

Ataakin te roun man te bangke ao te credit

palmscheme.gov.au

E kona n aki tau am mwane ibukin kaboan am bwai ae ko tangiria. Ko na bae n iangoa te roun, te bobwai n te credit card ke e na kona n ibuobuoki te waaki n aron kabwaraan boon te tareboon, ma e na iai kanganga n riki rimwi. E kona te roun ni buoka te bobwai ma e na raka boon kabwaraana.

Te kamataata aio bon iaon te roun, tera bwaai aika ko na tarai raoi ao aron karekean buokam ngkana ko nanououa.

Tirakiniko n taainako:

I kona ni kaiko mwane ibukin kaboan kainnanou bwa I aonga n aki buuta au roun?



KAOTI IAON KAIKOAN AM MWANE

- Karaoa am kataumwane imwain tangoana
- Karaoa ti teuana te roun ni katoa am tai ni buroun
- Tuatua buokam mai iroun temanna ae ko onimakinna imwain ae ko tiainaia
- Noora mwaitin te raka, te tiaati ao te mwaiti ae ko na kakabwara



KAMANOKO MAN WAAKI N TIKAE M

Taratara raoi man waaki n tikaem. A kona taan tikaem ni keweniko bwa taan mwakuri n te bangke ke taabo n tangomwane. Taan tikaem aikai a na bon kataia ni kimoa am mwane.

A kona n:

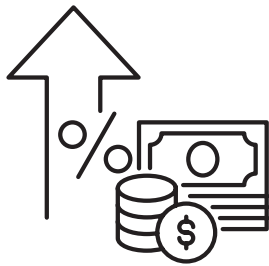
- anganiko te roun ae ko aki tuatua
- titiraki rongorongom.

Tai anga rongorongom nakon temanna ae ko aki kina. Kaetieti moa ma temanna ae ko onimakinna. Ngkana ko tareboniaki, imeerinaki ke tekitinaki man te bangke ao ko aki koaua iai, karekea nambwan te bangke iaonrain. Tarebonia ao kakoaua ae tiaki te tikaem.

Tabewa taabo n tangomwane, a kona ni manibuaka nakoia aomata ake a toka iaon te visa. langoraoi ngkana:

- aaki kamataatako raoi
- a imanono bwa ko na waekoa n tiaina
- a tiati i eta aia karakamwane
- a tuangko bwa aaki tabe ma am visa.

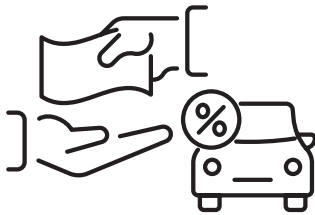




TE RAKA NI MWANE

Ngkana e reke am roun, e na raka te mwaiti ibukin kabwaraana, e ataaki bwa te raka ni mwane. Ko kona n noora aio iaon rongorongon te Australian Securities and Investments Commission (ASIC) (asic.gov.au/for-consumers/loans-and-credit-cards/).

Ngkana iai ae e raka ana tiati iaon anne, ko kona n ribotinna nakon te ASIC (asic.gov.au/about-asic/contact-us/report-issue-to-asic/).



TE ROUN

Te roun ibukin te kaa bon ibukin kaboan te kaa. Ko riai ni kabwara:

- te mwaiti are ko tangoia
- teutana riki bwa te raka ni mwane
- tiati tabeua riki ibukin te roun.

Ko na riai ni kabwaramwane ni katoa wiiki ke te namwakaina. Are nanona bwa ko na bae ni karaka riki am kabwaramwane.

E na raka riki am kabwaramwane iaon are ko tangoia.



Imwain reken am roun ibukin te kaa

Tirakiniko:

- I kona ni kaikomwane ibukin boon au kaa?
- iai baou ni mwakuri mai iroun au emburoea?
- nna rang kainnanao te kaa ibukin te mwakuri ke ibukin waaki nako?
- nna kona ni kaboa bwaana, karaoan uruakina, te ntuaenti, angabwaiana ao kabwaraan boona?

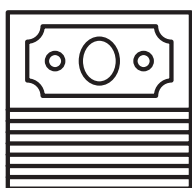
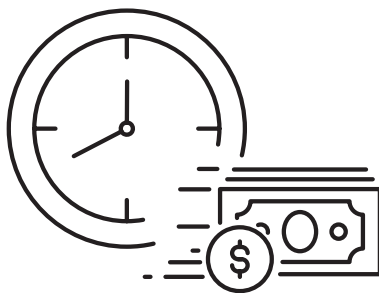
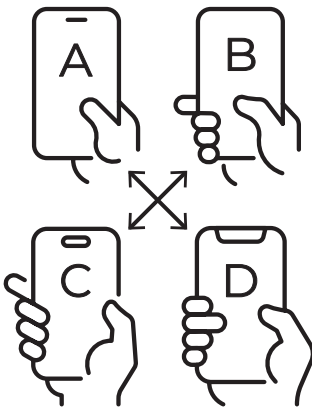
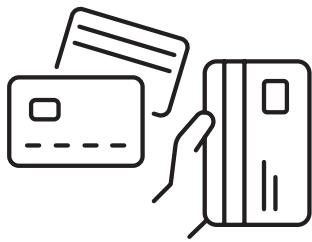


Aki kabwaran te roun

Ngkana ko aki kabwara boona, ko kona:

- ni kanganga n aki taun am mwane
- n tareboniaki bwa e aera ngkai ko tuai kabwaramwane
- e na kanganga manga okim nako Aotiteria n taai aika a na roko.

Ngkana e reke am roun ibukin te kaa, **ko kona ni kabwaka 11% nakon 16% riki iaon te mwaiti** are ko tangoia. A kona n tiati te raka ae e mwaiti, taabo n tangomwane nakoia naake e kimototo tain aia visa.



TE CREDIT CARD

E kariaiako te credit card ni kabooi bwaai man te mwane ae ko tangoia. Ko riai ni manga kabwara rimwi riki. Te bobwai man te mwane ae e tangoaki bon te bae.

Karaurau:

- ngkana ko aki kabwara te mwaiti are ko tangoia ni katoa namwakaina, e kona te bangke n tiatiniko riki - iaon 20% te raka
- te rimwi ni kabwaramwane bon rikin tiaati riki tabeua
- e na rang waekoa rikiraken buburan baem.

Ti kabongana te credit card ngkana ko ata aron kabonganaana. Noora te webutiaiti (moneysmart.gov.au/credit-cards) ibukin kaoti iaon aron rinean te credit card.

KABWARAAN BOON TE TAREBOON

Kambwana n tareboon (Optus, Telstra, Vodafone ao tabeua riki) a kona n anganiko tein te kabomwane ibukin te tareboon. Are nanona bwa ko kona ni kabwaka boona ao boon aia tieweti inanon 12, 24 ke 36 te namwakaina.

Titiraki titiraki aikai:

- tera botan boona iaon manin te boraraoi?
- i kona ni katokia ngkana i moantaai n oki nako abau?
- nna teimatoa ni kabwaka boona ngkana i okinako?
- i kona ni kawakina te tareboon?

Te kaoti: ko kaikomwane ngkana ko kabongana te pre-paid credit. Iai app n aron te Facebook Messenger ke te WhatsApp iaon angiin tareboon.

BONGIN TE BWAKABWAI AO TE KABWARAROUN AE TI TABO

A kona ni waekoa n anganiko te mwane tabeua taabo n angamwane. A kona ni kangai:

- 'akea te kakae iaon koauan am credit'
- 'e na waekoa n reke te kariaia'
- 'te mwane n te bong aio'

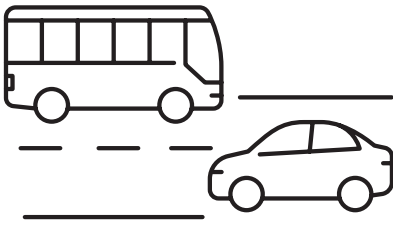
Ma aaki toki:

- n tiaati te raka ae bubura ao boon roona
- n tuatua te mwane ae e raka iaon are ko tangoia
- uota mwaakan te tua ngkana ko aki kabwara.

Ngkana ko tangoa \$100 ao ko kabwara \$200 nakoia, e aki riai ao man ataaki naba bwa te tikaem.

Roun aikai a kona:

- ni karika te raraoma ao te bwainrang
- ni karika te bae ae e korakora
- rota marurungim ao konabwaim ni mwakuri.



TE BAO AO TABEN AM EMBUROEA

Taben am emburoea iaan te PALM tikiim karekean baom man am tabo ni maeka nakon te tabo ni mwakuri.

Aio nanona:

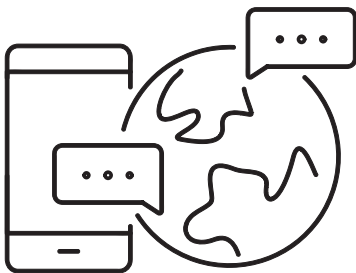
- ko aki riai ni kabokaa ibukin baom ni mwakuri
- e riai te bao ni mano ao n tau ibukia taan mwakuri ni kabane
- e na riai ni boraraoaki te taumwane ibukin te bao n te koroboki.

A kona emburoea n noora te kaetieti nakoia iaon te PALM tikiim (iaan mwakoro 10.5.7 ao 10.11.9).



TE BUOKA IBUKIA TAAN MWAKURI N TE PALM TIKIIM

- Maroro ma am emburoea iaan te PALM tikiim ke te aobitia ibukin te mauri.
- Reitaki ma ana tieweti ni buoka te PALM tikiim iaon: 1800 51 51 31
- Imeeri nakon: (palm@dewr.gov.au)
- Noora: (www.palmscheme.gov.au)
- Maroro ma te National Debt Helpline ae e onimakinaki ao man akea boona iaon 1800 007 007 ke (www.ndh.org.au)



Ko kainnanao te tia raitaeka?

Tarebonia te Translating and Interpreting Service (TIS National) iaon 131 450. A kona n reitaki ma ana tieweti ni buoka te PALM tikiim ibukim ao man taetae n oin am taetae. A kona naba ni karekei tieweti riki tabeua ibukin buokam.