

Te reo Māori Kuki ‘Āirani | Cook Islands Māori

Turanga `Aka`au`anga Pekapeka – Rima-tauturu ki te au `Oire tangata no te Moana-nui-o Kiva

E turanga tutaki-kore no te `iti tangata tei `aka`aere`ia e te Minister of Consumer Affairs

I tetai taime, me e manamanatā to`ou, kore ake rāi i reira e, kare atu e ravenga. Me e `aka`apa`anga ta`au no runga i tetai kāmupani ma`atama`ata, mei to`ou pangaka, to`ou insurer, me kore ra, finance company, me kore ra, ta`au terepōni, `ātuitui roro uira, uira, me kore ra, te `ona gas, e ma`atama`ata ua atu rāi ratou, e, e meangitika ua rāi koe, kore ake rāi i reira e, kare koe e autu. E nunui roa ratou no te `oro ki te `akavā`anga, e, ka pou ta`au moni i te tutaki.

Te kite nei te Kavamani i to`ou tu kauī, e te aruaru nei i te Au Ravenga `Aka`au`anga Pekapeka, ei tauturu i te `akatanotano`anga i teia au manamanatā KIA KORE KOE E TUTAKI. Te `aka`aere nei te Minister of Consumer Affairs i teia au ravenga, i roto i te au ngā`i, e ō nei te tangata ki roto i te au manamanatā.

Ea`a ta te au ravenga `aka`au`anga pekapeka `anga`anga?

E tutaki-kore, e koia rāi tōna pu, te au ravenga pouroa. Ka rauka ia ratou i te pa`u atu i ta`au au ui`anga, tauturu no ta`au au `aka`apa`anga, me kore ra, i te tono atu ia koe ki te ngā`i tano.

Tei raro ake i te financial service provider schemes, te au pangaka, credit cards, insurance companies, small lenders, money transfer operators, financial advisers, e te au savings funds. Me e `aka`apa`anga ta`au no runga i tetai ua atu o teia, komakoma atu ki tetai o teia au ravenga e `ā: Te Banking Ombudsman, Te Insurance & Financial Services Ombudsman, Financial Services Complaints, me kore ra, Financial Dispute Resolution Service.

Na te Utilities Disputes e rave ana i te au `aka`apa`anga no runga i te uira e te au kāmupani gas. Me e manamanatā to`ou no runga i to`ou uira, me kore ra, kāmupani gas, na ratou e tauturu atu ia koe.

Ka rauka i te Telecommunications Dispute Resolution scheme i te tauturu no runga i te au manamanatā e te au `aka`apa`anga no runga i ta`au terepōni, me kore ra, `ona `ātuitui roro uira, mei te au manamanatā o te pīra.

E TUTAKI-KORE te Dispute Resolution Schemes, koia rāi tōna pu, e kare e `uri`uri ana, ma te `akapāpū kia tau te tāvini`anga`ia te `iti tangata. Ko te `āite`anga i reira, me tei raro ake i to ratou tika`anga, ka tauturu atu ratou i ta`au `aka`apa`anga ma te `akatano atu. Kia `āriki atu ratou i te `iti tangata ravarāi. Tei roto i te ma`ata`anga ia ratou, te au ravenga tei roto i te au reo o te Moana-nui-o-Kiva, e Te Reo, e, e `ōronga ana ratou pouroa i te turanga `uri-reo. Ka timata ratou i te tauturu ia koe i te `akatanotano i te manatā, na roto i te komakoma`anga atu ki te au supplier of services no`ou. Me kare e pu`apinga e rauka, tei a ratou te au ravenga kimikimi meitaki i te `aka`apa`anga e te `akatinamou i te tika te ka **tapeka** i te `ona, māri ra, kare ki runga ia koe – i raro ake i te ture, te vai ua ra ta`au `oro`anga ki te `akavā`anga, me kare i `akatano`ia te `aka`apa`anga.

I te tuātau e tauturu ra te Dispute Resolution Scheme ia koe no runga i to`ou manamanatā, me kore ra, i ta`au `aka`apa`anga, ka rauka i te Scheme i te ōta i te service provider kia kore e rave i tetai atu `oro`anga ia koe, mei te, rave`anga i tetai mōtoka, me kore ra, te tīpū`anga i te uira, kia oti rava ia ratou i te kimikimi`anga no runga i to`ou manamanatā. E rave`ia ana te au `aka`apa`anga ki te au schemes ki raro ake i te turanga muna.

Ka `akape`ea au i te komakoma`anga atu ki te dispute resolution scheme?

Komakoma mai na runga i te terepōni, mēre uira, me kore ra, `ātuitui roto uira. Me kare i pāpū ia koe e, ko`ai ta`au ka komakoma atu no runga i to`ou manamantā, auraka e manatā. Ka `akapāpū te scheme ka komakoma atu koe, i te tono atu ia koe ki te tangata tau, mei tena i `akapapa`ia atu i runga i te kapi e āru mai nei.



**Banking
Ombudsman
Scheme**

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Financial Services Complaints: 0800 347 257
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