

KIA RITE, KIA HAUMARU

# Kia haumaru ake ai te hokohoko, te haumi me ngā mahi pūtea pēke tuihono

Ākona me pēhea koe e kaupare i ngā tāware, ā, me  
aha ina ka puta he raru.



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He tino ngāwari ki te whakahaere o pūtea pēke, ki te hokohoko tuihono hoki, ka taea te tāpui i tētahi hāereere, hoko kai, utu o nama, whakawhiti moni mā te whakamahi i tō waea, ī-papa, rorohiko rānei, kāore he take kia wehe i te whare. Kei konei Netsafe ki te āwhina i a koe, kia haumarū, kia whakamarū hoki o moni.

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# Kia haumaru ake te pēke tuihono

Kei te tipu tonu te taumata tinihanga me te auau o ngā tāware e pā ana ki ngā kiritaki o ngā pēke, nā reira he mea waiwai te whakahaumaru i ō pūtea. Mēnā he āwangawanga, waea atu ki tō pēke ki te kimi āwhina anō.

He tīwhiri nā Netsafe kia haumaru ake ō tikanga pēke

- Kaua rawa e tuari i tō PIN, ō kupuhipa rānei. Kaua e whakatakoto hei tiaki, tae ana ki ngā whakaritenga o te pūtirotiro.
- Whakatūturutia ko wai te tangata, i mua i te tuku i te moni.
- Kimi āwhina, mai i tētahi, he pono, he tōkeke i mua i te kuhu ki ngā herenga ahumoni.
- Kaua rawa e whakaae kia uru te moni o tētahi ki tō pūtea pēke hei whakawhiti ki tētahi atu. Mēnā he rōpū pono e kore rawa rātou e tono kia pērā ai tō mahi.
- Tirotiro haere i ō pūtea pēke, ki te whakaū, kei te haere ō moni ki te wāhi tika.
- Kaua e pāwhiri ki ngā hononga mēnā e kī ana nā tō pēke.

# Kia haumaru ake te hokohoko tuihono

Ahakoā te tino ngāwari o te hokohoko tuihono, kia mārama ai koe, kei te hoko mai i a wai, ā, kia āta haere mō te mōhiohio e tuari ana koe.

He tīwhiri nā Netsafe kia haumaru ake ō tikanga hokohoko tuihono

- **Whakamahia ngā hononga whakawhirinaki.** Hono ki te Wi-Fi o tō kāinga mō ngā mahi pāwera. Tūhuratia ngā taupānga whakamaru ki te hono mā te Whatunga Tūmataiti Mariko (VPN) mēnā kei te whakamahi koe i ngā hononga WiFi tūmatanui, ngā hononga ka tuaritia rānei.
- **Kia kaha te whakahaumaru.** kōwhiritia he kupuhipa kaha (tētahi rerenga kōrero rānei kia pai kē atu), ā, kia rerekē mō ia pūkete. Whakamahia te motuhēhēnga tukarua (2FA) mēnā ka taea – he paparanga anō tēnei o te whakamaru, ki te tiaki i ō mōhiohio kia haumaru. Mō ētahi mōhiohio anō, tirohia [netsafe.org.nz/passwords](https://netsafe.org.nz/passwords).
- **Rapua te tohu.** Rapua he raka, he kī, he tohu whakatika rangi rānei kei te taha mauī ki runga o tō pūtirotiro (arā ko te Chrome/Firefox/Safari). Pāwhiria te tohu kia kite ai te karere, arā, kua whakamaru te hononga, ā, ka tūmataiti ngā mōhiohio e tukuna ai.

- **Whakamahia ngā paetukutuku https e whakamaru ana.** Ki te whakauru koe i ō taipitopito kāri taurewa/kāri tango rānei, me tīmata taua whārangi ki te “https://”. Ko te tikanga o taua ‘s’ ko te whakamaru (secure), ā, ka whakaū ka whakamunatia ō mōhiohio pūtea. Ko te whakamuna, ko te whakawhiti i ngā mōhiohio ki tētahi waehere kāore e taea te pānui, nā reira mēnā ka toro atu tētahi tangata ki ngā mōhiohio i tuku ai koe, kāore he māramatanga o roto mōna. Me maumahara, ahakoa mā te ‘https://’ e muna ai ō mōhiohio, ehara tērā i te taunakitanga, ka pono te tangata, te rōpū rānei e whakahaere ana i taua paetukutuku.
- **Takiputa.** Mēnā kei a koe he pūkete kei tētahi toa tuihono, maumahara ki te takiputa ā muri i te otinga o te hoko.
- **Pānuitia ngā kōwhiringa e pā ana ki ngā whakahokinga moni i mua i te hoko.** Mēnā he kamupene nui, ko te tikanga kei a rātou he kaupapa here mō te whakahoki moni kei ā rātou paetukutuku. I te nuinga o ngā wā, he haumarutanga anō mō ngā kāri taurewa – kōrero ki te pēke mō ngā kōwhiringa whakahoki moni mō tō kāri. Mēnā kei te hoko mai i tētahi kamupene, tangata rānei nō Aotearoa, me mōhio koe ki tō rātou wāhi noho tūturu mēnā ka hiahia koe ki te haere ki te Disputes Tribunal. Mō ngā ratonga pērā ki a PayPal, ki a Trade Me rānei, kei a rātou he tukanga whakatau raru kei roto i te taupānga, te paetukutuku rānei.

**Tirohia ō tauākī pūtea.** Kia auau te titiro ki ngā tauākī mō tō kāri taurewa, kia whakaū kei te haere te moni ki te wāhi e tika ana. Mēnā ka kite koe i tētahi mea ka toko ake te āwangawanga, whakapā tōtika atu ki tō pēke.

### He tīwhiri nā Netsafe kia haumarū ake te tuku moni

- **Kāri taurewa me ngā ratonga tuku pūtea.** He kaha ake te haumarū o te kāri taurewa me ngā ratonga tuku pūtea mana nui pērā ki a PayPal, te Ping a Trade Me rānei i te haumarū o ngā kāri tango moni. Mēnā ka puta he raru, ka taea pea te whakahoki i ō moni.
- **Kāri taurewa porowhiu.** Ka taea hoki te hokohoko tuihono mā te whakamahi i ngā kāri taurewa porowhiu pērā ki te Prezzy Card. Mēnā ka riro ō taipitopito kāri. **Kāri taurewa porowhiu:** taurewa porowhiu i tētahi nanakia, ka taea noatia e ia te whakapau ko ngā moni i tukuna e koe ki te kāri anake.
- **Te tiaki i ō taipitopito hokohoko.** Ka pātai ētahi kaihoko mēnā ka hiahia koe kia tiakina ō taipitopito hoko mō tētahi wā anō. Āta whakaaro, ka pēhea rātou e whakamahi i aua mōhiohio, ā, ka pēhea rātou e tiaki kia haumarū aua mōhiohio ki te tūpono mai he tangata tāhae. Ko te kōwhiringa haumarū rawa, kia tiaki i ngā taipitopito hokohoko ki te whakamahi te paetukutuku i tētahi ratonga tuku pūtea whakawhirinaki rāwaho anake, pērā ki PayPal, Apple Pay, Google Wallet, WindCave rānei.

### He tīwhiri nā Netsafe kia haumarū ake te hokohoko i te mahinga o ngā hokohoko aropā tuihono

- Ehara ko ngā pakihi anake e hokohoko tuihono, engari ko ngā tāngata kiritahi e whakamahi ana i ngā pūhara pērā ki te Facebook Marketplace me ētahi whārangi hapori tuihono ki te hoko atu me te hoko mai i ngā rawa, hou rānei, tawhito rānei. Ahakoa ko te nuinga o ngā tāngata he pono, kei reira hoki pea he kaihoko e aro ana ki te mahi tāware, nā reira, ko te tikanga kaua e whakawhiti i te moni i mua i te kite ā-kanohi i te mea e hokona ana.
- Rangahaua ngā rawa e hokona ana, ā, me noho tonu te mahi hokohoko kei te paetukutuku i tīmata ai te hoko.
- Hoatu te moni āmuri i te kitenga ā-kanohi, inarā he nui te utu o taua mea.
- Āta tirohia te whakawhirinaki o te tangata. Pēhea te tawhito o tōna kōtaha? He tokomaha ōna hoa tuihono? Kei a ia te maha o ngā ihirangi, whakairinga kei tōna whārangi kōtaha? He pūkenga ō ngā kaitāware ki te hanga i ngā kōtaha kia rite ki ngā kōtaha tūturu, nā reira, he mea waiwai ki te whakaū ehara tēnei anake te rautaki ki te kimi taunakitanga mō te pono.

### Hei Tauira: Trade Me

Kua tū a Trade Me mai i 1999, ā, kua eke hei pūhara hokohoko tuihono e kaha mahia ana e Aotearoa. Ka tuku hoki i ētahi huarahi rerekē hei utu i ngā rawa me ngā ratonga inarā ko ngā hoko kairapu. Ahakoa ka pono te nuinga o ngā kaihoko, ka taea tonutia te tāware i runga i tēnei paetukutuku hoki. Whāia ēnei tiwhiri ki raro nei, kia haumarū ake te hoko mā Trade Me.

- Me noho tonu te hokohoko ki runga i te paetukutuku.
- Kaua rawa e tuku ō moni ki tāwāhi mā tēnei paetukutuku.
- Kaua e tuku ō taipitopito whakapā i runga i te whārangi hoko.
- Whakamahia te ratonga tuku pūtea tere a Trade Me, te Ping. Mā reira ka taea e taua pūhara te whai haere i tō utu atu, ā, ka uhia koe e tō rātou Kaupapahere Whakahaumarū Kaihoko.
- E kore rawa e tonoa koe ki te whakaū i tētahi utu mā tētahi hononga, e tukuna rānei ki te paetukutuku tuku moni a Trade Me, ki te takiuru mā tō pūkete pēke rānei.

### Mō ētahi tiwhiri haumarū anō, tirohia

[trademe.co.nz/c/trust-safety/news/top-ten-ways-to-keep-yourself-safe-on-trade-me](https://trademe.co.nz/c/trust-safety/news/top-ten-ways-to-keep-yourself-safe-on-trade-me)



# Kia haumaru ake te haumitanga: kaupare i ngā tāware haumitanga

Kei te piki ake te matatini o ngā tāware haumitanga. Ka tino ngaio te āhua o ngā paetukutuku, ā, ka whakaaturia pea he pūkete tuihono e whakaatu ana i ō “hokohoko” kua oti kē i a koe.

I ēnei wā, ehara ko te hunga paraheahea o te hapori anake e pāngia ana. Iarā, ko te hunga whai wheako haumitanga te hunga, e tinga ana, e kaha whāia ana.

- Mēnā ka waea ohorere mai tētahi ki a koe mō tētahi whaiwāhitanga haumi, whakawetohia wawetia. Kei Aotearoa, kāore te ture e whakaae ana kia pērā te hoko o ngā hua ahumoni.
- Kia mataara ki ngā haumitanga e whakatairangatia, e tautokona ana rānei e ngā “tāngata rongonui” – e tinga ana, he tāware ēnei.

### Hopukina ngā tāware haumitanga

E ai ki te Financial Markets Authority, e tinga ana, he tāware te haumitanga mēnā ka:

- Whakapā mai tētahi tangata kāore koe e mōhio ana mō tētahi angitu haumitanga.
- Taurangi mai ngā whiwhinga nui, engari he iti te tūraru. He kī taurangi ka mutu te pai, e kore rawa e pono.
- He paku noa ngā pārongo ā-pepa kua tukuna mai. Ka whai puka whakamārama ka tika ngā haumitanga tūturu katoa.
- Kua kī mai, ka tukuna tēnei ki tētahi hunga tokoiti anake kua kōwhiritia. He nuka tēnei kia rongu koe i te whakanui.
- Ka tonoa kia noho muna te haumitanga. Mā tēnei e kore te kāwanatanga e rongu mō te haumitanga.
- Kore e whakaaturia nā wai te haumitanga i tuku, ka kore e whākina te wāhi noho tūturu rānei. Mēnā he kamupene tūturu, ka hoatu he ingoa, he wāhi noho tūturu hoki.
- Tuku kupu taunaki ka huakina tō uru ki ngā māketē pēke 'muna' o tāwāhi e tuku ana i ngā whiwhinga nui rawa. Kāore kau he māketē pērā.

### He tīwhiri nā Netsafe kia haumarū ake te haumitanga:

- I mua i te uru ki te haumitanga – tūhuratia!
- Tukuna te wāhitau paetukutuku o te kamupene ki [checknetsafe.nz](https://checknetsafe.nz)
- Rapua te ingoa ā-ture o te kamupene e mahitahi ana koe.
- Whakaūngia kei te noho te kamupene/tangata kei raro i ngā waeture a te FMA.
- Mēnā kāore te kamupene e noho ana ki Aotearoa, rapua ko wai te rōpū waeture mō rātou.
- Pānuitia ngā rārangi whakatūpato o ngā rōpū waeture. E āhei ana tērā ki konei:

[iosco.org/investor\\_protection/?subsection=investor\\_alerts\\_portal](https://iosco.org/investor_protection/?subsection=investor_alerts_portal)

# He tīwhiri whānui hei kaupare i te tāware

Ko te tāware, tētahi kōrero tipatipa, paetukutuku tipatipa, he rawa tipatipa rānei hei tinihanga i te tangata ki te tāhae i ā rātou moni, mōhiohio rānei.

Kimihia ngā haki whero, whāia te tukanga kaupare

T      Ā      H      A      E

Tumeke

Āki,  
tonotono

Hou mai

Auē he  
moni

E tū

He ohore te  
taenga mai o  
te karere?

E ākina ana koe  
ki te whakatau  
whakaaro, ki te  
whiti atu rānei  
ki tētahi atu  
wāhi tuihono?

E tonoa ana  
koe ki te tuari i  
ngā kupuhipa,  
i te mōhiohio  
whaiaro rānei?

Kua tonoa koe  
ki te utu tuihono  
mō tētahi mea  
tē tino mōhio  
koe?

Mēnā āe, E  
tū! Me kimi  
āwhina

Mō ētahi mōhiohio anō ki te hopu i ngā tāware, tirohia  
[netsafe.org.nz/olderpeople](https://netsafe.org.nz/olderpeople).

### He tīwhiri nā Netsafe hei whakaū i te pono:



#### Whakaū kia tōtika te katoa

Mēnā, kei te hoko atu Te Toa a Tāre mō ngā Kuaha Whare Motokā i ngā hū Nike, kātahi nā te utu pai rawa, tērā pea kāore i te tōtika. He aha ai?

Ko te mahi o ētahi o ngā kaitāware, te tango i **tētahi ingoa ipurangi** (<https://netsafe.org.nz/scam-tips/>) o tētahi kamupene tūturu kua wareware pea te whakahou, he kamupene kua kati kē, kua hangaia rānei he kamupene āhua rite pērā ki te [netsafe.org.nz](https://netsafe.org.nz) hei tinihanga i a koe.

- Rapua te wāhi noho o te toa kei runga i Google Maps – ka hāngai ki ōu whakaaro?
- Waea atu ki te nama waea – he maha ngā paetukutuku tāware ka whakatairanga i te nama waea, engari e kore rawa e whakahoki atu i te karanga waea.
- Kia whakaū ko te URL (he wāhitau paetukutuku te URL, hei tauira. <https://netsafe.org.nz/>) o te paetukutuku ka hāngai ki te rawa e hokona atu ana e rātou.
- Ka taea te toro atu ki ā rātou ratonga āwhina kiritaki?

### He tīwhiri nā Netsafe hei whakaū i te pono



#### Rangahaua te whakaaro o ētahi atu

Mēnā kāore anō koe kia hoko mai i tētahi paetukutuku, kāore anō kia haumi i tētahi wāhi rānei, me rapu wawe koe i te ingoa o te paetukutuku me te kupu “scam” (tāhae), “review” (arotake) kei muri, arā, rapua “Te Toa Paihikara Mīharo a Pire scam review”. Mēnā kua takakino rātou ki ētahi atu, kāore e kore ka kite koe i ngā whakatūpato o ngā kiritaki matekiri.



#### Tirohia ko wai kei te whakahaere i te hinonga

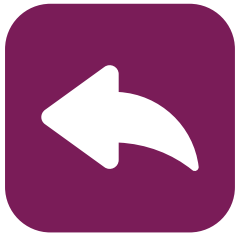
Rapua nā wai te rohe ipurangi, ō rātou taipitopito whakapā, ā, pēhea te roa kua mahi taua paetukutuku. Mēnā he hou te paetukutuku, kei te huna rānei kei muri i te rēhitaanga rohe ipurangi tūmataiti, kia tūpato tō whakatau i te hoko.

Rapua he mōhiohio mō ngā rohe ipurangi mā te whakamahi i te [whois.domaintools.com](https://whois.domaintools.com) [dnc.org.nz](https://dnc.org.nz) rānei. (ko te Domain Name Commission NZ te rōpū waeture mō ngā ingoa rohe ipurangi o Aotearoa).

## 04 He tīwhiri whānui hei kaupare i te tāware

Kia mōhio ai tātou, ahakoa nō Aotearoa te paetukutuku, nō wāhi kē pea te kamupene. Kāore he herenga kia noho koe ki Aotearoa ki te whakamahi i te ingoa rohe '.nz', ā, he maha ngā kamupene tūturu e noho kei tāwāhi, engari ka whakamahi i te ingoa '.nz' mō ō rātou kiritaki nō Aotearoa. Mēnā kei tāwāhi te whare noho o te kamupene, he uaua ake ki te whakahoki i āu moni mā ngā huarahi pērā ki te Disputes Tribunal.

# Mēnā ka puta tētahi raru



## Toro atu anō mō tō ōta, haumitanga rānei

Ka tere ngā kaihoko pono, kaipākihi pono rānei ki te whakahoki ki ngā īmēra - ki te kore he whakahoki, tērā pea he raru.



## Kōrero ki tō pēke mō ngā huarahi whakahoki moni

Mēnā i utu koe mā te kāri taurewa, ka taea pea te tono ki te pēke kia whakahokia te utu. Mō te nuinga o ngā pēke he tepenga kia 60 ngā rā mai i te wā hoko māu e tuku te tono whakahoki utu. Mēnā i utua mā tētahi pūnaha rāwaho pērā ki PayPal, whāia tō rātou tukanga whakatau raruraru, i mua i tō haere ki te whakamahi i te tukanga whakahoki utu a tō pēke.



## Pūrongohia te kaihoko

Mēnā kua hoko koe i tētahi mea mai i te toa tuihono tipatipa, ka mutu tō rātou URL ki te .nz, ā, kāore koe i whiwhi i taua mea, ka taea te pūrongo atu i te paetukutuku mā te īmēra atu ki [abuse@dnc.org.nz](mailto:abuse@dnc.org.nz). Mēnā i tūpono koe ki taua kaihoko/hinonga mā te pāhopori, pūrongohia atu tō rātou whārangi/kōtaha ki te pae pāhopori kia taea e rātou te whakatika.





### **Tono atu ki te Disputes Tribunal**

Mēnā i whakamahi koe i tētahi kaihoko nō Aotearoa, ka taea te tuku tētahi tono ki te Disputes Tribunal. Ki te tono, me mōhio koe ki te wāhi noho tūturu o te kaihoko, ā, arā hoki he utu anō mō te tono.



### **Whakaarohia ngā mōhiohio i tukuna ai e koe**

Mēnā ka whakaaro ake koe i hono koe ki tētahi paetukutuku tāware, ā, kei te āwangawanga koe mō ngā mōhiohio whaiaro i tukuna ai e koe, whakapā atu ki tētahi rōpū pērā ki ID Care, mō te āwhina me te tohutohu.



### **Whakapā atu ki Te Whare Rama Tōkeke (Banking Ombudsman)**

Mēnā ka whakaaro koe, kāore i tōkeke te whakataunga o tō pēke, ka hiahia āwhina rānei mō tētahi tukanga tuku auētanga, whakapā atu ki te Whare Rama Tōkeke kei [bankomb.org.nz/make-a-complaint](https://bankomb.org.nz/make-a-complaint)

## Ētahi atu rauemi

Ināianeī, e mōhio ana koe ki te whakapiki i tō haumarū ina whakamahi koe i ngā pēke, hokohoko tuihono hoki. Ako tonu mō ētahi kaupapa Kia Rite, Kia Haumarū anō, mā te toro atu ki [netsafe.org.nz/olderpeople](https://netsafe.org.nz/olderpeople), tae ana ki:

- **Whakapūmau i te hononga**

Akona ngā mōhiotanga matua o ngā pae pāhopori, me te ara ki te panoni i ngā tautuhinga tūmataiti, whakamaru hoki, kia haumarū ai te whakaporipori tuihono.

- **He pūrere whakaratarata kaiwhakamahi**

Whakaritea tō pūrere kia ngāwari ake, haumarū ake hoki te whakamahi.

- **Hopukina he tāware**

Ko te tāware, tētahi kōrero tipatipa, hei tinihanga i te tangata ki te tāhae i ā rātou moni, mōhiohio rānei. Ākona me pēhea te kite i ngā haki whero.

- **Whakamaru i ō pūrere**

Whakaritea ō pūrere (waea, ī-papa, rorohiko, te aha, te aha) mō te haumarū, kia māmā ai te whatumanawa i a koe e mahi tuihono ana.

- **Kuputaka**

Whakahoungia ō mōhio ki ngā kupu matihiko mā te kuputaka a Netsafe, kua aro atu kia haere tahi me ētahi atu rauemi ki te whakamārama i ngā kupu.

Mēnā he āwangawanga ōu mō tētahi putanga, kei te hiahia rānei i ngā tohutohu anō, ka kitea he mōhiohio anō kei te paetukutuku o Netsafe, arā, kei [netsafe.org.nz](https://netsafe.org.nz).

**We're here for you. If you require assistance or experience online harm, contact Netsafe.**



**Call 0508 638 723**



**Visit [netsafe.org.nz](https://netsafe.org.nz)**



**[report.netsafe.org.nz](https://report.netsafe.org.nz)**

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