

**He
Rārangi
Kupu
Hokohoko**

Glossary of Consumer Terms in Māori

MINISTRY OF CONSUMER AFFAIRS
MANATŪ KAIHOKOHOKO
WELLINGTON
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E ngā mana, e ngā reo, e ngā
karangatanga maha o ngā hau e
wha. Tēnei te mihi atu ki a koutou
katoa.

Tēnā rawa atu koutou ngā kaimahi
o te Taura Whiri I Te Reo mo ngā
mahi awahi, ngā mahi tautoko mo te
pukapuka nei.

GLOSSARY OF CONSUMER TERMS DEVELOPED FOR TRANSLATORS AND TEACHERS OF MĀORI

We recommend that all of the terms be considered carefully before they are used. In many instances the Māori word or words that are provided might need to be modified slightly so that they sit properly in a particular translation. The context of an English word will help determine how best to weave the Māori equivalent into the translation. We have given some examples of possible usages, to illustrate this.

- A -

acceptable quality	-	pai (te hanga/te mahi)
acceptance	-	whakaae(tanga)
agent	-	māngai
agreement	-	kirimana
amendment	-	whakahounga
amount financed	-	(te nui o te) moni taurewa
assignment	-	tuku mana (kirimana)
		<i>eg. Their rights and obligations were assigned to... I tukuna te mana ki.../He mea tuku te mana ki...</i>
auction	-	hoko kairapu
autocheck	-	hihira here waka

-B-

bait advertising	-	(pānui) whakawai
Banking Ombudsman	-	Te Poungaio Take Pēke
booking fee	-	utu kirimana

-C-

cancellation	-	haukoti(ngā)
cancellation period	-	te wā e taurewa ana te kirimana
cash price	-	utu
chattel mortgage	-	mōkete rawa
chattels	-	rawa
civil law	-	ture kiri tangata
commission	-	huahoko
common law	-	ture tuku iho
compensation	-	paremata
compulsory recall	-	me mātua whakahoki mai
		<i>eg. This product has been compulsorily recalled. / There is a compulsory recall on this product . Me mātua whakahoki mai tēnei taonga.</i>
condition	-	here
conditional purchase agreement	-	kirimana hoko whai here
consequential loss	-	(he) utu i ngā raruraru ka hua ake i te wāwāhi kirimana
consideration		
i) the seller’s consideration	-	te wāhi ki te kaihoko
ii) the buyer’s consideration	-	te wāhi ki te kiritaki
consumer	-	kiritaki
consumer information standard	-	ture whakamōhio kiritaki
consumer protection insurance	-	rīanga kiritaki

consumer rights	- pākai kiritaki
Consumer Guarantees Act 1993	- Te Ture Pūtāhui Kiritaki 1993
Consumer Safety Section	- Te Wāhanga Haumaru Apatiki
contract	- kirimana
contracting out	- tīpoka ture <i>eg. Kāore ia i whakaae ki te wāhanga tīpoka ture o te kirimana. eg. E hiahia ana tētahi taha kia tīpokahia te Ture Pūtāhui Kiritaki 1993.</i>
credit contract	- kirimana moni taurewa
Credit Contracts Act	- Te Ture Kirimana Moni Taurewa
credit note	- puka noho nama
credit provider	- kaituku moni taurewa
Creditor	- te tangata e noho nama atu ana tētahi atu or kaituku moni taurewa
- D -	
damages	- paremata <i>eg. Ko te whakatau a te kaiwhakawā, kia \$50,000 te paremata</i>
dealer's warranty	- pūtāhui waka
debt	- nama

debt collection	- whai...whakaea nama
	<i>eg. Me whai kia whakaeahia te nama a tēnei pakihi. Ko tāna mahi, he whai kia whakaeahia ngā nama. Me whai tēnei tangata kia whakaeahia rā anō tana nama.</i>
debtor	- tangata noho nama
deceptive conduct	- mahi nukarau
defective goods	- taonga tōrōkiri
deposit	- moni tāpui
disclosure	- whakaatu(ranga)
disclosure documents	- i) tuhinga whakaatu āhuatanga pūtea ii) tauira kirimana
dispute	- tautohe
Disputes tribunal	- Te Ranga Whakawā Tautohe
distributor	- kiritoha
District Court	- Te Whare Whakawā ā Rohe
door to door sales	- hoko tara-ā-whare
Door to Door Sales Act	- Te Ture Hoko Tara-ā-Whare
(under) duress	- i) whakamahi(a) ii) whakawhere(hia)
	<i>eg. I whakamahia/whakawherehia a Mea kia haina ... He mea whakamahi/whakawhere a Mea kia haina...</i>

-E-

enforceable	- i) e mana tonu ana ii) me mātua whakatutuki <i>eg. E mana tonu ana tēnei kirimana</i> <i>eg. Me mātua whakatutuki tēnei kirimana</i>
estimate	- whakatau tata
excess	- moni tūmā
exclusion clause	- kupu tīpoka
extended warranty	- pūtāhui roa

-F-

fair wear and tear	- te ngutire e hāngai ana
Fair Trading Act	- Te Ture Tauhokohoko Matatika
false representation	- whakaatu hē <i>Eg. He whakaatu hē tērā i te āhua o tēnei taputapu. I hē tana whakaatu i te tōtika o tana mahi.</i>
faulty goods	- taonga tōrōkiri
finance rate	- pāpātanga moni taurewa
finance company	- umanga tuku moni taurewa
fit for a particular purpose	- e hāngai ana ki tētahi mahi ore tika ana mō tētahi mahi
fraud (the act of)	- mahi māminga
full cover insurance	- rīanga tukupū

-G-

goods	-	taonga
Goods and Services Tax	-	Tāke Hokohoko
guarantee	-	pūtāhui
guarantor	-	taituarā

-H-

hearing	-	whakawā(ngā)
hire purchase	-	hoko harangote
Hire Purchase Act	-	Te Ture Hoko Harangote

-I-

implied term	-	kupu tauhere
importer	-	kaihoko ki uta
indemnity	-	rīanga uara mohoa
injunction	-	aukati
instalments	-	utu harangote
instrument by way of security	-	If it is the same as chattel mortgage, then mōkete rawa If it is the same as secured loan, then pūtea taurewa whai tāhuhu
insurance	-	rīanga
insurance agent	-	kaihoko rīanga
Insurance and Savings Ombudsman	-	Te Pungai Rīanga, Tahua Pena

insurance broker	- takawenga rīanga
insured	- te tangata nāna te rīanga
insurer	- kaituku rīanga
interest	- utu-huamoni
interest-free	- utu-huamoni kore
invitation to treat	- whakahahaki

-J-

jurisdiction	- mana whakawā
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-L-

layby	- koko tāpui
Layby Sales Act	- Te Ture Hoko Tāpui
liable	- e herea ana ā-ture
licensed motor vehicle dealer	- kaihoko waka whai raihana
liquidation	- toremi <i>eg. Kua toremi te pakihi a Mea.</i>
loan	- pūtea taurewa

-M-

mail order	- hoko taonga ā-karere
manufacturer	- kaiwhakanao
market value	- uara mohoa

maturity	- eke <i>eg. Kua eke te rānga</i>
Ministry of Consumer Affairs	- Te Manatū Kaihokohoko
minor	- kāore anō kia 18 ngā tau, ā, kāore anō kia mārena / or tamariki
misleading conduct	- mahi nukarau
misrepresentation	- whakaatu nukarau
Motor Vehicle Dealers' Institute	- Te Pūtahi Kaihoko Waka
Motor Vehicle Disputes Tribunal	- Te Ranga Whakawā Tautohe Waka

-N-

negotiation	- whiriwhiringa
no claim bonus	- hua tono-kore

-O-

offer	- tāpaenga tono
Office of the Ombudsman	- Te Tari o te Poungaio

-P-

penalty interest	- utu huamoni tōmuri
premium	- utu rānga
Privacy Commissioner	- Te Mana Matapono Matatapu
private sale	- hoko tūmataiti
product safety standard	- ture ārahi hanga
pyramid selling	- hoko horahora

-Q-

quote - whakatau utu

-R-

reasonable care and skill - (...) tōtika (te mahi)
eg. Kāore i tōtika te mahi. Me tōtika te mahi

reasonable - e whakaaehia whānuitia ana

rebate - whakahokinga wāhanga utu huamoni

receipt - (puka) whakamana utu

receiver - kaiwhakarewa pakihi
kaiwhakarewa umanga

receivership - (...) totohu (te pakihi)
eg. Kua totohu tana pakihi

recommended retail price - te utu hoko e hāngai ana

redress - whakatika hapa

refund - whakahokinga moni

relief - whakawātea

remedy - whakatika hapa

repayments - te utu harangote

replacement - mea hou

eg. He tōrōkiri tēnei – homai he mea hou.

repossession	- taumanu <i>eg. Ki te kore kore e mau ki ngā utu harangote, kua taumanuhia tō waka.</i>
repossession notice	- pānui taumanu
rescission	- haukotinga
resupply	- he hoko hei hoko anō or he tango hei hoko anō
retail price	- utu hoko
retailer	- kaihoko
*risk	- i) kei tūpono (ka pā mai te mate/ ka pau i te ahi/ ka waipukehia/ etc.) ii) ...tūpato
* This one will depend very much on context.	
romalpa clause	- tā romalpa here

-S-

second-hand goods	- taonga nguture
secured creditor	- kaituku moni taurewa whai tāhuhu
secured loan	- pūtea taurewa whai tāhuhu
security	- tāhuhu (moni)
service provider	- taumatua
services	- mahi (ka/i/kia/...) mahia
spare parts	- moanarua
statutory rights	- mana ā-ture

sum insured	-	te nui o te rāanga
surrender value	-	uara haukoti

-T-

tender	-	tono
term	-	kupu kirimana
i) clause in contract	-	
ii) period of time	-	te roa o te rāanga
third party insurance	-	rāanga kirimoko
title	-	mana pupuri
total cost of credit	-	te katoa o ngā utu moni taurewa
trade in	-	taonga tāpui
trader	-	kaihokohoko
transaction	-	kurutete

-U-

unenforceable	-	manakore
		<i>eg. He manakore tēnei kirimana</i>
		<i>He manakore tēnei wāhanga o te kirimana</i>
unfair practice	-	hoko makihuhunu (if it only applies to selling)/ mahi makihuhunu (if more general)
unsecured creditor	-	kaituku moni taurewa tāhuhu-kore
unsecured loan	-	pūtea taurewa tāhuhu-kore
unsolicited goods	-	taonga tauware
Unsolicited Goods and Services Act	-	Te Ture Taonga Tauware

-V-

vendor	- kaihoko
voluntary repossession	- whakahoki taonga kāore e ea

-W, X, Y, Z-

warranty	- pūtāhui
wholesale price	- utu ki te kaihoko
working days	- rā mahi
written off	- ūkuia

This list will be reviewed periodically to ensure it remains relevant and up-to-date.
We welcome your questions and comments on any aspects of this resource.

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