

The TrueCost Checklist

Pe fia se tupe 'ou te totogiina e fa'atau ai lenei ta'avale?

How much will it cost me to buy this car?

- Fa'aaoga le lisisa'ilili e maua ai le tau 'atoa 'e te totogiina pe'a 'e fa'atau le ta'avale fa'aitalafu.
 - Fai i lau kamupanī ta'avale e fa'atumu le pepa mo 'oe – e tatau ona iai uma i a'i latou fa'amatalaga.
- 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.*

'O le a le ta'avale oute mana'o e fa'atau?

What car am I thinking about buying?

Igoa o le ta'avale: / Make:

Itū'āiga ta'avale: / Model:

Tausaga: / Year:

'O LE A OFA'I O LE TUPE E TATAU ONA 'OU TOTOGIA E: \$

The total amount I will have to pay is: \$

'O lenei aofa'i e aofia ai:

This amount is made up of:

Tau o le ta'avale: / The cash price of the car: \$

'TO'ESE: le ta'avale fesuia'i po'o le tiposi e: / LESS – a trade-in or deposit of: \$

FA'AOPPOPO: Aofa'i o le tupe tului e \$ i le % i le tausaga
PLUS – total interest of \$ at % per annum

FA'AOPPOPO: Inisua ma le warranties e: \$
PLUS – insurances and warranties of:

Fa'amolemole lisi 'ese'ese mai le ituaiga inisua ma le tau. \$
Please list the type of insurance and the costs separately.

\$

\$

FA'AOPPOPO – Tau o le:

PLUS – Fees of:

Fa'amolemole lisi 'ese'ese mai le ituaiga pili ma le tau. \$
Please list separately each fee charged and the cost.

\$

\$

FA'AOPPOPO – Isi aofa'i:

PLUS – Other amounts:

mo se fa'ata'ita'iga – tupe e toe fa'afai mai, aofa'i e totogi motu ai le aitalafu: \$

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

\$

'O LE A OU TOTOGI MOTU LE TA'AVALE MO LE TAUSAGA MASINA
I WILL BE PAYING OFF THE CAR FOR YEARS MONTHS.

Aofa'i oute totogia i le vaiaso \$
Amount I will pay per week

Aofa'i oute totogia i le ta'i lua vaiaso \$
Amount I will pay per fortnight

Aofa'i oute totogia i le masina \$
Amount I will pay per month

'O le a se mea e tatau ona ou iloaina?

What should I do now?

- E tatau ona e fesili i le kamupanī ta'avale pē mafai ona fa'aititia pē 'ave'ese pili ma isi totogi.
 - E mafai ona 'ave aofa'i na i le faletupe po'o se credit union ma fesili pē mafai ona maua ai sau nōgatupe taugōfie.
 - 'A'o le mea sili ona lelei 'e te faia o le 'ave o lou alu ma 'ave le lisisailili ma e mafauau i 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.*

'ĀFAI 'E TE LĒ 'O MAUTONU, 'AUA 'E TE SAINIA LE PEPA!

IF YOU'RE NOT SURE, DON'T SIGN!

Mo nisi fa'amatalaga e uiga i le tau moni o le fa'atauina o se ta'avale, telefoni le 0508 878 326 [8.30 i le taeao e o'o i le 5.00 i le afiafi, aso faigaluegal pē asiasi le 'upega o feso'ota'iga 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



MINISTRY OF CONSUMER AFFAIRS
MANATŪ KAIHOKOHOKO

New Zealand Government