

POUTŪTERANGI 2016

I te wā o tō moni taurewa



Ngā ihirangi



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Ko tēnei aratohu te mea tuarua 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 kirimana moni taurewa
- i te wā o tō kirimana 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 ki a koe. Ko te tikanga o ēnei ture:

- me āta tūpato, me noho haepapa tō kaituku i ngā wā katoa, me te manaaki me te whakaute i a koe
- e āhei ana koe ki te whiwhi i ngā mōhiohio mārama, popoto me te tika mō tō moni taurewa i ngā wā auau
- me mātua āwhina tō kaituku i a koe ki te tuku whakatau mōhio ki a koe mō tō moni taurewa, tae atu ki ngā huringa ka oti
- mēnā ka huria e to kaituku tō kirimana moni taurewa, ka whakawhiti rānei ki tētahi atu kaituku, me mātua whakamōhio atu tō kaituku i a koe mō ēnei huringa i roto i ngā wā whāiti.

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

Ko tāu e tūmanako ana ka ū tō kaituku ki ētahi '**kawenga kaituku moni taurewa**' puta noa i tō kirimana 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. I te wā o tētahi kirimana moni taurewa, ko ngā kawenga kaituku hira rawa me mātua ū te kaituku me:

- manaaki **tika** me te **whakaute** i a koe i roto i ngā mahi katoa me koe
- whakarite ko ngā mōhiohio ka tukuna ki a koe i roto i te roanga o tō kirimana moni taurewa he **mārama, popoto** me te **tika**
- 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 **tāmi**, ka mutu kua ia e tāmi i a koe.

Ko tāu e tūmanako ana mai i tō kaituku he:

- rite te tuku mōhiohio ki a koe mō tō moni taurewa, pērā i te nui o tō nama, ā, me te rahinga kua ea i a koe
- tuku mōhiohio mō ngā huringa i tō moni taurewa
- mātua whakarite ka tukuna ngā mōhiohio ki a koe kia mārama ai koe
- tika, me pai te āhua mēnā ka hē ngā āhutatanga (mō ētahi atu kōrero, tirohia tā mātau aratohu tuatoru i roto i tēnei huinga: [Ngā raruraru me tō moni taurewa](#)).

Mēnā kāore anō kia oti i tō kaituku tētahi o ēnei mea, ka whai pānga pea tēnei ki tō moni taurewa. Hei taurira, mēnā kāore anō tō kaituku kia kōrero ki a koe mō ngā huringa ki tō kirimana, kāore pea e taea e ia te uta nama itarete, utu ratonga hoki ki a koe mō tō moni taurewa kia tutuki rānei i a ia tērā. Me kōrero atu koe ki tō kaitohutohu pūtea, whakapā atu rānei ki tētahi Community Law Centre, Community Advice Centre kia mōhio ai koe he aha ō motika.

Ngā mōhiohio noa mō tō moni taurewa

Me tiki pūrongo auau koe mō tō moni taurewa mai i tō kaituku – i ia 6 marama i te iti rawa. Mēnā he kāri nama tāu, moni tarepa rānei kua whakaritea me tō pēke, me whiwhi pūrongo koe i ia 45 rā i te iti rawa.

Ko te kaupapa o tō pūrongo he tuku i ngā mōhiohio hou rawa ki a koe mō tō nama, ngā nama itarete hei utu māu me ngā utunga kua ea i a koe. Me tirotiro kia mōhio ai mēnā kei te tika te whakaatu i ngā utunga, ā, kāore hoki koe i te utu i ngā utu ohorere, ētahi atu utu rānei.

Me whakaatu te pūrongo i tētahi wā tauwhāiti, ā, me marama ngā mōhiohio mō:

- ō toenga tuwhera, kati hoki
- ia utunga kua ea i a koe
- ngā rahinga moni kua minoa e koe mai i te kaituku, kua tāpirihia ki tō moni taurewa
- ngā itarete me ngā utu kua utaina e tō kaituku
- te utu itarete ā-tau.

Mēnā he pūrongo kāri nama, me uru anō tētahi pūrongo mō te utunga iti rawa e hiahiatia ana.

Kei reira etahi āhuatanga kāore e herea tō kaituku ki te tuku i ēnei pūrongo ki a koe, arā, mēnā i whakaae koe ki te uru tuihono ki ō pūrongo. Mēnā kua oti i a koe tēnei, me maumahara koe ki te tirotiro haere kia mātua mōhio ai koe kei te whiwhi koe i ngā mōhiohio e tukuna ana e tō kaituku.

Mēnā ka neke atu i te 6 marama te wā i whiwhi koe i tētahi pūrongo moni taurewa, i whiwhi rānei koe i tētahi pūrongo moni taurewa engari kāore ēnei mōhiohio i roto, ka āhei pea koe ki ngā makeretanga ā-ture (he utunga iti rawa o te \$200 ki a koe). Me kōrero atu koe ki tō kaitohutohu pūtea, whakapā atu rānei ki tētahi Community Law Centre, Community Advice Centre ki te tirotiro he aha ō motika. Ka taea anō e koe, tō kaitohutohu rānei te tuku amuamu ki Te Kōmihana Tauhokohoko mēnā ki ōu whakaaro kāore i tukuna e tō kaituku ngā whakaaturanga tika, whānui hoki mō ō utunga moni taurewa. Mō ētahi atu mōhiohio me pēhea te tuku amuamu, tirohia ngā mōhiohio kei te mutunga o tēnei aratohu.



I te nuinga o te wā me mātua tuku haere e tō kaituku ngā pūrongo moni taurewa ki a koe: i ia 6 marama – mō ngā kāri nama hoki, i ia 45 rā.

Ka taea e koe te whakapā atu ki tō kaituku ahakoa te wā i a koe e whiwhi moni taurewa ana ki a ia – me whakaatu e tō kaituku ana taipitopito whakapā me ngā haora mahi i rō toa, i runga paetukutuku rānei, ā, me tuku ēnei mōhiohio ki a koe i tō whakaurunga atu ki tō kirimana moni taurewa. Me hoki ka tirotiro i tō tuhinga whakapuakanga i waitohua e koe i tō whakaurunga atu ki tō kirimana moni taurewa.

Ka taea anō e koe ngā mōhiohio hou rawa te tono mō tō moni taurewa ahakoa te wā i te wā o te moni taurewa (hei taurira, ō utunga kua ea i a koe me ngā tārua o ngā tuhinga i ngaro pea i a koe pērā i te kirimana moni taurewa, ngā pūrongo o mua rānei). Me wawe te whakautu a tō kaituku ki a koe mō ō tono mōhiohio. Ka taea anō pea e tō kaituku te tuku nama mō ēnei mōhiohio tāpiri – kei runga tēnei i ngā kōrero o tō kirimana. Me mātua tōtika ngā nama ka tukuna e tō kaituku.

2. Ka taea e te kaituku ngā huringa ki tō moni taurewa te mahi i muri i tō waitohu?

Āe, ka taea ngā moni taurewa te huri, ā, i ētahi wā ka taea te huri me te kore kōrero ki a koe. Engari, me tika, me matatika hoki te āhua o te kaituku ki a koe mēnā ka huria tō moni taurewa, me mātua mārama ngā huringa, ā, me mārama ki a koe. Kaua rawa ngā huringa ka whakatinanahia e tō kaituku e pēhi, e pā kino rānei ki a koe.



Ko ngā huringa ka whakaaetia e koe

Ka taea e tētahi kaituku te tono ki a koe kia whakaae ki ngā huringa, ā, ka taea hoki e koe te tono ki tō kaituku kia huria te kirimana. Mēnā e whakaae tahi ana kōrua, ka taea ēnei huringa te whakamana. Kia nui ō pātai mēnā ka tukuna e te kaituku he huringa, kia mōhio ai koe ki ngā huringa me te pānga ki a koe.

Me mātua tuku e te kaitono ngā mōhiohio ā-tuhi mārama mō ngā huringa – ko te tikanga i mua i te whakamanatanga. Tirohia te papatau i raro mō ngā wā me whakamōhio atu te kaituku mō ngā huringa i whakaaetia.

Ngā huringa kua whakaaetia	Āhea koe ka whiwhi mōhiohio mō te huringa
Te nuinga o ngā huringa (engari rawa mō ērā kua rārangitia i raro)	I mua i te tīmatanga o tētahi huringa
Ngā huringa ka whakamāmā ake i tō kirimana moni taurewa (hei tauira, ngā rahinga utunga kua whakahekea)	Me tō pūrongo noa whai ake
Te whakapiki i te rahinga ka taea e koe te mino mā tētahi tepenga nama (hei tauira, kāri nama)	i roto i te 5 rā, me tō pūrongo noa whai ake RĀNEI.
Te tuku i tētahi pānga puna (arā, te tango mai i tētahi taonga kei runga i te rārangi taonga ka taea e tō kaituku te tango mēnā i tāhapa i a koe ō utunga moni taurewa)	Me tō pūrongo noa whai ake
Te whakaroa ake i te wā utu	Me tō pūrongo noa whai ake

Ko te tikanga o ētahi huringa ka nui ake te rahinga hei utu māu i raro i te kirimana moni taurewa, hei tauira, mēnā ka whakaae tahi kōrua ko tō kaituku ki te:

- whakaroa ake i te wā mō te whakaae i tō moni taurewa, tērā rānei
- whakapiki i tō tepenga nama.

I mua i te tuku i ēnei momo huringa, me mātua ū tō kaituku ki ōna kawenga kaituku mā te:

- āwhina i a koe kia mārama ai koe ki ngā huringa me te tuku whakatau i runga i te mōhio mēnā e whakaae ana koe ki te huringa
- tātari mēnā ka taea tonu e koe ngā utunga te whakaae me te kore pā ki ngā uauatanga taumaha, i muri i te whakatutuki i ngā huringa e marohitia ana
- whakarite ka ū tonu te moni taurewa ki ō hiahia, i muri i te whakamanatanga o ngā huringa.

Ngā huringa ka tukuna e te kaituku

Ka kī pea tō kirimana ka taea e tō kaituku moni taurewa te tuku huringa me tō kore whakaaetanga, hei tauira, hei whakapiki i ngā utu itarete, ngā utu ratonga rānei. I taua āhuatanga, i tuku whakaaetanga tōmua koe kia tukuna ēnei huringa e te kaituku.



Me mōhio koe i raro i tō kirimana moni taurewa ka āhei pea tō kaituku ki te tuku nama itarete, utu hoki hei utu māu me te kore whakamōhio atu ki a koe i te tuatahi.

Ahakoia pea ka taea e tō kaituku ngā huringa te whakatinana me tō kore whakaaetanga, me mātua whakamōhio tonu ia ki a koe mēnā ka pēnei – ko te tikanga i roto i te rima rā mahi o te whakamanatanga o te huringa. Kei te āhua o te huringa ngā wā e hāngai ana:

Ngā huringa a tō kaituku	Āhea koe ka whiwhi mōhiohio mō te huringa
Te whakapiki i tētahi utu itarete, he huringa rānei ki te āhua o te tataui i te itarete	5 rā mahi i muri i te tīmatanga o te huringa
Te huri i te rahinga, te wā, te āhua rānei o te tātai i ō utunga	5 rā mahi i muri i te tīmatanga o te huringa
Te huri i ngā utu/nama, he pēhea te tātai i ēnei, ā, me te wā ka tuku nama	5 rā mahi i muri i te tīmatanga o te huringa
Te huri i te tepenga moni (te rahinga ka taea te mino)	5 rā mahi i muri i te tīmatanga o te huringa
Te whakawhiti i te moni taurewa ki tētahi kaituku moni taurewa hou	10 rā mahi i muri i te whakawhiti
He huringa e kī ana ka iti ake ō utunga	5 rā mahi, me tō pūrongo noa whai ake rānei – ka taea e te kaituku te whakatau
Te whakaroa ake i te wā hei tuku utunga	5 rā mahi, me tō pūrongo noa whai ake rānei – ka taea e te kaituku te whakatau

Ehara i te mea me kōrero hāngai atu te kaituku ki a koe mō ēnei huringa. Ki te huria e ia te itarete, utu, nama rānei, ka taea e tō kaituku te whakamōhio atu ki a koe mā te tuku pānui tūmatanui i runga i tana paetukutuku, mā tētahi pānui i tōna wāhi pakihi, mā te tuku pānui rānei i roto i tō nūpepa ā-rohe.

E tūtohu ana mātau kia pānuitia e koe ō pūrongo, ā, me te āta tiro i te rahinga o ngā utunga tōtika e puta ana i tō kaute, kei pā noa mai ngā huringa kāore i tūmanakohia e koe. Ka taea e koe ērā mea te uiui me tō kaituku (hāngai tonu, mā tētahi kaitohutohu pūtea rānei). I ngā āhuatanga tino rerekē ka taea e koe te tiki tohutohu mēnā he tāmi ngā huringa a tō kaituku.



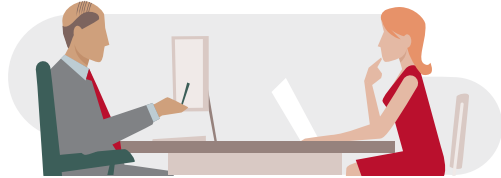
Me mātua manaaki, whakaute hoki i a koe ina huria tō kirimana moni taurewa. Me mātua mārama me te tika tā rātau whakamārama i ngā huringa.

Te whakawhiti i tō moni taurewa ki tētahi atu kaituku

I ētahi wā ka hokona atu e tētahi kaituku tana pakihī, moni taurewa rānei ki tētahi atu kaituku. Ki te whakawhiti e tō kaituku tō moni taurewa ki tētahi kaituku kē, kaua rawa te whakawhitinga e whai pānga ki ētahi atu ture o tō moni taurewa. Ko te tikanga o tēnei e kore e taea e te kaituku ngā ture o te moni taurewa te huri engari anō mēnā ka whakaae koe, e taea ana rānei i raro i tō kirimana.

I roto i te 10 rā mahi o te whakawhitinga, me mātua tuku ki a koe:

- ngā taipitopito whakapā o te kaituku hou
- ngā taipitopito rēhita o te kaituku hou
- te kaupapa whakatau wenewene a te kaituku hou (engari rawa mēnā kāore e herea te kaituku hou ki te uru ki roto i tētahi kaupapa pērā)
- te rā o te whakawhiti
- he aha te tikanga o te whakawhitinga ki a koe (hei tauira, ki hea utu ai i te kaituku hou).



3. Kei te uaua tō utu i tō moni taurewa?

Mēnā e uaua ana ki a koe te utu i ō nama, me wawe tonu tō kōrero ki tō kaituku, ki tētahi kaitohutohu pūtea rānei (ka taea e ia te kōrero ki tō kaituku māu) ko te mea pai i **mua** i te tāhapa i a koe ō utunga.

Ka whakaae pea tō kaituku ki te āwhina i a koe mā te whakaroa ake i te wā utunga, te whakaiti i ngā rahinga utunga mō te wā poto, ētahi atu whakaritenga rānei.

Ka āhei pea koe ki te tono i tētahi 'tono uauatanga', e herea ana tō kaituku ki te āta whiriwhiri kia huria ngā ture o tō moni taurewa hei tuku whakamāmātanga wā poto mō ngā uauatanga ki a koe. Engari, he whakaritenga anō e hāngai ana mō te tuku tono uauatanga, ā, ko tētahi atu ko te tuku wawe i tētahi tono.

Mō ētahi atu mōhiohio mō ngā tono uauatanga, me ētahi atu kōwhiringa mēnā e raruraru ana koe me tō moni taurewa, tirohia tā mātau aratohu [Ngā raruraru me tō moni taurewa](#).

4. Ka taea e koe te whakawhiti ki tētahi kaituku moni taurewa hou?

Āe, ka taea e koe te whakawhiti ki tētahi kaituku hou ina waitohu koe i tētahi moni taurewa. Hei tauira, ka hiahia pea koe ki te whakawhiti mēnā ka kitea e koe he kaituku whai itarete iti ake, utu iti ake rānei.

Engari me tiroiro e koe ngā ture o tō moni taurewa. Ka whakaaetia e ētahi kirimana kia tuku nama utu tō kaituku mēnā e hiahia ana koe ki te whakawhiti tōmua. Hei tauira, ka tuku nama pea tō kaituku mō ngā moni i tūmanakohia e ia mai i ō utunga itarete. Ahakoa pea ka tukuna e tētahi kaituku hou he moni tāpiri ki a koe mō ēnei utu, he utu anō ēnei o te mino ka taea e koe te karo mā te noho tonu me tō moni taurewa onāiane. Ko te tikanga ka tuku nama anō pea tētahi kaituku hou ki a koe mō te whakarite i tētahi moni taurewa hou.

Nō reira 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, ā, ka whiriwhiri mēnā he pai ake mōu te whakawhiti. Ina tāpirihia e koe ngā utu o te whakawhiti kaituku, kāore pea he hua ki a koe. Haere ki te paetukutuku a Sorted i www.sorted.org.nz ki te whiriwhiri i te utu pai rawa mōu.



Me mātua tōtika ngā utu nama, ā, kaua rawa e tāmi i a koe, nō reira me tiki tohutohu mēnā ki ōu whakaaro he pērā.

5. Te utu tōmua i tō moni taurewa

Mēnā ka taea e koe he wāhanga, te katoa rānei o tō moni taurewa te utu tōmua, ka taea anō e koe tērā.

Ka whiwhi penapena koe mai i ngā utunga itarete ka utua noatia e koe, engari kei reira anō pea ngā nama hei utu māu. Ko ngā 'utu tōmua', 'utu wāwāhi' rānei ka whakahautia e tō kaituku ina utua tōmuatia te katoa, he wāhanga rānei o tō moni taurewa. Tukuna ai ēnei nama i te mea kāore tō kaituku e whiwhi i ngā itarete ka utua e koe mēnā i utua e koe te moni taurewa tuatahi.

E herea ana tō kaituku ki te whakapuaki i ēnei momo utu i mua i tō tango i te moni taurewa, nō reira me mātua tiroiro e koe ēnei, ka mutu me tuku ki te kaituku, he kaitohutohu pūtea rānei ō pātai mō te utu tōmua i tō moni taurewa, ā, mēnā me utu nama tāpiri koe.

6. Ki hea haere ai mō ngā tohutohu me ngā mōhiohio 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?

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

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

ISBN 978-1-869455-05-7

He aratohu anake tēnei, ā, e whakaata ana tēnei i te tirohanga a te Kōmihana. Ehara i te mea me whakaporo, ā, kaua 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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