

# Me pēhea taku tono mō te Hātepe Kore Rawa, te Whakatau Utu Wāhanga, te Pekerapu rānei?

Haere ki [www.insolvency.govt.nz](http://www.insolvency.govt.nz)

Ngā kōrero hei whakarite mai i mua i tō tono:

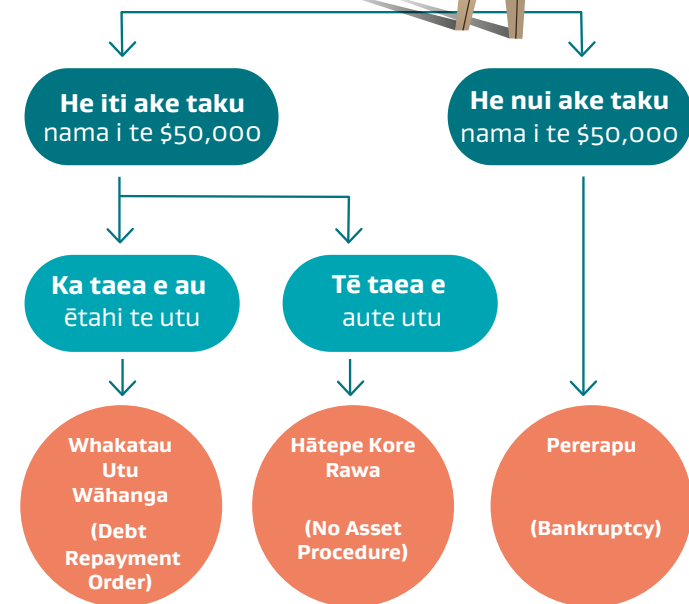
- › Ngā pūrongo pēke
- › Ngā pire
- › Ngā pepa utu ā-wiki
- › Nama tāke
- › Uruwhenua (mēnā kei a koe tētahi)
- › Rēhita waka
- › Pukapuka tarahiti
- › Ngā taipitopito pakihi
- › Rīanga oranga/kaupapa here penihana
- › Ngā taipitopito o ngā kēhi kōti kei te haere tonu
- › Ngā taipitopito tahua ā-wiki

He nui ngā pānga o te whakauru i tētahi hātepe pekerapu ōkawa mōu. Me whakaaro anō ki te tiki tohutohu motuhake i te tuatahi.



▶ NGĀ MEA ME MŌHIO KOE

## Ō Kōwhiringa Pekerapu



▶ Mō ētahi atu kōrero mō ngā kōwhiringa pekerapu ōkawa  
Haere ki [www.insolvency.govt.nz](http://www.insolvency.govt.nz). Mō ngā āwhina Waea Koreutu **0508 467 658**.

MB3838 HAR7

MOMO PEKERAPU (INSOLVENCY TYPE)	WHAKATAU UTU WĀHANGA (DEBT REPAYMENT ORDER)	HĀTEPE KORE RAWA (NO ASSET PROCEDURE)	PEKERAPU – TONO A TE KAINAMA, KAITUKU NAMA RĀNEI (BANKRUPTCY – DEBTOR’S OR CREDITOR’S APPLICATION)
TE ROA O TE PEKERAPU:	3 tau.	1 tau.	3 tau.
TĒ TAEA E KOE TE WHAKAURU MĒNA:	<ul style="list-style-type: none"> <li>Ka taea ō nama te utu wawe.</li> <li>He nui ake i te \$50,000 ō nama korehere.</li> </ul>	<ul style="list-style-type: none"> <li>He iti ake i te \$1,000, neke atu rānei i te \$50,000 te tapeke o ō nama.</li> <li>He rawa whai wāriu āu, e taea rānei e koe te tuku utu.</li> <li>Kua pekerapu koe i mua, he HKR rānei i mua.</li> <li>Kei te whai tētahi kaituku nama ki te pekerapu i a koe, ā, ko te āhua nei ka pai ake ki ngā kaituku nama.</li> </ul>	He iti ake i te \$1,000 tō nama.
I TE WĀ O TE HĀTEPE:	Kia kua e \$1,000, neke atu rānei tō nama me te kore whakapuaki i tō tūranga pekerapu.	<ul style="list-style-type: none"> <li>Kia kua e \$1,00, neke atu rānei tō nama me te kore whakapuaki i tō tūranga pekerapu i waenga i te tono i te HKR me te whakaaehia ki te HKR.</li> <li>Kia kua e \$1,000, neke atu rānei tō nama me te kore whakapuaki i tō tūranga pekerapu i muri i te whakaaetanga.</li> </ul>	<ul style="list-style-type: none"> <li>Kia kua e \$1,000, neke atu rānei tō nama me te kore whakapuaki i tō tūranga pekerapu.</li> <li>Me mātua whiwhi koe i te whakaae a te Kaipupuri Whai Mana i mua i te haere ki tāwāhi.</li> <li>Me mātua whiwhi koe i te whakaae a te Kaipupuri Whai Mana i mua i tō whakahaere i tētahi kamupene, mahi ā-kiri rānei.</li> <li>Me mātua whiwhi koe i te whakaae a te Kaipupuri Whai Mana i mua i te tuku mahi a tētahi whanaunga ki a koe.</li> </ul>
TE WHAKAPUTA KI TANA PAETUKUTUKU	Āe - Ki te rēhita WUW tūmatanui mō te wā o te WUW	Āe - Ki te rēhita Pekerapu tūmatanui mō te wā o te HKR + 4 tau (mō ake tonu rānei ki te pekerapu koe i muri mai).	Āe - Ki te rēhita Pekerapu tūmatanui mō te wā o te pekerapu + 4 tau (mō ake tonu mēnā he maha ō pekerapu).
KA PĀNUITIA KI TE KĀHITI:	Kāo.	Āe.	Āe.
NGĀ NAMA MĀU TONU HEI KAWE:	<ul style="list-style-type: none"> <li>Ngā Whakatau Pūtea Tiaki Tamariki*.</li> <li>Ngā whāina kōti* &amp; me ngā paremata taihara*.</li> <li>Ngā pūtea taurewa ākongā*.</li> <li>Ngā nama whai tāhu mēnā ka hiahia koe ki te pupuri i ngā rawa*.</li> </ul> <p>(*kāore i roto i te \$50,000 tepe nama i runga ake)</p>	<ul style="list-style-type: none"> <li>Ngā Whakatau Pūtea Tiaki Tamariki*.</li> <li>Ngā whāina kōti* &amp; me ngā paremata taihara*.</li> <li>Ngā pūtea taurewa ākongā*.</li> <li>Ngā nama whai tāhu mēnā ka pupuri tonu koe i ngā rawa.</li> </ul> <p>(*kāore i roto i te \$50,000 tepe nama i runga ake).</p>	<ul style="list-style-type: none"> <li>Ngā Whakatau Pūtea Tiaki Tamariki.</li> <li>Ngā whaina kōti me ngā Utu paremata taihara.</li> <li>Ngā nama whai tāhu mēnā ka pupuri tonu koe i ngā rawa.</li> </ul>
NGĀ RAWA:	Ka mahue ki waho ō rawa engari ki te whakaurua e koe ki te WUW.	Kāore e taea he utu whai wāriu ina whakauru e koe tētahi HKR.  Ehara a KiwiSaver i te rawa, engari mēnā he pakeke atu koe i te 64.	Ka tukuna te mana o ngā rawa whai wāriu ki tētahi Kaipupuri Whai Mana.
NGĀ UTU:	\$102.22 te utu + 10% o ngā utunga (ka tangohia mai i ō utu auau).	Kāore he utu.	<ul style="list-style-type: none"> <li>\$204.44 (tono kainama anake).</li> <li>Ngā utu mō te Kaipupuri Whai Mana.</li> </ul> <p>(Ka tangohia mai ngā utu katoa mai i ngā moni ka kohia mai i te pekerapu).</p>
TE PĀNGA KI TŌ WHAKATAURANGA MONI:	<ul style="list-style-type: none"> <li>He pānga ki tō whakatauranga moni nā tō WUW, ā, ka whakaaturia ki ngā pae pūrongo moni atu ki te 5 tau te roa.</li> </ul>	<p>He pānga ki tō whakatauranga moni nā tō HKR, ā, ka whakaaturia ki ngā pae aroturuki me te pūrongo moni mō te 5 tau.</p> <p>Ka pā pea ki tō kaha ki te pupuri me te whai ratonga hou (hei tauira, pēke, hiko, waea), te rapu mahi pūmau rānei (me te whiwhi mahi).</p>	<p>Ka whakaaturia tō pekerapu ki ngā pae pūrongo moni, aroturuki moni hoki mō te 7 tau i te iti rawa. Ka pā pea ki tō kaha ki te pupuri me te whai ratonga hou (hei tauira, pēke, hiko, waea), te rapu mahi pūmau rānei (me te whiwhi mahi).</p>