

MŌHIOHIO MATUA – NGĀ TAUREWA WHAIARO (PERSONAL LOANS)

E whakamārama ana tēnei tuhinga i ngā āhuatanga matua o tā mātou whakaaetanga Taurewa Whaiaro ANZ e mārāma ai ki a koe te whakaaetanga, e whakatau ai mēnā e tika ana mōu. Ki te kore e mārāma ki a koe 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 taurewa ana, ngā pāpānga huamoni e utu koe, 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 kōrero āmiki o ngā ture me ngā herenga, 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 ā-huamoni te taurewa

E taurewa ana mātou i te moni ki a koe, ā, me utu e koe tēnā, 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 Whaiaro ANZ, he utu whakaea auau tāu hei utu, nā reira kia kaha koe ki te āta whakahaere i tō taurewa me ō moni.

Ka taea e mātou te huri i tō whakaaetanga taurewa

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 ki tō tapeke taurewa, te auau o te utu whakaea, te roa rānei o te taurewa. Ka pā a mātou paearu tuku taurewa, ka pā hoki pea he utu. Ki te taurewa tahi kōrua ko tētahi atu, āta tirohia 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 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 taurewa, he taumaha pea te whiu. Ka tono pea mātou kia utua e koe tō taurewa. Ahakoa kāore mātou e whai huarawa taurangi, ka taea e mātou te whakamahi i ō mātou mōtika i raro i tō whakaaetanga taurewa ki te rapu i ngā pūtea e noho nama nei koe i raro i tēnei whakaaetanga.

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.

- Ko te tapeke e taurewa ana mātou ki a koe kei roto i te wāhanga 'Your loan amount', tae atu ki te tapeke tūtohu utu huamoni ka utu koe ('Total interest you'll pay') me te tapeke tūtohu ka utu koe ('Total amount you'll pay'). He tūtohu anake ēnei tapeke, ā, ka huri pea me te roanga o tō taurewa.
- Kei roto tō rā tango-moni i te wāhanga 'Your draw-down date' me te roanga o tō taurewa i raro i te 'Your loan term'.
- Kei roto tō pāpānga huamoni i te wāhanga 'Your interest rate'. He pāpānga huamoni mau tonu tā ngā taurewa whaiaro i te rā tango-moni. Ki te utua wawetia e koe me utu tonu e koe te utu huamoni tae ki te rā ka ea i a koe te utunga.
- Kei roto tō pāpānga utu huamoni taunoa i te wāhanga 'Your default interest rate'.
- Kei roto ō utunga whakaea i te wāhanga 'Your repayments start DATE' tae atu ki te nui o te utu whakaea ('Repayments of'), te rā timata ('Repayments start'), te auau ('Frequency'), me te maha o aua utunga whakaea ('Number of repayments'). Ka huri pea ngā utunga whakaea me te roanga o te taurewa.
- He pēhea, hei āhea hoki koe whiwhi ai ki ngā tauākī taurewa, kei roto i te wāhanga 'How and when we'll provide you loan statements'.
- Ka kite koe i ngā utu me ērā 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 rerekē 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, kāore he utu, engari me utu e koe te toenga tapeke e nama ana ki tō pūkete taurewa whaiaro, tae atu ki te utu huamoni ka namaia i te rā e kati koe i tō pūkete taurewa.

Kei te hiahia ki te whakakore?

Ka taea e koe te whakakore i tō Taurewa Whaiaro ANZ ina pai koe – 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 rā tango-moni, ka whakahoki mātou i ngā utu kua utu koe, engari ia kua namaia kētia e mātou aua utunga i te whakaritenga o tō taurewa.

KEI TE UAU RĀNEI TE HAERE?

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

Mehemea kei te pā ohorere 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 utunga nā te māuiui, te whara rānei, nā te mea i ngaro tō mahi, i 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 he aha ngā huringa ki te taurewa ka āwhina i a koe. Ka huri anake mātou i ōu whakaritenga taurewa mēnā he tōkeke, he whai tikanga hoki ngā huringa e hiahia ana koe.

Me tonu rānei mō te āwhina āhuatanga uaua?

Whakakiia tā mātou puka āhuatanga uaua tuihono 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, 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 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 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 6146, te waea ki 0800 805 950, te rapu mōhiohio rānei i bankomb.org.nz