

NGĀ MŌHIOHIO MATUA - NGĀ PŪTEA TAREPA (OVERDRAFTS)

E whakamārama ana tēnei tuhinga i ngā āhuratanga matua o tā mātou whakaaetanga pūtea tarepa 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 koe i mua o te whakatau ki te uru ki tēnei whakaaetanga pūtea tarepa.

NGĀ MEA ME MŌHIO KOE I TE TĪMATANGA

Kei roto i tō whakaaetanga pūtea tarepa ko:

- **Te whakaaetanga pūtea tarepa whaiaro**, e whakatakoto āmiki ana i ngā ture me ngā whakaritenga o tō pūtea tarepa, me te whakatakoto i tō Tepenga Tāwera, ngā pāpānga utu huamoni ka utu pea koe, ngā utu e namaia pea e mātou, me ētahi atu mea. Kei roto hoki ngā mōhiohio he pēhea e namaia e mātou ngā utu huamoni, ka aha ki te takahia e koe tō whakaaetanga pūtea tarepa, ka aha ki te pā ki a koe he āhuratanga uaua, tō mōtika ki te whakakore i te pūtea tarepa me ētahi atu mea
- **ngā reta taurangi**, ka tukua e mātou mēnā ka pā he huringa ki tō whakaaetanga pūtea tarepa.

He mea herekore ngā pūtea tarepa

E tuku moni ana mātou ki a koe, ā me whakaea e koe ina tono mātou, me te utu huamoni me ngā utu. Nā reira, āta titiro mēnā ka taea e koe te whakaea ināianei, ā mua ake hoki. Me ngā whakaaetanga pūtea tarepa ANZ, ka wātea tō tepenga pūtea tāwera ki a koe i ngā wā katoa e hiahia koe. Ka taea e koe te uru atu, te whakaea hoki, i ngā wā e hiahia ana koe.

Kāhore ō utu whakaea auau, engari me utu e koe ngā utu huamoni me ērā atu tapeke pēnei i ngā utu, kia noho tonu koe i roto i te tepenga tāwera.

Ka taea e mātou te huri i tō whakaaetanga pūtea tarepa

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

Ka taea hoki e koe te tono huringa i a mātou, tae atu ki te huri i tō tepenga tāwera.

Ka pā a mātou paearu taurewa, ka pā hoki pea ētahi utu. Mēnā e taurewa tahi ana kōrua ko tētahi atu te pūtea tarepa, āta tirohia e whakaea ana ngā kaitaurewa katoa ki ngā huringa, i te mea ka noho haepapa koe mō ngā tono ā ētahi atu kaitaurewa ki te mahi huringa mātou mōu.

Me ea i a koe ōu kawenga i ngā wā katoa

Whakamōhio wawe mai i a mātou mēnā he raruraru āu ki tō whakaaetanga pūtea tarepa. Ka taea pea e mātou te tautoko me te tuku mōhiohio hei āwhina i a koe.

Ki te takahia e koe tō whakaaetanga pūtea tarepa, he taumaha pea te whiu. Ka taea e mātou te tono kia utua

e koe tō pūtea tarepa. Ahakoa e kore pea mātou e whai huarawa taurangi, ka taea e mātou te whakamahi i ō mātou mōtika i raro i tō whakaaetanga pūtea tarepa ki te rapu i ngā moni e noho nama nei koe i raro i tēnei whakaaetanga pūtea tarepa.

KI HEA RAPU AI I TE MŌHIOHIO I TŌ WHAKAAETANGA PŪTEA TAREPA ME NGĀ TURE ME NGĀ WHAKARITENGA

Kua whakamāoritia e mātou i raro nei ētahi kupu matua kei tō whakaaetanga pūtea tarepa me ngā ture me ngā whakaritenga.

- Ko te tepenga tāwera e tuku ana mātou ki a koe, kei roto i te wāhanga 'Credit limit'. Ka taea e mātou te tono kia utua e koe tēnei pūtea tarepa i ngā wā katoa.
- Kei roto tō rā tīmata i te wāhanga 'Start date'.
- Kei roto tō toenga tapeke i te wāhanga 'Outstanding balance'.
- Kei roto tō pāpānga utu huamoni i te wāhanga 'Your interest rate'. Ka taea kia huri pea tō pāpānga utu huamoni, tae atu hoki ki mua o te rā tīmata.
- Kei roto tō pāpānga utu huamoni tuhene i te wāhanga 'Your excess interest rates'. Ka taea e mātou te nama utu huamoni tuhene ki ngā tapeke nui ake i tō tepenga tāwera kia utua rā anō.
- Kei roto ngā huarawa taurangi, ki te whai pānga, i te wāhanga 'Security'. Kei roto ngā ture katoa i ngā whakaaetanga huarawa taurangi.
- Kei roto ngā whakaritenga motuhake kua whakaaetia e koe i te wāhanga 'Special conditions'.
- He pēhea, hei āhea hoki koe whiwhi ai ki ngā tauākī kei roto i te wāhanga 'Your statements'.
- Ka kite koe i ngā utu me utu e koe, pēnei i ngā utu tono me ngā utu whakahaere, i te wāhanga 'Your fees for this overdraft'. Ka taea hoki koe te nama e mātou ki ngā utu tauwhiti me ētahi atu utu ki te ara ake ētahi āhautanga i te wā o tō pūtea tarepa.

KUA HURI RĀNEI ŌU WHAKAARO MŌ TE WHAKAAETANGA PŪTEA TAREPA?

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

Kei te hiahia mātou kei te tika tō whakaaetanga pūtea tarepa mōu, nō reira:

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

Kei te hiahia rānei ki te whakakore?

Ka taea e koe te whakakore i tō pūtea tarepa 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 tātaitaitia e mātou, tae ki te rā ka ea i a koe te katoa.

Ki te whakakore koe i roto i te 10 rā mahi o tō whiwhinga ki tō pūtea tarepa, ka whakahoki mātou i ngā utu kua utu koe, engari ia kua namaia kē e mātou aua utu i te whakaritenga o tō whakaaetanga pūtea tarepa.

KEI TE UAU RĀNEI TE HAERE?

Ka puta ohore mai pea ētahi āhuatanga ka uaua te utu i tō pūtea tarepa. 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 ki a koe ngā āhuatanga uaua kāore i kitea, ka taea pea e mātou te huri i ngā whakaritenga o tō whakaaetanga pūtea tarepa 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 koe he aha ngā huringa ki te whakaaetanga pūtea tarepa ka āwhina i a koe. Ka huri anake mātou i ō whakaritenga whakaaetanga mēnā he tōkeke, he whai tikanga hoki ngā huringa.

Me tonu rānei mō te āwhina āhuatanga uaua?

Whakakiia tā mātou puka tuihono āhuatanga uaua i anz.co.nz/hardship. He mōhiohio whaihua hoki a mātou me ngā utauta hei whakamahi. Ka taea hoki e koe te tuhituhi, te haere rānei ki tētahi ANZ, me tuhituhi ki te wāhinoho i tō tauākī pūtea tarepa, 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 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 te 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