri ina tuku whakataunga anō mēnā ka tangohia e koe te moni taurewa, te rīanga hoki/rānei.



Ka nui ake te utu o tō moni taurewa i te itarete i te wā roa, ahakoa he iti noa pea ngā utu ā-wiki. Tirohia te utu itarete ā-tau me te nui o te itarete ka utua e koe i te roanga o tō moni taurewa.

Ko te roanga atu o tō utu i tō moni taurewa, ka nui ake te utu itarete ka utua koe, ā, ka nui ake te utu o te moni taurewa i te mutunga. Ka ohorere pea koe i te rahinga tāpiri ka utua e koe mēnā ka utua e koe i roto i te wā roa ake.

Hei tauira: Ka tiki koe i tētahi moni taurewa hei hoko i tētahi waka mō te \$5,000. He 20% te tuku nama a te kaituku ki a koe.

Mēnā ka utua e koe te moni taurewa **i roto i te 2 tau** mā ngā utunga ā-mārama ōrite, ka utua e koe te

\$6,107

me te \$1,107 itarete

Mēnā ka utua e koe te moni taurewa **i roto i te 3 tau** mā ngā utunga ā-mārama ōrite, ka utua e koe te

\$6,689

me te \$1,689 itarete

Tata ki te **\$600** tāpiri (tata ki te 10% o te utu o te waka) me utu e koe mō te whakaroa ake i te moni taurewa **mō te 1 tau atu anō**.

Kia mōhio: kāore i uru ki tēnei tauira ko te utu o te moni taurewa.

Mēnā e hiahia ana koe ki te whiriwhiri e hia te utu o tō moni taurewa ki a koe, ka taea e koe te tātaitai nama te whakamahi i www.sorted.org.nz/tools/debt-calculator.

Ngā utu

He aha ngā mea me tiro tiro ahau?

E āhei ana ngā kaituku ki te tuku nama rerekē, engari ka taka ki ngā rōpū matua e toru:

- **Ngā utu nama:** pērā i te utu ka utua e koe mō te whakarite i te moni taurewa (ka kīia he ‘establishment fee’ – utu whakatūnga) me ngā utu mō te utu tōmau i tō moni taurewa.
- **Ngā utu hapa:** ko ngā utu me utu mēnā ka takahia e koe ngā ture o tō moni taurewa, hei tauira, mēnā ka tāhapa tētahi utunga, neke atu rānei.
- **Ngā utu a rōpū kē:** ngā utu ka tukuna atu e tō kaituku ki a koe mai i tētahi atu tangata, kamupene rānei, pērā i ngā utu mō te tiki aroturuki pūtea, te rēhita i tētahi ‘pānga punga’ (tirohia te pouaka kei te whārangi 9 mō te tikanga o tēnei).

Kei reira ētahi ture hira mō ngā utu ka āhei te kaituku ki te tuku:

- I mua i tō waitohu, me mātua tuku e tō kaituku tētahi whakaahuatanga ā-tuhi i roto i te tuhinga whakapuakanga mō ngā utu katoa me utu koe me ērā ka mate pea koe ki te utu, mēnā ka pā mai ētahi mea rerekē i te wā o te moni taurewa.
- Me tōtika ngā utu nama, hapa hoki, ā, me mātua tuku atu ngā utu a rōpū kē ki a koe me te kore tāpiri utu a te kaituku ki ēnei.



Āta tirohia ngā utu katoa ka utu pea koe mō te whakarite i tētahi moni taurewa, te tāhapa utunga, te utu tōmua rānei i tō moni taurewa. Me mātua kōrero atu tō kaituku ki a koe he aha ēnei i mua i tō whakauru ki te moni taurewa.

Me tuku mōhiohio anō tō kaituku 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. Me mātua whakauru ēnei mōhiohio ki te tuhinga whakapuakanga o te moni taurewa i tukuna ki a koe i mua i tō waitohu.

Me mātua rēhita tetahi kaituku ki te Rēhita Kaiwhakarato Ratonga Pūtea, ā, me noho hei mema nō tētahi kaupapa whakatau wenewene, ā, he ratonga koreutu tēnei ka taea e koe te whakamahi mēnā ka raruraru koe me tō kaituku. Mō ētahi atu mōhiohio, tirohia te aratohu tuatoru i roto i tēnei kohinga: [Ngā raruraru me tō moni taurewa.](#)

He aha te tikanga o te punga, te pānga punga rānei?

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 he 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 ngā 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 – i ētahi rawa tauwhāiti, tuhinga hoki.

Ko ngā **rawa kiritaki** tē taea te here hei punga:

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

Ko te āweretanga anake ki tēnei ture ko tēnei, mēnā i tangohia 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 here hei punga mō te moni taurewa, nō reira ka taea te moenga te tango mai ki te tāhapa i a koe ō utunga. He mōhiohio atu anō hei tohutohu i a koe ki ēnei momo āhuatanga i roto i tā mātau aratohu tuatoru o tēnei kohinga: [Ngā raruraru me tō moni taurewa.](#)

Ko ngā **tuhinga** tē taea te here hei punga:

- Ngā tuhinga haerenga
- Ngā tuhinga tautohutanga
- Ngā kāri pēke

Me āta tautuhi te kirimana i ngā rawa ka tukuna e koe hei punga – mēnā kāore e taea e koe ō utunga, ka āhei anake tō kaituku ki te tango mai i aua rawa kua rārangitia. Me āta whiriwhiri i ngā mea ka tukuna e koe hei punga i te mea kei ngaro ki te kore e taea e koe ō utunga.

4. Mō āhea koe whai kaiwhakaoati ai?

I ētahi wā ka whakarite te kaituku me whiwhi kaiwhakaoati koe. Ko tā te **kaiwhakaoati** ka whakaae kia riro māna tō moni taurewa e utu ki te kore e taea e koe. Ko tana whakaaetanga me tō kaituku he whakaoati. Mā te whiwhi **whakaoati** ka taea e koe te tiki moni taurewa i ngā āhuatanga kāore pea e hiahia te kaituku ki te tuku moni taurewa ki a koe.

Ko te tikanga ko aua āhuatanga i waenga i a kōrua ko tō kaituku koinā anō aua āhuatanga i waenga i te kaiwhakaoati me te kaituku (tirohia te *He aha ngā mea hei tūmanako māu mai i tō kaituku moni taurewa?* kei te whārangi 3).

Hei whakarāpopoto:

- Me mātua tuku e tō kaituku ngā mōhiohia hira ki tō kaiwhakaoati mō tō moni taurewa ki roto i te tuhinga whakapuakanga, i mua i tana waitohu. Me mātua mārāma, me poto hoki ngā ture o te whakaoati.
- Me mātua whakarite tō kaituku kei te tino mārāma ia ki tāna e paiherehia ana i mua i tana waitohu i te whakaoati. Hei tauira, mēnā he iti ngā moni whiwhi a tō kaiwhakaoati engari nōna ake tōna whare, me mātua whiriwhiri ia, i mua i te waitohu i te whakaoati, mēnā ka kaha ia ki te hoko atu i te whare ki te kore e taea e koe o utunga moni taurewa te utu.
- Me uiui haere tō kaituku ki te tiroiro mēnā ka taea e tō kaiwhakaoati o utunga moni taurewa te utu me te kore pā mai o ngā uauatanga taumaha. Tirohia te pouaka kei te whārangi 4 ki te kite he aha te tikanga o 'te kore pā mai o ngā uauatanga taumaha'.

Kei roto i te Ture CCCF ēnei whakamarutanga mā ngā kaiwhakaoati i te mea he mōrea te noho hei kaiwhakaoati, ā, kei tō kaiwhakaoati te kawenga mō te utu i te moni taurewa ki te kore e utua e koe.

5. He aha ngā mea me mōhio koe i mua i te hoko rīanga, whakakorenga, pūtāhui rānei?

Ka tūtohu, ka whakahau rānei tētahi kaituku i a koe ki te hoko rīanga, whakakorenga, pūtāhui rānei ina tango koe i tō moni taurewa. Tirohia te pouaka kei te whārangi 4 mō ētahi atu mōhiohia mō ēnei hua.

I ētahi wā, ka āhei te kaituku ki te whakahau i a koe ki te tiki rīanga, whakakorenga, pūtāhui rānei i raro i ngā ture o te moni taurewa. Hei tauira, mēnā he **pānga punga** tō te kaituku ki tētahi o tō rawa (tirohia te pouaka kei te whārangi 9 ki te kite i te tikanga o tēnei), pērā i tētahi waka, kāinga, pūrere kāinga rānei i riro mai nā te nama, ka whakahau pea koe ki te tiki rīanga mō tērā. Mēnā he tino whai pūtāke, ka taea e tō kaituku te whakanonoi kia hokona mai e koe he kaupapahere rīanga ake. Engari kia maumahara koe ki te kore koe e hiahia ki te hoko i te rīanga, whakakorenga, pūtāhui rānei ka taea tonu e koe te rapu haere anō tētahi moni taurewa mai i kaituku kē.

Engari, hei kaituku haepapa, me rata tō kaituku ka eke i te rīanga, pūtāhui, whakakorenga rānei ka hokona atu e ia ki a koe ka eke ki o hiahia me o whāinga. Ko te tūmanako ka uiuitia koe e tō kaituku mō o hiahia, hei tauira ka pātaihia pea koe mēnā he rīanga anō tāu. Me whakamārāma anō ia i ngā āhuatanga hira o te hua ki a koe, he aha ngā mea kāore i roto, me ngā here me ū koe ina tuku ana i tētahi kerēme. Me rata anō te kaituku ka taea e koe te hua te hoko, me te kore pā mai o ngā uauatanga taumaha. Me te aha ka tāpirihia te utu tāpiri o te hua ki o utunga moni taurewa hou.

Kei runga i tō kaituku te kawenga ki te āta whakamārāma atu he aha i roto i tētahi kaupapahere rīanga, pūtāhui, whakakorenga rānei ka hokona mai ki a koe me ngā mea kāore i roto, tae atu ki ngā here e hāngai ana.

Hei tauira, ka tukuna e ētahi kaituku he rīanga raruraru waka hei kapi i ngā raruraru waka ka pā mai ki a koe i te wā e utua ana e koe he moni taurewa. Engari hei kerēme i tō rīanga raruraru waka ka kī pea te kirimana me whai whakamana waka, me rēhita, ā, kua whakatikatikatia hoki nō nā tata nei e te kaiaka mīhini. Nō reira me mārama koe ki ngā mea kua kapi, ā, me ngā mea kāore anō kia kapi. Mēnā kāore koe i te mārama – me kōrero atu ki te kaituku. Ka taea e koe te pātai atu kia heria atu e koe te kaupapahere ka kōrero atu ki tētahi kaitohutohu pūtea, tētahi atu rānei e pono ana koe kia mārama ai koe.

E herea ana ēnei hua?

Kei te āhua o ia moni taurewa, engari he pai noa mō tētahi kaituku kia herea he rīanga, pūtāhui, whakakorenga rānei ki ētahi moni taurewa. Me whakarite kei te mārama koe mēnā e herea ana koe e te kaituku ki te hoko i te hua (kia taea ai te moni taurewa e tukuna ana ki a koe), mēnā rānei kei a koe anō te tikanga ki te hoko mai, kāore rānei. Mēnā kei a koe anō te tikanga ki te hoko i te hua, whakaarohia te utu, ngā hua me te taunakitanga, me te tūponotanga ka hiahia koe i tērā i mua i tō waitohu.

Mēnā e whakaaroaro ana koe ki te hoko mai i tētahi pūtāhui mō ngā rawa e hoko ana koe mā tō moni taurewa, me mōhio koe he here paiherenga ā-ture kē pea ō tō kaituku ki a koe mēnā kei te hapa ngā rawa.

I te nuinga o te wā, me korero atu te tangata, pakihī rānei nāna nei ngā rawa i hoko atu ki a koe me te whakarite i te pūtāhui ki a koe mō ngā painga tāpiri o te pūtāhui i runga atu anō i ō motika i raro i te Consumer Guarantees Act. Mō ētahi atu mōhiohio tirohia tā mātau pepa mēka [Ngā pūtāhui tāpiri](#).

Mēnā e hiahia ana koe ki te hoko mai i te hua, me mātua whakarite ka hokona mai e koe tētahi hua e tika ana ki a koe, ā, e ū ana ki ō hiahia.

Ehara i te mea me hoko rīanga mai koe, he pūtāhui, whakakorenga rānei mēnā kāore he tino take ā te kaituku mō te whakahau i a koe. Hei tauira, kua rawa te kaituku e whakahau i a koe ki te hoko mai i tētahi whakamarutanga moni whiwhi, rīanga whakamutu mahi rānei mēnā kāore koe i te whai mahi, ā, kāore anō kia kitea e koe he mahi.

Mēnā he rīanga tonu tāu e kapi ai ētahi o ngā mōrea e hiahia ana tō kaituku kia kapia, ehara i te mea me hoko mai e koe. Hei tauira, ka herea pea koe e tō kaituku ki te hoko rīanga rawa whare i mua i te tuku moni ki a koe hei hoko taonga whare. Mēnā he kaupapahere rīanga rawa whare tāu onāiane, me kōrororero koe mō tēnā me te kaituku – ka rahi pea tērā mō ngā hiahia ō tō kaituku, ā, me koe hoki.

Ka taea hoki e koe te tiroiro ki tētahi atu kaituku mēnā ki ōu whakaaro kua whai rīanga whaitake koe engari kei te whakahau tētahi kaituku kia hokona anō tētahi. Ka taea pea e koe te kimi tētahi kaituku kāore e whakahau i a koe ki te hoko rīanga atu anō.



Kaua rawa e pēhia ki te hoko rīanga atu anō mēnā ki ōu whakaaro kei te rahi noa te kapinga o tō rīanga kei a koe.

6. Ka āhei koe ki te wehe mai i tētahi kirimana moni taurewa?

Āe, ka taea e koe te wehe mai i ngā kirimana moni taurewa – engari he nui pea te utu.

I mua i tō waitohu mō tētahi moni taurewa, me mātua whakarite ka āta whakaaroarohia e koe he aha tāu e whakaae atu ana, ā, mēnā ka taea e koe te utu. Mā te waitohu i tētahi kirimana, e whakaae ana koe ki ana ture me te ū ki tō taha o te whakaaetanga.

Te utu tōmua i tētahi moni taurewa

Ka taea e koe tētahi kirimana moni taurewa te whakamutu ahakoa te wā mā te utu i te rahinga tapeke o te moni taurewa, tae atu ki ngā ture hangai mō te utu tōmua. Mēnā ka hiahia koe ki te utu tōmua i tētahi moni taurewa, me āta tiroiro koe he aha te utu mō tērā ki a koe i mua i tō whakauru ki te moni taurewa me te matapaki atu ki tō kaituku.

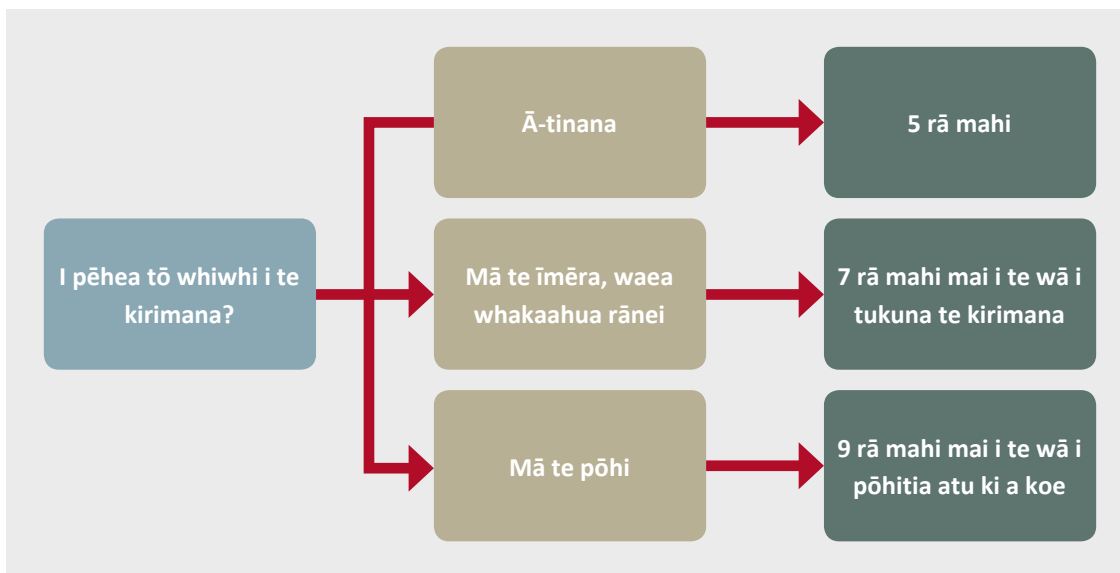
Te 'wā huritao' i te tīmatanga o te moni taurewa

He wā poto i te tīmatanga o tētahi moni taurewa e taea ai e koe te huri ō mahara me te wehe mai i te kirimana. E kīia ana tēnei wā poto ko te 'wā huritao'.

Te roa o te wā huritao

Ko te maha o ngā rā mahi ki a koe ki te whakakore i tō kirimana moni taurewa kei te āhua o tō whiwhi i te kirimana moni taurewa kua oti. Whakamahia te tūtohi i raro ki te whiriwhiri e hia te roa ki a koe ki te whakakore i tō kirimana. (Kia mōhio: ka tīmata ēnei wā mai i te wā i whiwhi koe i tō tuhinga whakapuakanga.)

E hia te roa ki a koe ki te whakakore i tō kirimana moni taurewa?



Mēnā ka whakakorehia e koe tō kirimana i roto i ēnei wā, ka mate tonu pea koe ki te utu i ngā utu me ngā utu a te kaituku mō te wā i a koe te moni taurewa engari ko te tikanga he iti ake ēnei utu ki ērā utu ka utua e koe i waho o te wā huritao.

Me whakakore e koe tō kirimana mā te tuhituhi i ngā wā katoa, kia whiwhi whakaaturanga ai kōrua ko tō kaituku mō ngā whakamārama ki te tūpono ka tohea te take. Ko te tikanga kāore e taea e koe ngā taonga i hokona mai e koe mā tō moni taurewa te whakahoki mēnā ka heria atu e koe, ka tukuna atu rānei ki a koe. I te nuinga o te wā me kimi anō koe i tētahi atu tikanga hei utu.



Me hohoro koe mehemea ka huri ō whakaaro i muri i tō waitohu i tētahi moni taurewa.

7. Ka aha mēnā ka tāhapa i a koe tētahi utunga?

Ki te tāhapa i a koe tētahi utunga moni taurewa kua whakaritea ka mate pea koe ki te utu i ētahi atu utu. E kīia ana ēnei utu tāpiri he **utu hapa**. Me mātua tiro tiro e koe he aha ngā utu hei utu māu ki te tāhapa i a koe tētahi utunga, neke atu rānei (arā, ka 'hapa' i a koe tō moni taurewa).

Ka mate anō pea koe ki te utu i tētahi utu itarete nui ake, e kīia ana he utu itarete hapa. Engari, ka taea anake e tō kaituku te whakahau te tuku nama ki a koe mō te utu itarete hapa mō te rahinga i tōmuri nei koe ki te utu – kua te rahinga katoa o te moni taurewa. Me mātua whakarārangi ngā utu itarete hapa ki ngā tuinga whakapuakanga, a, ki te kore i reira, kāore e taea e te kaituku te tuku taua nama.

I te nuinga o te wā he tino nui ake te utu itarete hapa i te utu itarete noa, nō reira me mātua mōhio koe he aha te utu itarete hapa i mua i tō waitohu. Mō ētahi atu utu itarete hapa, me te āhua o te whakatakoto i ngā utu nei, tirohia te aratohu tuatoru o tēnei kohinga: [Ngā raruraru me tō moni taurewa](#).



Tirohia he aha te utu itarete ka utua e koe ki te tāhapa i a koe tētahi utunga. He tino teitei ngā utu itarete hapa!

8. Ki hea haere ai mō ngā tohutohu me ngā mōhioho atu anō

Ka taea e koe te whakapā atu ki Ngā Pou Whakawhirinaki o Aotearoa o tō rohe i www.cab.org.nz, ki 0800 367 222 rānei, te Community Law Centre rānei i www.communitylaw.org.nz, te Budget Advice Services rānei i 0508 283 438.

Ka taea anō e koe, tō kaitohutohu rānei te tuku amuamu ki Te Kōmihana Tauhokohoko mēnā ki ōu whakaaro kua takahia e tō kaituku ōna herenga. 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](#), mā te waea mai rānei ki 0800 943 600.

Kei te hiahia whakamāramatanga atu anō?

E rua atu anō ngā aratohu o tēnei kohinga ka tuku tohutohuwhaitake ki a koe mō ō motika me ngā mea me mōhio koe:

- i te wā o tō moni taurewa
- mēnā ka raruraru koe me tō moni taurewa.

Tirohia ā mātau pepa meka mō te [Ture CCCF](#).

Ka kitea ngā tohutohu atu anō mō ngā kawenga o ngā kaituku ki ngā kaimino i te [Tikanga Tuku Taurewa Haepapa](#).

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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:

Waea: 0800 943 600

Tuhi: Enquiries Team, Pouaka Poutāpeta 2351, Te Whanganui-a-Tara 6140

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