

# The TrueCost Checklist

## Ko e hā hono lahi e pa'anga teu fakamoleki ke fakatau e kā ko eni? How much will it cost me to buy this car?

- Ngāue'aki 'a e Lisí' ni ke ke 'lo ai e fakakātoa 'o e pa'anga te ke totongi fakafoki 'o kapau te ke nō pa'anga ke fai 'aki 'a e fakatau'.
  - Kole ange ki he kautaha fakatau me'alele' ke nau fakafonu atu e foomu' ma'au - 'oku nau ma'u kotoa 'a e ngaahi fakamatala te ke fiema'u'.
- Use this Checklist to find out the total amount you'll pay when you buy a car on finance.  
• Ask your dealer to fill it out for you - they should have all the information.

## TĀNAKI ATU – Ngaahi totongi makehe: PLUS – Other amounts:

hangē nai ko e – cash back pe pa'anga fakafoki atu. \$

pa'anga ke totongi 'aki ha ngaahi nō kehe 'oku tanaki mai. \$

For example – cash backs, amounts to pay off other loans.

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## Ko e me'alele fēfē 'oku ou fie fakatau? What car am I thinking about buying?

Kalasi: / Make:

Mōtolo: / Model:

Ta'u: / Year:

## TEU TOTONGI KE 'OSI' A E ME'ALELE' I WILL BE PAYING OFF THE CAR FOR TA'U YEARS MĀHINA MONTHS.

Lahi 'o e pa'anga teu totongi fakafoki 'i he uike \$   
Amount I will pay per week

Lahi 'o e pa'anga teu totongi fakafoki fakauikeua' \$   
Amount I will pay per fortnight

Lahi 'o e pa'anga teu totongi fakafoki 'i he māhina' \$   
Amount I will pay per month

## KO E FAKAKĀTOA 'O E PA'ANGA TEU TOTONGI' KO E: \$ The total amount I will have to pay is: \$

## Ko e fakakātoa' ni 'oku fakatau atu ki ai 'a e: This amount is made up of:

Mahu'inga 'o e me'alele': / The cash price of the car: \$

TO'O MEI AI: trade-in pē tipositi: / LESS – a trade-in or deposit of: \$

TĀNAKI ATU: Tupu fakakātoa' \$  'i he peseti 'e  % ki he ta'u  
PLUS – total interest of \$  at  % per annum

TĀNAKI ATU: Totongi Malu' (insurance) mo ha totongi malu' i ke fakalelei' i ha maumau (warranties) ko e: \$   
PLUS – insurances and warranties of: \$

Kātaki 'o hiki' taautaha hifo e fa'ahinga malu' mo hono mahu'inga'. \$   
Please list the type of insurance and the costs separately. \$

## Ko e hā e me'a teu fai 'i he taimi' ni? What should I do now?

- Te ke lava ke kole ange ki he kautaha fakatau me'alele pē 'e lava ke holoki hifo e mahu'inga 'o e me'alele, pē ko hano to'o atu ha kongā 'o 'enau ngaahi pa'anga ke totongi' pēhē ki he 'enau ngaahi totongi makehe'.
  - Te ke lava ke 'ave 'a e ngaahi fika' ni ki ho'o pangikē pē kulētiti 'iunioni' 'o kole ange pē te nau lava ke 'oatu ha'o nō 'e toe ma'ama'a ange'.
  - Kā ko e me'a mahu'inga taha' ko ha'o 'alu mo e foomu' ki 'api 'o fakakaukau fakalelei ki ai.
- You can ask the dealer if they can reduce or remove some of the fees and charges.  
• You can take these figures to your bank or credit union and ask if they can give you a cheaper loan.  
• But the best thing you can do is take the checklist away and think about it.

## KAPAU 'OKU' KE VEIVEIUA PE TĀLAA, 'OUA TE KE FAKAMO'ONI! IF YOU'RE NOT SURE, DON'T SIGN!

Ki ha toe fakaikiiki ange fekau'aki mo e totongi totonu ha fakatau 'o ha me'alele, telefoni ta'etotongi ki he 0508 878 326 [8.30 pongipongi – 5.00 efiafi – Monite ki he Falaitel] pē vakai' i e uepisaiti [www.truecost.govt.nz](http://www.truecost.govt.nz)  
For more information call: 0508 878 326 [0508 TRUE COST] 8.30am – 5.00pm Monday to Friday, or visit [www.truecost.govt.nz](http://www.truecost.govt.nz)

## TĀNAKI ATU: Pa'anga ke Totongi' PLUS – Fees of:

Kātaki 'o hiki' taautaha hifo e ngaahi pa'anga totongi' pea mo hono mahu'inga'. \$   
Please list separately each fee charged and the cost.

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MINISTRY OF CONSUMER AFFAIRS  
MANATŪ KAIHOKOHOKO

New Zealand Government