

Te Whakataki i te Depositor Compensation Scheme (DCS)

He aha te Depositor Compensation Scheme (DCS)?

Ka tiakina koe e te Depositor Compensation Scheme (DCS) atu ki te \$100,000 ki te mūhore tō kaupupuri monikuhu, mēnā e puritia ana tō moni ki ngā pūtea whakamaru-DCS.

He kaupapa kāwanatanga te DCS, nā ngā kaupupuri monikuhu te pūtea tautoko, ā, ko Te Pūtea Matua (RBNZ) te kaiwhakahaere.

He aha i hira ai te DCS?

Ina mūhore tētahi kaupupuri monikuhu o Aotearoa, ka parematatia te kaikuhumoni e te DCS atu ki te \$100,000.

Mā te DCS ka whakapono ngā kaikuhumoni e tiakina ana ā rātou moni, e tūwhena ake ai te pūnaha ahumoni o Aotearoa.

E whakarato ana ngā whenua maha o te ao i te whakamarutanga pēnei ki ngā kaikuhumoni.

He aha te 'kaipupuri monikuhu'?

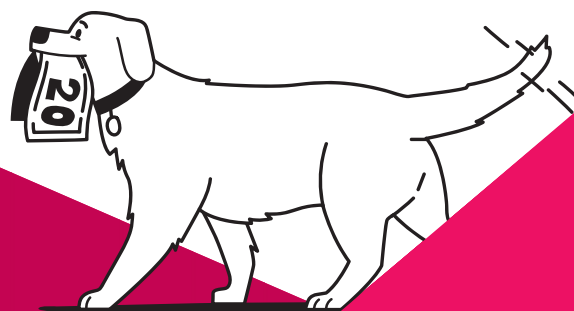
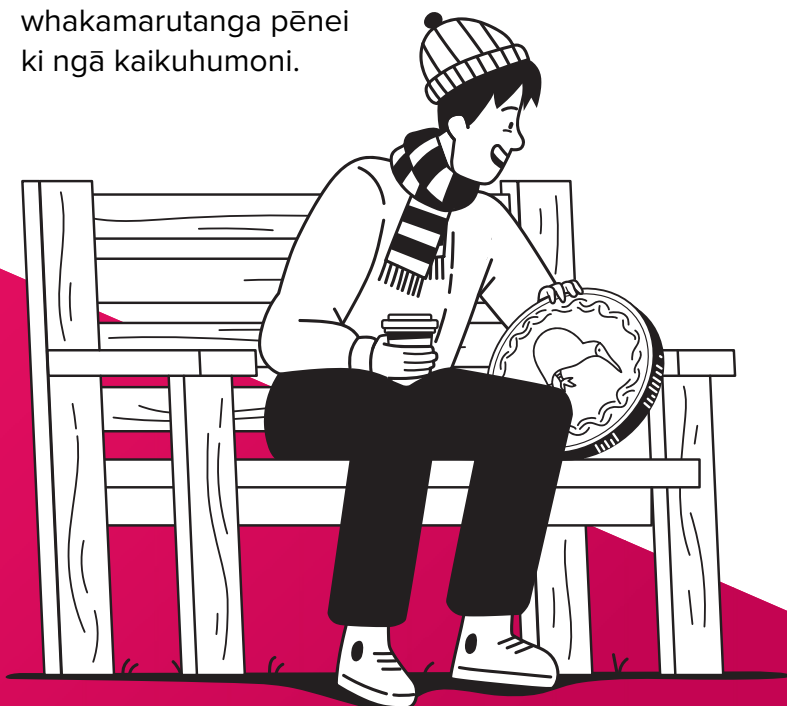
Ko ngā kaupupuri monikuhu ko ngā pēke, uniana whakanama, manatōpū hanga whare, me ngā umanga ahumoni ka whiwhi monikuhu mai i te tangata.

He aha te 'kaikuhumoni'?

He tangata ka pupuri i ana moni, ka puritia rānei ana moni e tētahi atu, ki te pūtea e tiakina ana e te DCS. Ko ngā pūtea kurutete, penapena, whakamōhio, me te kuhunga tūmau ēnei.

Āhea mana ai te DCS?

Ka mana te DCS ā te 1 o Hūrae 2025.



Ka tiakina e te DCS ō moni kia āhei ai koe ki te tiaki i ngā mea hira ki a koe.

Ka pēhea au e mōhio mēnā e whakamarutia ana taku moni?

He aunoa te whakamaru i tō moni mehemea kei roto i tētahi pūtea i raro i te maru o te DCS, pērā i te:

- Pūtea kurutete
- Pūtea penapena
- Pūtea whakamōhio
- Kuhunga tūmau

Atu i te 1 o Hūrae 2025, e herea ana tō kaipupuri monikuhu ki te whakaatu i te rārangi o ngā monikuhu whakamaru-DCS ki tā rātou paetukutuku. Kōrero ki tō kaipupuri monikuhu mēnā kāore koe i te tino mōhio mēnā e whakamarutia ana tō moni.

Kāore ētahi kaikumoni i te māraurau ki te DCS, tae atu ki ngā tari kāwanatanga.

Rapua he kōrero anō ki **dcs.govt.nz**

He aha ngā mea kāore e tau ki raro i te maru o te DCS?

Kāore ētahi pūtea e tau ki raro i te maru o te DCS, pērā i ngā moni e puritia ana ki:

- Ngā monihere me ētahi atu hautaonga tauhokohoko
- Ngā kaupapa haumi whakahaere (tae atu ki te Kiwisaver me ētahi atu kaupapa penihana he kaupapa haumi whakahaere hoki)
- Ngā pūtea moni tāwāhi

Kōrero ki tō kaipupuri monikuhu mēnā kāore koe i te mōhio mēnā kei raro tō moni i te maru o te DCS.

Me utu ahau i te whakamaru o te DCS?

Kāore he utu mēnā e puritia ana ō moni ki ngā pūtea whakamaru-DCS. Ka kōhi te RBNZ i tētahi utu mai i ngā kaipupuri monikuhu hei utu i te DCS.

Me pēhea taku tūhono atu?

Kāore he mahi māu e noho ai koe ki raro i te maru o te DCS mēnā e puritia ana ō moni ki tētahi pūtea whakamaru-DCS. Ka tīmata aunoa te noho whakamaru ā te 1 o Hūrae 2025.

Ki hea rapu ai i ētahi mōhiohio anō?

Kōrero ki tō kaipupuri monikuhu, haere rānei ki **dcs.govt.nz**

E hia ngā moni ka whakamarutia?

Mā ngā tūāhuatanga e whai ake nei e whakaatu i te āhua o te tātaitia o te utu paremata ina mūhore te kaupuri monikuhu.

Candice (pūtea kotahi)

\$2,500 ngā moni a Candice kei tētahi pūtea kurutete ki Pēke A.

Kāore he pūtea anō ki te Pēke A, ki tētahi atu kaupuri monikuhu rānei.

Ka parematatia a Candice ki te \$2,500 ina mūhore a Pēke A.

Tūi (e rua ngā pūtea)

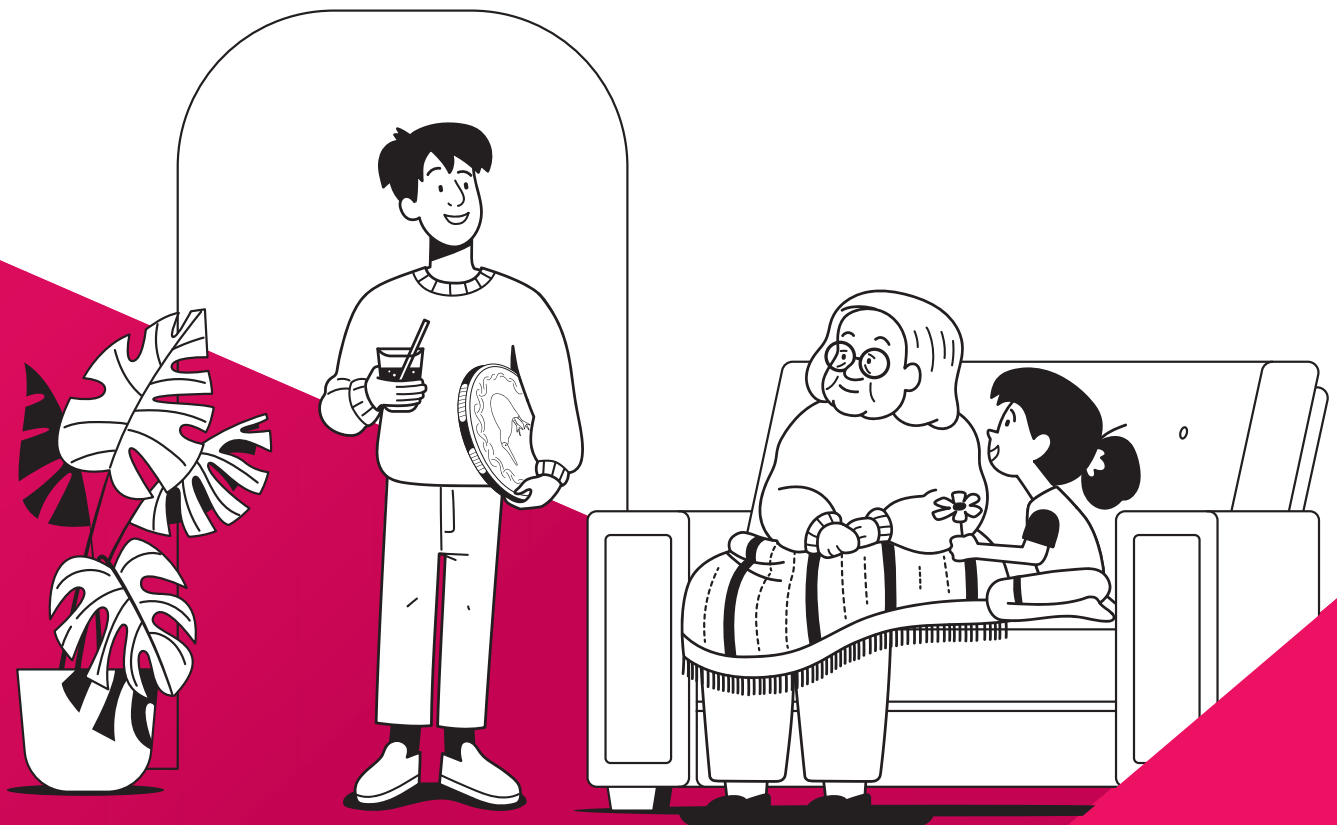
\$500 ngā moni a Tūi ki te pūtea kurutete ki Pēke B.

\$3,000 ngā moni a Tūi ki te kuhunga tūmau ki Pēke B.

Ka parematatia a Tūi ki te \$3,500 ina mūhore a Pēke B.

*Tātaitanga: \$500 + \$3,000 = \$3,500

*Ka tāpirihia pea he huamoni ki ngā utu a te DCS. Hei whakamāmā ake, kāore i tāpirihia he huamoni ki ēnei tūāhuatanga.



Rashmi & Aiden (pūtea takitahi me te pūtea hono)

\$550 ngā moni a Rashmi ki te pūtea kurutete ki te Manatōpū Hanga Whare B.

\$8,000 ā Aiden ki te pūtea penapena ki te Manatōpū Hanga Whare B.

\$20,000 ngā moni a Rashmi rāua ko Aiden ki tētahi pūtea penapena hono ki te Manatōpū Hanga Whare B.

Ka parematatia a Rashmi ki te \$10,550 mēnā ka mūhore te Manatōpū Hanga Whare B.

*Tātaītanga: $\$550 + (\$20,000/2) = \$10,550$

Ka parematatia a Aiden ki te \$18,000 mēnā ka mūhore te Manatōpū Hanga Whare B.

*Tātaītanga: $\$8,000 + (\$20,000/2) = \$18,000$

Rāwiri (pakihi kiritahi)

He kaipupuri pakihi iti a Rāwiri (ehara te pakihi i te pakihi manatōpū) e pupuri ana i te \$10,000 ki te pūtea kurutete pakihi ki te Uniana Whakanama C.

E pupuri ana a Rāwiri i te \$5,000 ki te pūtea penapena whaiaro ki Uniana Whakanama C.

Ka parematatia a Rāwiri ki te \$15,000 mēnā ka mūhore te Uniana Whakanama C.

*Tātaītanga: $\$10,000 + \$5,000 = \$15,000$

*Ka tāpirihia pea he huamoni ki ngā utu a te DCS. Hei whakamāmā ake, kāore i tāpirihia he huamoni ki ēnei tūāhuatanga.



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