

MŌHIOHIO MATUA - NGĀ KĀRI TAUREWA (CREDIT CARDS)

E whakamārama ana tēnei tuhinga i ngā āhuatanga matua o tā mātou whakaaetanga kāri taurewa ANZ e mārāma ai koe ki te whakaaetanga me te whakatau mēnā e tika ana mōu. Ki te kore koe e mārāma ki tētahi wāhanga o te tuhinga, e whakahau ana mātou kia rapu tohutohu motuhake i mua o te whakatau ki te kuhu ki tēnei whakaaetanga taurewa.

NGĀ MEA ME MŌHIO KOE I TE TĪMATANGA

Kei roto i tō whakaaetanga kāri taurewa he:

- **aratohu whakaaetanga kāri whaiaro**, e whakatakoto ana i tō Tepenga Taurewa, ngā pāpānga huamoni ka utua pea e koe, ō utunga whakaea, ā mātou utu me ētahi atu āhuatanga
- **Ngā Tikanga Whakamahi Kāri Taurewa**, e whakatakoto ana i ngā āmiki o ngā ture me ngā herenga o te whakaaetanga kāri taurewa, tae atu ki ō utu whakaea, ā mātou utu huamoni, ka aha ina takahia e koe tō whakaaetanga kāri taurewa, ka aha ina pōharatia koe, tō mōtika ki te whakakore i te kāri taurewa, me ētahi atu mea
- **ngā reta taurangi**, ka tukua e mātou mēnā ka huri tō whakaaetanga kāri taurewa.

Ka noho ngā whakaaetanga kāri taurewa hei herenga ā-humoni

E taurewa ana mātou i te moni ki a koe, me whakaea koe i te utu, ā, me ngā huamoni me ngā utu e whai pānga ana. Nā reira, āta titiro mēnā ka taea e koe ngā utu whakaea ināianei, ā mua ake hoki. Me ngā kāri taurewa ANZ, kei a koe ētahi kōwhiringa mō ō utu whakaea, mai i te utu i te utu mōkito, tae atu ki te utu i te katoa, nā reira kia kaha koe ki te āta whakahaere i tō pūkete kāri taurewa me ō moni.

Ka taea e mātou te huri i tō whakaaetanga kāri taurewa

Kei a mātou ētahi mōtika ki te huri i ngā pāpānga huamoni, ngā utu me ētahi atu ture.

Ka taea hoki e koe te tono kia hurihia ētahi mea, tae atu ki tō momo kāri taurewa, te tāpiri kaipupuri kāri me te tepenga taurewa. Ki te huri koe i te momo kāri, ka whai pānga tonu ā mātou paearu taurewa. Ka huri pea ngā utu me ngā pāpānga huamoni, ā ka pā pea ētahi herenga hou kāore i whai wāhi i mua ki te kāri tīmata. Ki te pupuri tahi e kōrua ko tētahi atu he kāri taurewa, āta tirohia e whakaae tōmua ana ngā kaipupuri katoa ki ngā huringa, i te mea e whakaae ana koe ka noho haepapa koe mō ngā tono a ērā atu kaipupuri kāri ki te hurihia e mātou ētahi āhuatanga mōu.

Kia ea i a koe ōu haepapa i ngā wā katoa

Whakamōhio wawe mai i a mātou mēnā he raruraru tāu ki tō whakaaetanga kāri taurewa, tae atu ki te whakaea i ngā utu. Ka taea pea e mātou te tautoko me te tuku mōhiohio hei āwhina i a koe.

Ki te takahia e koe tō whakaaetanga kāri taurewa, he taumaha pea te whiu. Ka tono pea mātou kia utua e koe tō kāri taurewa. Ahakoa kāore mātou e whai huarawa taurangi, ka taea e mātou te whakamahi i ō mātou mōtika i raro i tō whakaaetanga kāri taurewa ki te rapu i ngā pūtea e noho nama nei koe i raro i tēnei whakaaetanga.

KI HEA RAPU MŌHIOHIO AI I TE TAUĀKĪ WHĀKI O TŌ KĀRI TAUREWA ME NGĀ WHAKARITENGA WHAKAMAHI

Kua whakamāoritia e mātou ētahi kupu matua i tō whakarāpopoto whāki kāri taurewa, i ngā ture me ngā whakaritenga whakaaetanga kāri taurewa i raro.

- Kei roto te rā tauākī i te wāhanga 'Date of statement'. Ka tukua ngā tauākī ki a koe (ka wātea rānei i te Pēke ā-Ipurangi ANZ, i te taupānga pūkoro rānei o ANZ goMoney).
- Kei roto te tapeke tepenga taurewa i te wāhanga 'Credit limit'.
- Kei roto te momo kāri kua kōwhiri koe i te wāhanga 'Card type'.
- Kei roto ngā ture whakakorenga i te wāhanga 'Cancellation'. Kei a koe te mōtika ki te whakakore i roto i te 10 rā mahi o te whiwhinga pū o tō kāri.
- Kei roto te toenga nama tīmata i te wāhanga 'Initial unpaid balance'. Kāhore he toenga nama tīmata o te kāri taurewa.
- Kei roto ōu herenga utunga whakaea i te wāhanga 'Repayments'. Kāore e namaia he utu mō te whakaea i tētahi wāhi, i te katoa rānei o te toenga nama. Me utu ngā utunga mōkito i te rā tika i ia marama.

- Kei roto ō pāpānga utu huamoni i te wāhanga 'Interest rates', tae atu ki tō pāpānga hoko, te pāpānga tuku moni, me te pāpānga whakawhiti toenga ki te pā tēnei.
- Kei roto te tikanga e namaia ai te utu huamoni i te wāhanga 'Method of charging interest'. E kore koe e namaia e mātou ki te utu huamoni mēnā kua utua e koe te tapeke toenga katoai mua o te rā me utu, mēnā hoki/rānei he rawaka ō moni hei utu i ngā nama i te rā ka tukatuka mātou i tō pūkete kāri, hāunga ia ngā moni tuku, ngā whakawhitinga tapeke rānei.
- Kei roto ngā kōrero mō tō wā wātea i te utu huamoni i te wāhanga 'Interest free period'.
- He pēhea, hei āwhea hoki koe whiwhi ai ki nga karere matihiko kei roto i te wāhanga 'Electronic communications'. Ina whakaae koe ki te whakamahi kāri taurewa ANZ e whakaae ana koe kia tuku mōhiohio ā-tuhi, ā-matihiko mātou.
- Tērā pea ka whakaae mātou ki te whakawhitinga toenga tapeke ki te tonoa e koe. Kei roto te mōhiohio mō te whakawhiti toenga tapeke i te wāhanga 'Balance transfers'.
- Ka kitea ngā utu me utu koe i roto o te wāhanga 'We can charge you fees', i roto hoki i te mātāreke 'Fees and Charges' i anz.co.nz/terms, i te paetukutuku rānei, anz.co.nz.
- Ka namaia hoki koe e mātou ki te pono mai ētahi āhuatanga i te wā o tō whakaaetanga kāri taurewa. Ka kite koe i aua utu i Ngā Whakaritenga Whakamahi o tō Kāri Taurewa i roto o te wāhanga 'We can charge you fees'.

KUA HURI RĀNEI Ō WHAKAARO MŌ TŌ WHAKAAETANGA KĀRI TAUREWA?

I raro i te ture, kei a koe te mōtika ki te whakakore i tō whakaaetanga kāri taurewa ki te huri ō whakaaro mō tētahi take, engari he poto te wā mō tēnei.

Kei te hiahia mātou kia tika tō kāri taurewa mōu, nō reira:

- Kei a koe te mōtika ki te whakakore mō te 10 rā mahi o te whiwhinga i tō kāri pū — tirohia i raro nei ngā hipanga hei whai māu
- ka taea e koe te whakaae i tō kāri taurewa i ngā wā katoa, kāore he utu, engari me utu te toenga tapeke e nama ana i tō pūkete kāri taurewa, tae atu ki te utu huamoni ka namaia i te rā e kati koe i tō kāri taurewa.

Kei te hiahia ki te whakakore?

Ka taea te whakakore i tō kāri taurewa ANZ ina pai koe – me kōrero mai ki a mātou. Me utu e koe te toenga tapeke, tae atu ki ngā tauwhitinga kua meatia e koe, me te huamoni ka tātaitai mātou, tae ki te rā e utu koe i te katoa.

Ki te whakakore koe i roto i te 10 rā mahi o te whiwhi i tō kāri, ka whakahoki mātou i ngā utu kua utu koe, engari ia kua namaia kē e mātou aua utunga i te whakaritenga o tō whakaaetanga kāri.

KEI TE UAU RĀNEI TE HAERE?

Ka puta ohore mai pea ētahi āhuatanga, ka uaua te utu i tō kāri taurewa. Kia tere tonu te kōrero mai — ka taea pea e mātou te tautoko me te tuku mōhiohio hei āwhina i a koe.

Mehemea kei te pā ohore ki a koe ngā āhuatanga uaua kāore i kitea, ka taea pea e mātou te huri i ngā whakaritenga o tō whakaaetanga kāri hei āwhina. Ka taea pea tēnei ki te kore e tutuki i a koe ōu kawenga i te mea kua māuiui, kua whara rānei koe, kua whakamutua tō mahi, kua mawehe kōrua ko tōu hoa, tētahi atu take rānei.

Me tuhituhi mai e koe te take o te āhuatanga uaua, he aha hoki i uaua ai te tutuki i ōu kawenga. Me whakamōhio mai e koe ōu whakaaro he aha ngā huringa ki te whakaaetanga kāri ka āwhina i a koe. Ka huri anake mātou i ōu whakaritenga whakaaetanga mēnā he tōkeke, he whai tikanga hoki ngā huringa.

Me tonu rānei mō te āwhina āhuatanga uaua?

Whakakiiia tā mātou puka āhuatanga uaua tuihono i anz.co.nz/hardship. Kei a mātou hoki te mōhiohio me ngā utauta whaihua hei whakamahi. Ka taea hoki e koe te tuhituhi, te haere rānei ki tētahi ANZ, te tuhituhi ki te wāhinoho i tō tauākī kāri taurewa, te waea rānei ki 0800 658 044.

Mā mātou koe e whakamōhio mēnā kei a mātou ētahi hipanga tāpiri me tutuki e koe ki te mea:

- kua hapa kē i a koe ētahi utunga
- kua tukua kētia e mātou he pānui i raro i te Property Law Act e tonu ana kia utua e koe ngā moni e nama ana koe, tērā rānei
- kua pā he āhuatanga uaua ki a koe i muri tata iho.

ME AHA KOE KI TE PĀ HE RARURARU KI A KOE

He kaiwhakarato ratonga ahumoni rēhita a ANZ Bank New Zealand Limited — ko tā mātou nama rēhita ko te 36405. Mēnā he raruraru tāu, me te whakaaro kāore anō i whakatikaia e mātou, ka taea pea he āwhina motuhake kore utu mai i te Kaitiaki Pēke. Ka taea e koe te tuhituhi ki Freepost 218002, Pouaka Poutāpeta 25327, Featherston Street, Te Whanganui-a-Tara 6146, te waea ki 0800 805 950, te rapu mōhiohio rānei i bankomb.org.nz