

NGĀ MŌHIOHIO MATUA- NGĀ TAUREWA HOKO WHARE (HOME LOANS)

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

NGĀ MEA ME MŌHIO KOE I TE TĪMATANGA

Kei roto i tō whakaaetanga taurewa:

- **te whakarāpopoto taurewa**, e whakatakoto ana he aha tāu e mino ana, ngā pāpānga huamoni, ō utu whakaea, ngā utu ka namaia e mātou, me ētahi atu mea
- **te pukapuka o ngā ture me ngā herenga taurewa**, kei roto anō ngā korero āmiki o ngā ture me ngā whakaritenga, tae atu ki ō utu whakaea, tā mātou nama i te utu huamoni, ka aha ina takahia e koe tō whakaaetanga, ka aha ina pā ki a koe ngā āhuatanga uaua, tō mōtika ki te whakakore i te taurewa, me ētahi atu mea
- **ngā reta taurangi**, ka tukua e mātou mēnā ka pā he huringa ki tō taurewa, ki tō whakaaetanga taurewa rānei.

He herenga wā-roa te taurewa

E taurewa ana mātou i te moni ki a koe, ā, me utu tēnā e koe, me ngā utu huamoni me ngā utu e whai pānga ana. Nā reira, āta titiro mēnā ka taea e koe te whakaea ināianei, ā mua ake hoki. Me ngā taurewa hoko whare tūmau, taurangi hoki o te ANZ, he utu whakaea auau āu. Me ngā taurewa hoko whare raungāwari a ANZ, kāore ō utu whakaea auau, nā reira kia kaha koe ki te āta whakahaere i tō taurewa me ō moni.

Ka taea e mātou te huri i tō taurewa

Kei a mātou ētahi mōtika ki te huri i ngā pāpānga utu huamoni, ngā utu me ētahi atu whakaritenga. Me te taurewa hoko whare raungāwari a ANZ, ka taea hoki e mātou te whakaiti i tō tepenga moni tāwera, te tono rānei kia utua e koe ina pai mātou.

Ka taea hoki e koe te tono ki a mātou mō ngā huringa, tae atu ki tō tapeke taurewa, te tepenga moni tāwera rānei. Ka pā a mātou paearu tuku taurewa, ka pā hoki pea ētahi utu. Mēnā e taurewa tahi ana kōrua ko tētahi atu, āta tirohia i mua mēnā e whakaae ana ngā kaitaurewa katoa ki ngā huringa, i te mea e whakaae ana koe ka noho haepapa koe mō ngā tono a ērā atu kaitaurewa ki te mahi huringa mātou mōu.

Kia ea i a koe ōu kawenga i ngā wā katoa

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

Ki te takahia e koe tō whakaaetanga taurewa, he taumaha pea te whiu. Ka tono pea mātou kia utua e koe tō taurewa. Otirā, mēnā kua hōmai e koe he mōkete ki tōu whare, tērā pea me hoko e mātou tōu whare ki te rapu i ngā pūtea e noho nama nei koe ki a mātou. He mea nui tonu kia kaua koe, kia kaua tētahi atu rānei i raro i tēnei whakaaetanga taurewa, e tuku i te huarawa taurangi ki tētahi atu, pērā i tētahi atu kaituku taurewa. Ki te pērā koe, ka takahi koe ki te whakaaetanga taurewa. Ka noho haepapa hoki koe mō tētahi takarepa ki te mea me whakamahi mātou i te huarawa taurangi ki te rapu i ngā moni e noho nama nei koe ki a mātou.

KI HEA RAPU AI I NGĀ MŌHIOHIO I TŌ WHAKARĀPOPOTO TAUREWA ME NGĀ TURE ME NGĀ WHAKARITENGA O TE TAUREWA

Kua whakamāoritia e mātou i raro nei ētahi kupu matua i roto i tō whakarāpopoto taurewa me ngā ture me ngā whakaritenga o te taurewa.

- Kei roto te tapeke e taurewa ana mātou ki a koe i te wāhanga 'Amount we're lending you', tae atu ki te tapeke tūtohu huamoni ka utu koe ('Total interest you'll pay') me te tapeke tūtohu ka utu koe ('Total amount you'll pay'). He tūtohu noa ēnei tapeke, ā, ka huri pea me te roanga o tō taurewa.
- Kei roto tō rā tango-moni i te wāhanga 'Draw down date' me tō wā taurewa i te wāhanga 'Your loan term'.
- Kei roto tō pāpānga utu huamoni i te wāhanga 'Your interest rate'. Mēnā he pāpānga huamoni taurangi tāu, ka piki, ka heke rānei me te roanga o te taurewa, otirā ka huri pea te tapeke o ō utu whakaea. Mēnā he pāpānga huamoni tūmau tāu, e kore pea e huri me te roanga o tō wā pāpānga-tūmau ('fixed rate period'). Mēnā he pāpānga huamoni tūmau tāu, ā, ka utu moata e koe tō taurewa, ka tono rānei kia hurihia te taurewa i te wā o te pāpānga tūmau, me utu pea e koe ki a mātou te Utu Whakaea Moata. ('Early Repayment Recovery').

- Kei roto tō pāpānga utu huamoni hapanga i te wāhanga 'your default interest rate' <me tō pāpānga utu huamoni tuhene i te wāhanga 'your excess interest rate'>.
- Ko ngā utu ka ara ake pea ina takahi koe i te whakaaetanga taurewa, kei roto i te wāhanga 'Default Interest Fee'.
- Kei roto ō utu whakaea i te wāhanga 'your repayments' tae atu ki te tapeke ('amount'), te rā tīmata ('start date'), te auau ('frequency'), me te maha ('number') o aua utu whakaea. Ka huri pea ngā utu whakaea me te roanga o te taurewa.
- Ko ngā huarawa taurangi hou, onāiane hoki e whakawhirinaki ai mātou mō ngā moni e nama nei koe ki a mātou i raro i tēnei taurewa, me ētahi atu taurewa, kei te wāhanga 'Security for this loan'. Kei roto ngā ture katoa i ngā whakaaetanga huarawa taurangi.
- He pēhea, hei āhea hoki koe whiwhi ai ki ngā tauākī taurewa, kei roto i te wāhanga 'How and when you'll get loan statements'.
- Ka kite koe i ngā utu me ērā atu nuinga moni me utu koe i te rā tango-moni i te wāhanga 'Fees and other amounts you have to pay on the draw-down date'. Ka taea hoki e mātou te nama i a koe ki ētahi utu ki te puta mai ētahi āhuatanga i te wā o tō taurewa. Ka kite koe i aua utu i tō pukapuka ngā ture me ngā whakaritenga taurewa i te wāhanga 'We can charge you fees and other amounts on your loan'.

KUA HURI RĀNEI ŌU WHAKAARO MŌ TŌ TAUREWA?

I raro i te ture, kei a koe te mōtika ki te whakakore i tō whakaaetanga taurewa, ki te huri ōu whakaaro mō tētahi take, engari he poto te wā mō tēnei. Kei te hiahia mātou kia tika mōu tō taurewa, nō reira:

- Kei a koe te mōtika ki te whakakore mō te 10 rā mahi o tō rā tango-moni - tirohia i raro nei ngā hipanga hei whai māu
- ka taea e koe te whakaea i tō taurewa i ngā wā katoa, engari tērā ētahi utu pea mēnā kei a koe he pāpānga utu huamoni tūmau.

Kei te hiahia ki te whakakore?

Ka taea e koe te whakakore i tō taurewa hoko whare ANZ i ngā wā katoa - me kōrero mai ki a mātou. Me utu e koe te toenga tapeke, tae atu ki te utu huamoni ka tātaaitia e mātou, tae ki te rā ka ea i a koe te katoa.

Ki te whakakorehia e koe tō whakaaetanga pūtea taurewa i roto i te 10 ra o te rā i tangohia mai e koe, ka whakahokia e mātou ngā utu i ea i a koe engari ia mēnā i mate mātou ki te utu ki te whakatū i tō pūtea taurewa.

Mēnā kei te pāpātanga huamoni whāiti tō pūtea taurewa, ka mate pea koe ki te utu i tētahi Utu Whakaea Tōmua (Early Repayment Recovery).

KEI TE UAU RĀNEI TE HAERE?

Ka puta ohorere mai pea ētahi āhuatanga ka uaua ai te utu i tō taurewa. Kia tere tonu te kōrero mai - ka taea pea e mātou te tautoko me te tuku mōhiohia hei āwhina i a koe.

Mehemea kei te pā ki a koe ngā āhuatanga uaua kāore i kitea, ka taea pea e mātou te huri i ngā whakaritenga o tō taurewa hei āwhina. Ka taea pea tēnei ki te kore e tutuki i a koe ōu kawenga nā te māuiui, te whara rānei, nā te mea i ngaro tō mahi, i wehe 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 he aha ngā huringa ki te taurewa ka āwhina i a koe. Ka huri anake mātou i ō whakaritenga taurewa mēnā he tōkeke, he whai tikanga hoki ngā huringa e hiahia ana koe.

Me tono rānei mō te āwhina āhuatanga uaua?

Whakakiiia tā mātou puka āhuatanga uaua tuihono i anz.co.nz/hardship. He mōhiohia whaihua hoki a mātou me ngā utauta hei whakamahi. Ka taea hoki e koe te tuhituhi, te haere rānei ki tētahi ANZ, te tuhituhi ki te wāhinoho i tō whakarāpopoto taurewa, te waea rānei ki 0800 269 296.

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 tono 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 rehita a ANZ Bank New Zealand Limited - ko tā mātou nama rehita ko te 35405. 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 6140, te waea ki 0800 805 950, te rapu mōhiohia rānei i bankomb.org.nz