



MINISTRY OF CONSUMER AFFAIRS  
MANATŪ KAIHOKOHOKO

## Māori Glossary

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.

#### A - B

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) eg. Their rights and obligations were assigned to...

I tukuna te mana ki.../He mea tuku te mana ki...

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

eg. This product has been compulsorily recalled. / There is a compulsory recall on this product . Me mātua whakahoki mai tēnei taonga.

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 Haumarua Apatiki

contract - kirimana

contracting out - tīpoka ture 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.

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 eg. Ko te whakatau a te kaiwhakawā, kia \$50,000 te paremata

dealer's warranty - pūtāhui waka

debt - nama

debt collection - whai...whakaea nama

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.

debtor - tangata noho nama

deceptive conduct - mahi nukarau

defective goods - taonga tōrōkiri

deposit - moni tāpui

disclosure - whakaatu(ranga)

disclosure documents - i) tuinga 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) eg. I whakamahia/whakawherehia a Mea kia haina ... He mea whakamahi/whakawhere a Mea kia haina...

**-E-**

enforceable - i) e mana tonu ana ii) me mātua whakatutuki eg. E mana tonu ana tēnei kirimana eg. Me mātua whakatutuki tēnei kirimana

estimate - whakatau tata

excess - moni tūmā

exclusion clause - kupu tīpoka

extended warranty - pūtāhui roa

**-F-**

fair wear and tear - te nguture e hāngai ana

Fair Trading Act - Te Ture Tauhokohoko Matatika

false representation - whakaatu hē Eg. He whakaatu hē tērā i te āhua o tēnei taputapu. I hē tana whakaatu i te tōtika o tana mahi.

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 Poungai 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

**-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  
eg. Kua toremi te pakihī a Mea.  
loan - pūtea taurewa

**-M-**

mail order - hoko taonga ā-karere  
manufacturer - kaiwhakanao  
market value - uara mohoa  
maturity - eke eg. Kua eke te rīanga  
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 rīanga  
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 pakihī

kaiwhakarewa umanga receivership - (...) totohu (te pakihī) eg. Kua totohu tana pakihī

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 eg. Ki te kore kore e mau ki ngā utu harangote, kua taumanuhia tō waka.

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 ngutūre

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 rīanga

surrender value - uara haukoti

**-T-**

tender - tono

term i) clause in contract ii) period of time - i) kupu kirimana ii) te roa o te rīanga

third party insurance - rīanga 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 eg. He manakore tēnei kirimana He manakore tēnei wāhanga o te kirimana

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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