



## 09 GOVERNMENT

EVERYTHING YOU NEED TO KNOW  
ABOUT THE NEW ZEALAND GOVERNMENT,  
JUDICIAL SYSTEM, VOTING, LAWS AND TAXES



# GOVERNMENT

## A PARLIAMENTARY DEMOCRACY

New Zealand is a democratic country in which the members of parliament (MPs) are chosen in free and fair elections. Citizens and permanent residents who are aged 18 years and over are required to enrol to vote. Voting is not compulsory, but turnout is high by international standards (although trending lower).

New Zealand's voting system is known as MMP, which stands for Mixed Member Proportional. In this system you get two votes in a parliamentary election: an electorate vote and a party vote. This is because parliament's 120 MPs are either electorate MPs or list MPs. There are 70 electorate seats and 50 list seats available. Electorate MPs are voted for by people in a particular electorate, while the nationwide party vote decides how many seats each party gets in total. List MPs fill up each party's share of seats on top of any electorate seats won.

New Zealand has a single chamber of parliament which consists of the House of Representatives and the Governor-General (who does not personally attend the house). The house is elected for a maximum three-year term using the mixed member proportional (MMP) system. Every New Zealand citizen who is enrolled as an elector is eligible to be a candidate for election as an MP. The next general election is scheduled to take place no later than 7 January 2012.

"THE COMMONWEALTH  
CONNECTION MADE  
NEW ZEALAND A LOGICAL  
PLACE TO STUDY LAW."

HONG KONG MIGRANT AND LAWYER,  
CANDY CHAN.



The government is accountable to parliament for its actions and policies. So ministers are answerable to parliament for their own actions and policies and for the actions and policies of the departments and state agencies for which they are responsible. Most ministers are members of cabinet, which is the main decision-making body of the government. Much of parliament's scrutiny role is carried out by select committees.

New Zealand has an unwritten constitution and is a constitutional monarchy. The Queen of New Zealand, Queen Elizabeth II, is the Head of State. The Queen's representative in this country is the Governor-General who has all the powers of the Queen in relation to New Zealand. Although an integral part of the process of government, the Queen and the Governor-General remain politically neutral and do not get involved in the political contest. The Governor-General does play an important role in the calling of elections, the life of Parliament, and the formation of a government.



## ELECTING A GOVERNMENT

### Your eligibility to vote

Voting is not compulsory in New Zealand but, if you are eligible to vote, you are required to enrol as an elector. To enrol to vote you must be a permanent resident and at least 18 years old. You also need to have lived here on a continuous basis for a year and have resided in your electorate for at least one month.

Electoral records are maintained by the Registrar of Electors and are updated twice every three years. However, if you change your address it is advisable to advise the Registrar directly. Both enrolment and address changes can be arranged through New Zealand Post Shops. If there are special reasons why your name and address should not be published in the Electoral Roll, they can be registered on the unpublished roll.

### The electoral process

Your party vote...

... helps decide how many seats each party gets in parliament.

Every voter in every general and every Maori electorate has the same selection of parties to choose from.

The government will be formed by one or more parties with the support of enough seats to win important votes in parliament.

Your electorate vote...

... helps decide who becomes your local MP.

Each electorate has a different selection of candidates to choose from.

Electorate candidates can include independents and candidates from parties not contesting the party vote.

The candidate who gets the most votes wins the seat.

How do party votes turn into seats?

Parties getting seats will get a share of seats in parliament close to their share of party votes.

A party's share of seats is filled first by any of its candidates who win electorate seats and then by taking other candidates from the party list.

A party will get seats in parliament based on its party vote if it wins:

5% or more of all the party votes, or  
one or more electorate seats.  
This is called the "threshold".

### **Local government**

Local government operates on two levels: regional councils, and district and city councils.

There are 12 regional councils. These are responsible for such matters as water supply, parks and reserves, land transport planning and resource management.

The role of the regional councils is complemented by the work of district and city councils (often referred to as 'territorial authorities'). There are 57 district councils and 16 city councils. Their areas of responsibility include water supply, land use, building controls, roading and transport, as well as community development.

Local government elections are held every three years. Regional council electorates are known as 'constituencies'; district and city council electorates as 'wards'. If you are registered as a parliamentary elector, you can vote in the local government elections. Voting is usually by postal ballot.

## **THE LAW IN NEW ZEALAND**

### **The judicial system**

New Zealand has an independent judiciary. The Chief Justice is appointed by the Governor-General on the advice of the Prime Minister. Judges are appointed by the Governor-General – generally, on the recommendation of the Attorney-General.

Supreme Court, Court of Appeal and High Court judges can only be removed from office by the Queen or the Governor-General, acting on a recommendation from the House of Representatives. District Court judges can be removed from office by the Governor-General.

Lawyers who have held a practising certificate for at least seven years are eligible for appointment as judges.

### **Courts of general jurisdiction**

The courts of general jurisdiction deal with criminal and civil matters.

Criminal matters are offences against the law that result in imprisonment or other penalties. Civil matters usually involve disputes, such as a breach of contract, defamation or claims for damages.

The four courts of general jurisdiction are the Supreme Court, the Court of Appeal, the High Court, and the District Court.

### **Supreme Court**

The Supreme Court is the highest court in New Zealand. Established in January 2004, it hears appeals in both civil and criminal cases. The Chief Justice of New Zealand sits on the Court along with four other Supreme Court judges. It is the role of the Supreme Court to determine the law on issues of particular public or legal significance. Prior to 2004, the Judicial Committee of the Privy Council (which sits in London) provided these services to New Zealand.



"IT'S GREAT TO HAVE  
A CHANCE TO WORK WITH  
NEW MIGRANTS AND SHARE  
SOME OF MY EXPERIENCE.  
HERE THE GOVERNMENT  
REALLY HELPS PEOPLE."

ETHIOPIAN MIGRANT AND LOCAL GOVERNMENT  
ETHNIC LIAISON OFFICER, GETAW CHERINET.

### **Court of Appeal**

The Court of Appeal hears civil and criminal appeals from the High Court, the District Court and the Employment Court. Its role is to determine the law of New Zealand and resolve conflicting court decisions. It consists of the President of the Court of Appeal and eight other judges.

### **High Court**

The High Court is made up of the Chief Judge of the High Court and 39 other judges. The judges are based in Auckland, Wellington and Christchurch, but travel on circuit to 14 other centres from Whangarei to Invercargill. The High Court deals with major crimes and the more significant civil claims. It also hears appeals from lower courts and tribunals.

### **District Court**

New Zealand presently has 66 District Courts located throughout the country. They have extensive civil and criminal jurisdiction. Serious crimes, such as rape and armed robbery, can be transferred from the District Court to a High Court for trial.

### **Specialist courts**

New Zealand has a number of specialist courts.

- The Employment Court deals with labour relations.
- Family Courts deal with matters such as custody, parental access, divorce, adoption, protection orders and the care and protection of children.
- Youth Courts deal with offences committed by young people (older than 13 but younger than 17).
- The Māori Land Court and Māori Appellate Court deal with matters relating to Māori land.
- The Environment Court deals with resource management, planning and development matters.

There are more than 100 tribunals, authorities, boards and committees. These deal with a wide range of disputes involving issues such as censorship, taxation, tenancy and employment. Some of the better known ones are the Employment, Disputes, Tenancy and Treaty of Waitangi Tribunals.

### **Justices of the Peace**

Justices of the Peace (JPs) are appointed by the Governor-General on the recommendation of the Minister of Justice following nomination by Members of Parliament. There are about 10,000 JPs in New Zealand.

Justices of the Peace are involved in a number of matters within the community and the courts. In the District Court, suitably trained Justices of the Peace carry out functions such as adjudicating minor criminal and traffic charges. Within their communities, Ministerial duties of a Justice of the Peace principally comprise the witnessing of documents, such as statutory declarations, wills and insurance claims, although they can also grant search warrants and sometimes assist District Courts in adjudicating minor criminal and traffic charges. JPs are listed under 'Justices of the Peace' in the *Yellow Pages*.

### **Jury service**

Juries in New Zealand are selected at random from the Electoral Roll. If you are enrolled as an elector and aged between 20 and 65, you may be selected to perform this important service. On most occasions, you will be asked to hear a criminal case.

You can request to be excused from jury service only if there is a good reason, such as undue hardship, personal beliefs, permanent disability or if you have served on a jury within the last two years.

### Getting legal help

Lawyers are listed in the *Yellow Pages* under both 'Lawyers' and 'Barristers & Solicitors'. The distinction reflects the type of legal work lawyers specialise in: barristers deal with court work; solicitors with other legal work that does not require them to represent their clients in court. Most lawyers are qualified both as barristers and solicitors, but tend not to act in both capacities. Lawyers are required to treat all business as confidential, provide independent advice and use their skill for their clients' benefit. As a profession, lawyers undertake a vast range of legal work. However, as far as most private citizens are concerned, they are generally employed to:

- provide advice on legal rights
- check legal documents
- assist with immigration applications
- provide conveyancing services for properties and businesses
- prepare rental and lease agreements
- draft wills
- undertake divorce proceedings
- arrange redress in cases of fraud or misrepresentation
- provide representation in cases involving the Police.

### Fees

Legal fees vary widely. To avoid unpleasant surprises, it is always advisable to enquire about fees before commissioning any legal work.

### Free legal help

Legal aid is available only for matters that you cannot resolve without a lawyer acting for you in court, or to help you settle a matter out of court. You cannot get legal aid for divorce, or if you only want to talk to a lawyer. The aid is subject to numerous restrictions and may have to be paid back at a later date. Information on legal aid is available from Citizens Advice Bureaux and Community Law Centres, District Courts and other agencies. Most lawyers will also provide guidance.

### Human rights

New Zealand is a modern democratic country in which human rights are protected. The Human Rights Commission is responsible for investigating complaints about discrimination and other human rights issues. It is an independent agency charged with protecting individual rights, resolving disputes and eliminating unfair and illegal practices. The Commission also has the power to prosecute individuals and/or agencies contravening the *Human Rights Act*.

### Office of the Ombudsmen

In New Zealand, the Office of the Ombudsmen is an independent agency. Its main function is to assist private citizens with requests for official information, and complaints about local and central government agencies. There is no fee for making a complaint or an application to the Ombudsmen.

## THE NEW ZEALAND POLICE

By international standards, New Zealand is a remarkably safe and law-abiding society. The New Zealand Police do not routinely carry firearms. They have an excellent reputation and are generally considered helpful and friendly. Cases of police corruption are exceedingly rare. The Police enforce both criminal and traffic laws and undertake search and rescue missions. They also operate a range of community programmes, including *Youth Education* and *Youth Aid* services.

### Contacting the Police

**In emergencies dial 111.** This is the general emergency number and operates free of charge from all private and public phones.

In non-urgent situations, contact the nearest Police Station listed under *P* in the 'Government phone listings' at the front of the *White Pages*.

For traffic incidents, \*555 can be dialled from a mobile phone.

**For all emergencies dial 111 from anywhere in New Zealand.**

### Neighbourhood Support

*Neighbourhood Support* is a community-based programme actively promoted by the Police. It encourages citizens to take standard precautions and co-operate with their neighbours in crime prevention. These include common-sense procedures, such as keeping properties secure, depositing large amounts of cash at a bank and not holding money at home, safely depositing and/or insuring jewellery and other valuables, keeping an eye on neighbouring properties and reporting anything suspicious. It is advisable always to lock windows and doors when you leave home, and let your neighbours know if you plan to be away for any length of time. It is also a good idea to install deadlocks and leave your home looking 'lived in' when you go away. Most communities have *Neighbourhood Support* groups and it is best to ask about these when moving into a new home.





"MY MOTHER'S STILL IN THE COOK ISLANDS AND MY BACKGROUND REALLY HELPS WHEN WORKING WITH THE LOCAL COMMUNITY."

SAM BRACKEN –  
COMMUNITY CONSTABLE/YOUTH AID OFFICER.

## YOU AND THE POLICE

### Dealing with the Police

In New Zealand relations with the Police are good. In part, this is because the public has clear rights and obligations when dealing with the Police. The Police may not act arbitrarily; the public is expected to act responsibly. The following provides a brief outline of some of the rights and obligations that apply to the Police and private citizens.

### If the Police ask you to stop...

The rule is simple – you must stop. If you are driving, you must stop and give your name, address and any other details needed for identification. You are required to carry your driver licence when you are driving and may be asked to present it. You must also give the name and details of the vehicle's owner or hirer.

However, once you have provided this information, it is your decision whether you answer any more questions – you do not have to. If you are arrested or detained, you are entitled to talk to a lawyer and do not have to make a statement.

### If the Police ask you to go with them...

You do not have to unless you agree to do so, are under arrest, or the next paragraph applies.

### If the Police suspect you have been driving under the influence of alcohol or drugs...

The Police will ask you to undergo a compulsory roadside alcohol breath test. If this test is positive, you are required to accompany the Police to a testing station for the purposes of giving an evidential breath test, blood test or both.

### If the Police want to search you or your home, vehicle or property...

The Police cannot conduct a search without your consent, unless the next paragraph applies.

### If the Police have a search warrant, or specific statutory authority...

They must, first, tell you what this specific authority is – there is a range of search powers. Common cases include specific powers to:

- stop a vehicle if someone in it is subject to an arrest warrant or has committed an offence punishable by imprisonment
- search a vehicle for an offender or for evidence of an offence in respect of which the vehicle was stopped
- search premises or a vehicle for controlled drugs.

### If the Police want to take your fingerprints...

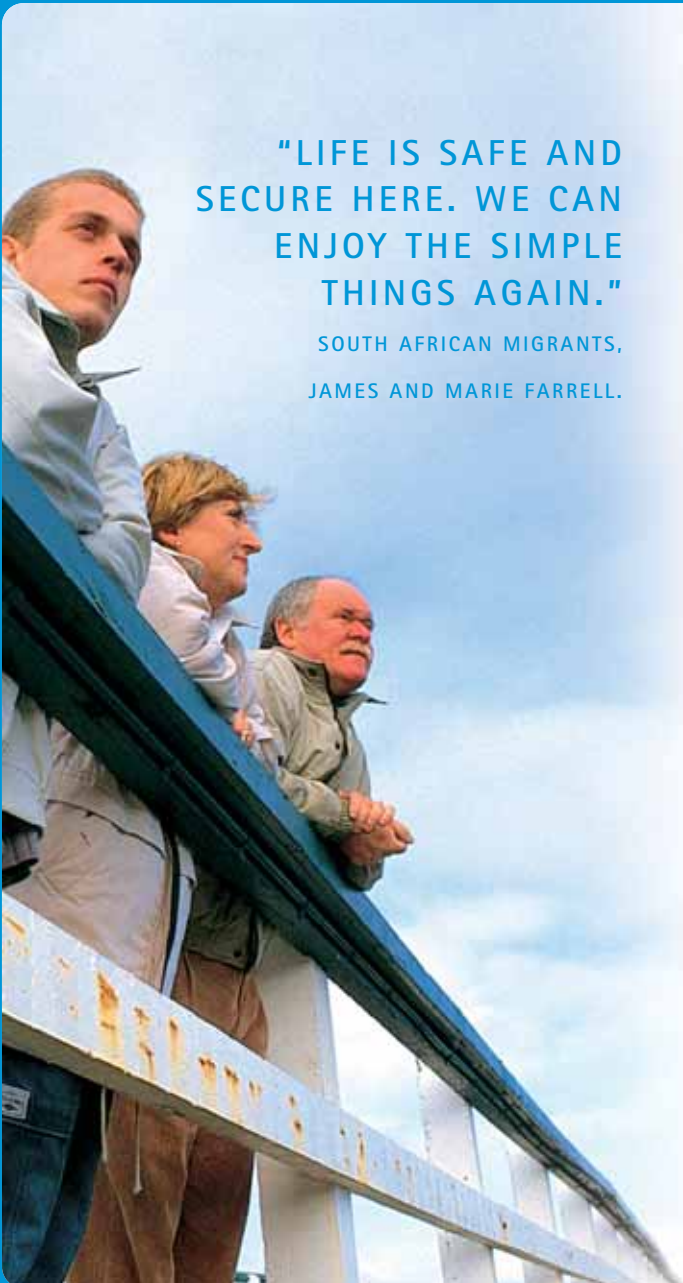
They can do so only if you agree, or if you have been formally placed under arrest.

### If you are questioned by the Police, make sure that...

- The person is a Police Officer – a Police Officer in plain clothes must show their identification card which includes their photograph and name.
- What you say to, or write for, the Police is exactly what you mean. If you have difficulties, ask for assistance and/or an interpreter.

### If you are suspected of having committed a crime, but have not been arrested, you can...

- Choose whether or not to answer any questions, or whether to make a written or oral statement.
- Generally, leave the Police Station when you wish. However, if you have been detained for a blood/alcohol test, you cannot leave until this has been completed.



"LIFE IS SAFE AND  
SECURE HERE. WE CAN  
ENJOY THE SIMPLE  
THINGS AGAIN."

SOUTH AFRICAN MIGRANTS,  
JAMES AND MARIE FARRELL.

**If you are suspected of having committed a crime, and have been arrested, you...**

- Have the right to consult a lawyer without delay and in private – there should be a list of lawyers at the Police Station. If you request advice from a lawyer included on the Police Station's list, this initial legal advice is provided free of charge.
- Must give your name, address, occupation, and date and place of birth.
- Must allow the Police to take fingerprints and photographs and, in certain circumstances, conduct a search. The Police can, for example, search for criminal evidence or for weapons or objects that could be used in an escape. However, it is generally illegal for the Police to search a person (or their car or house) for no other reason than the fact of their arrest.
- May be permitted to contact a friend or relative and request permission for them to visit you at the Police Station. Such requests are usually granted, but can be declined.
- May ask to be 'released on bail'. This means you are allowed to go home until you have to appear in court on a set date to 'face charges'. Bail is not an automatic right. There are usually conditions attached – such as not being allowed to leave the country. There are special rights for children and young people aged under 17 years. The Police Officer must explain their rights in a way they can clearly understand and ensure that another adult or a lawyer is present when they make a statement.

## FIREARMS

In New Zealand it is illegal to carry a gun for self-defence. Before you can own/possess a firearm, you need to have a licence.

## PROTECTION AGAINST FAMILY/ DOMESTIC VIOLENCE

The New Zealand Police take family/domestic violence very seriously. Do not be afraid to ask for help. Violence is unacceptable wherever it happens and no matter who is the victim or the perpetrator. The *Domestic Violence Act* provides protection against physical, sexual and psychological violence. Psychological violence includes the use of intimidation, harassment, damage to property, threats of abuse, and allowing a child to see or hear abuse.

'Protection orders' can be granted under the *Domestic Violence Act* for people who are, or have been, in a relationship with a person who has used violence against them. This includes married and unmarried couples, children and relatives, and same sex partners. A protection order can be obtained whether or not the Police take criminal action. Help is available from a number of agencies including the Police, Community Law Centres and Citizens Advice Bureaux. High school counsellors are also available to assist and the Women's Refuge provides sanctuary for all women.

All forms of violence against children are unacceptable. Substantial penalties can be imposed for abuse, neglect and assault of children.

## PAYING TAX

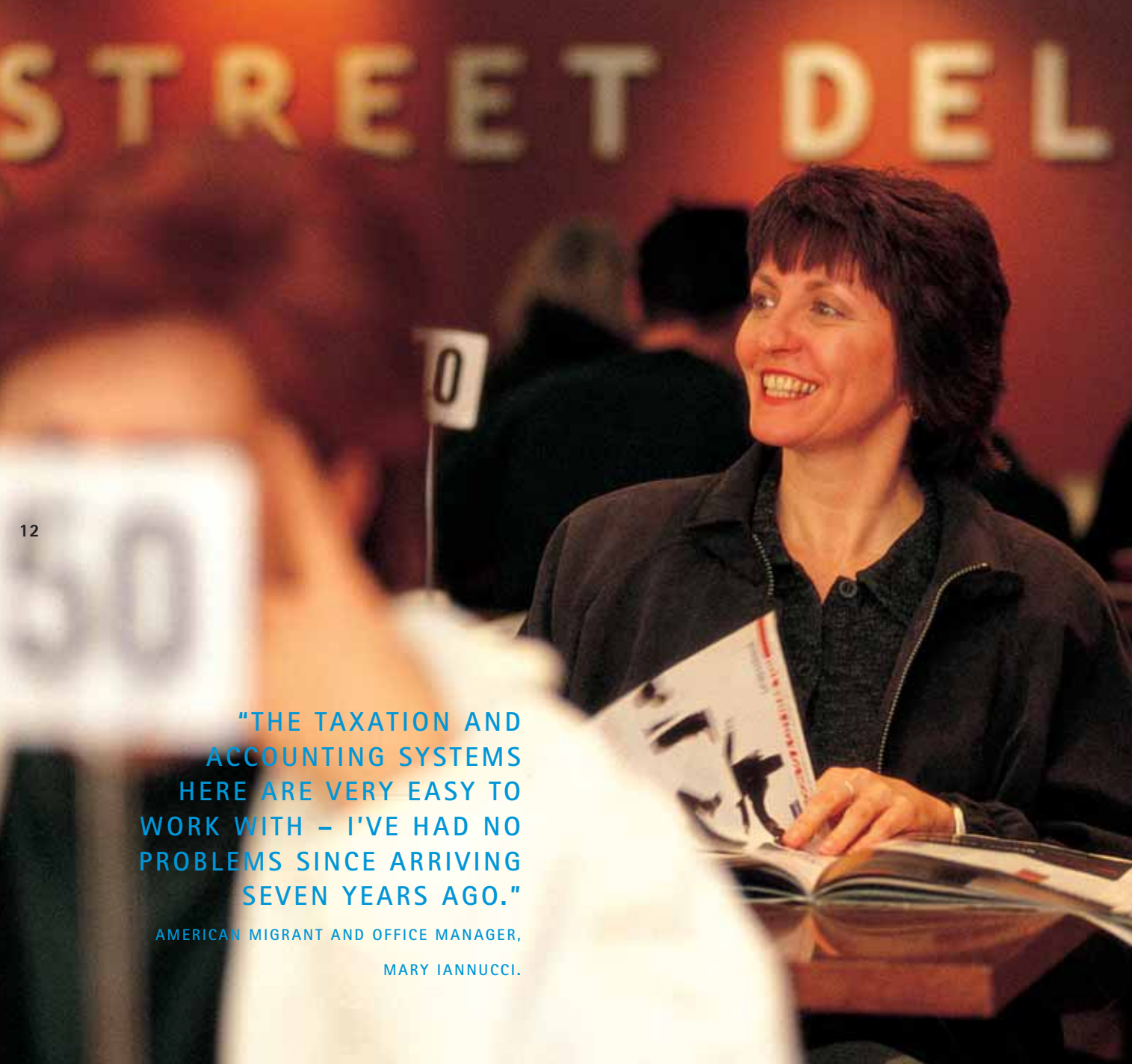
Inland Revenue is the government department that collects taxes – it is popularly referred to as the IRD. The New Zealand tax year is from 1 April to 31 March. Most people pay their taxes as they earn their income. Employers deduct tax on salary and wages. Banks and other financial institutions deduct tax on interest as it is derived. People who do not pay tax on all of their income as it is earned are required to file tax returns at the end of the tax year (31 March). In most cases, Inland Revenue will send you all the material you need to file tax returns and make payment.

If you are thinking of going into business, see *Business*.

### Personal and company tax rates in New Zealand

New Zealand tax rates for the tax year 1 April 2009 to 31 March 2010 the rates are:

Taxable Income	PAYE rate for every \$1 of taxable income (excluding ACC earners' levy)
up to \$14,000	12.5 cents
\$14,001 to \$48,000 inclusive	21 cents
\$48,001 to \$70,000	33 cents
\$70,001 and over	38 cents
No notification	45 cents
Company tax (from 2009)	30 cents



"THE TAXATION AND ACCOUNTING SYSTEMS HERE ARE VERY EASY TO WORK WITH – I'VE HAD NO PROBLEMS SINCE ARRIVING SEVEN YEARS AGO."

AMERICAN MIGRANT AND OFFICE MANAGER,  
MARY IANNUCCI.

## Tax residency

New Zealand residents are liable for income tax on their worldwide income. If you are a New Zealand tax resident, you will need to pay income tax on all income you receive from both New Zealand and overseas. If you have a taxable activity in New Zealand, you may need to be Goods and Services Tax (GST) registered.

For more information visit: [www.ird.govt.nz](http://www.ird.govt.nz).

You are a New Zealand resident for tax purposes if:

- you are in New Zealand for more than 183 days in any 12-month period. You are considered to be resident from the day you arrive in New Zealand. The 183 days need not be consecutive
- you are overseas in the service of the New Zealand Government
- you have an 'enduring relationship' with New Zealand. To decide whether you have an enduring relationship with New Zealand, Inland Revenue considers things such as:
  - whether you are here for continuous periods or from time to time
  - whether you own, lease or have access to property in New Zealand
  - your social ties (where your immediate family lives, if you have children being educated here, if you belong to any New Zealand associations)
  - your economic ties (if you have bank accounts, credit cards, life insurance, investments or superannuation funds here)
  - your employment (if you work here)
  - your personal property (if you own or keep possessions here)
  - whether you intend to live in New Zealand
  - whether you receive welfare benefits, pensions and other payments.

*Note: You can keep similar ties, or even a home, in other countries, but still be a New Zealand resident for tax purposes.*

You may be a tax resident in New Zealand and another country. This means you are resident in two countries under the tax laws of each of those countries. If both countries tax their residents on worldwide income, you could be taxed twice on the same income. To prevent this, New Zealand has double tax agreements with many other countries. These agreements establish which country has the first or sole right to tax certain types of income. Inland Revenue provides expert advice on these issues.

## IRD numbers

An IRD number is a unique identifying number that you use for all your contacts with Inland Revenue (similar to a bank account number). If you do not have an IRD number before you start a job or open a bank account, your employer or bank will deduct the 'no declaration' rate of tax from your salary or interest earned. This rate is much higher than the standard deduction rates and will significantly reduce the net income you receive. Every individual or entity that interacts with IRD needs an IRD number.

To find out how to get an IRD number visit the IRD website [www.ird.govt.nz](http://www.ird.govt.nz)



## INCOME TAX

### PAYE

If you earn income from salary, wages or a social security benefit, your tax will be deducted under the pay-as-you-earn (PAYE) system. This means that the pay you get from your employer has already had tax deducted.

### ACC levies

Inland Revenue is the agent for collection of the employees' earner levy as part of your PAYE deductions. These levies provide insurance cover when people suffer an accident outside of their work.

### Provisional Tax

People who operate a business as a sole trader, limited liability company or other business entity may have to account and pay for their own tax progressively during the year. This is referred to as provisional tax. If the tax you have to pay is \$2,500 or more on your end-of-year tax return, you need to pay provisional tax for the following year.

Provisional tax is payable in instalments during the year. The amount of provisional tax you pay is then deducted from your tax bill at the end of the year. For more information, see the IRD's *Provisional Tax* booklet (IR 289).

### Goods and Services Tax (GST)

GST is charged on almost all goods and services in New Zealand. It is a consumer tax. The GST rate is 12.5% of the price of goods or services. For more information, see *Business*.

### Resident Withholding Tax (RWT)

You pay resident withholding tax on interest you earn from bank accounts or other investments. The bank or investing organisation deducts this when they credit interest to your account.

You need to provide your IRD number and choose the correct rate of tax for your income level.

Companies may also deduct withholding tax from dividends paid to shareholders.

### Working for Families Tax Credits

Working for Families Tax Credits are an entitlement for families with children who are 18 years or younger and not financially independent. It is not a benefit but recognition that not everyone can comfortably afford all the costs of bringing up a family.

*There are four types of Working for Families Tax Credits available:*

1. *Family Tax Credit* – paid to all eligible families with children 18 years or younger.
2. *In Work Tax Credit* – to receive this payment, couples must normally work 30 hours between them, and sole parents must normally work 20 hours a week.
3. *Minimum Family Tax Credit* – an extra payment to ensure that the after-tax income of families does not fall below a minimum amount. To receive this payment, couples must normally work 30 hours between them, and sole parents must normally work 20 hours a week.
4. *Parental Tax Credit* – paid for the first 56 days (eight weeks) after the birth of a child. This payment does not apply if you are on Paid Parental Leave or receiving an income-tested benefit.

*To be able to receive Working for Families Tax Credits you must be aged 16 or over and either:*

- be a New Zealand resident and have been in New Zealand continuously for at least 12 months at any time. You need to be a tax resident and be resident in New Zealand when you apply for your payments
- be caring for a child who is both resident and living in New Zealand.

If you and your children are in New Zealand unlawfully or hold only a temporary permit or visa, you are not considered a New Zealand resident for the purposes of Working for Families Tax Credits.

If you recently arrived in New Zealand and meet the residence conditions, you will need to attach a copy of your residence permit to your application for Working for Families Tax Credits.

*How much you can get depends on:*

- how many children 18 years or younger you have living with you
- how much you and your partner earn (your total family income)
- where you get your income from.

Inland Revenue pays Working for Families Tax Credits to families whose main income is from working. It can be paid weekly, fortnightly or as a lump sum after the end of the tax year (31 March).

If your only income is from an income-tested benefit, Work and Income pay any entitlement to you as part of your benefit.

For more information visit: [www.workingforfamilies.govt.nz](http://www.workingforfamilies.govt.nz) or [www.ird.govt.nz](http://www.ird.govt.nz)

### **KiwiSaver**

KiwiSaver is a voluntary savings initiative that's designed to make it easier for you to save for your future. You'll be able to access your savings when you're eligible for NZ Super (currently 65) or after five years' membership, whichever is later. Being a KiwiSaver member won't affect your eligibility for NZ Super.

The Government will help you save with KiwiSaver by giving you a \$1,000 kick-start, a tax credit of up to \$1,042.86, a fee subsidy and, if you qualify, a first-home deposit subsidy.

For more information, visit the KiwiSaver website [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)



### Student loans

The Student Loan Scheme is available to students studying at tertiary level (after secondary school). This helps towards the cost of studies, books and living expenses.

*The three organisations involved in the Student Loan Scheme are:*

- the Ministry of Education, which advises the Government about student loan policies
- StudyLink (a service of the Ministry of Social Development), which processes loan applications and manages student loan accounts in the year the money is borrowed
- Inland Revenue, which manages the loan accounts after each year of study and collects student loan repayments when you start to earn over the repayment threshold.

To get a student loan you need to be enrolled in an approved qualification at a tertiary institution, recognised by the Minister of Education. You must also be 18 years or older (if you are under 18 years, you need a parent's consent). You need to be a New Zealand citizen, a permanent resident, or a refugee entitled to live in New Zealand indefinitely.

*The amount you get depends on:*

- how much your fees are
- whether you are studying full or part-time
- the duration of your study programme
- whether you receive a student allowance (for living costs)
- whether you or your partner get a benefit.

*A student loan has four parts:*

- compulsory fees
- course-related costs
- living costs
- a \$50 administration fee.

### Repaying your student loan

- If you have been living in New Zealand for 183 or more consecutive days (about six months), you are considered to be a New Zealand-based borrower and are eligible for an interest-free student loan.
- You are required to start repaying your student loan once you earn over the annual repayment threshold.
- If you have been living overseas for 184 or more consecutive days (about six months) you are considered to be an overseas-based borrower. Overseas-based borrowers are not entitled to an interest-free student loan.

For more information about repaying your student loan, see: [www.ird.govt.nz/studentloans](http://www.ird.govt.nz/studentloans)

### Absence overseas

If you are planning to travel overseas for six months or more, you must inform IRD.

### Salary and wage earners

Most people who earn salary and wages will pay the correct amount of tax during the year. There are some people though, who need to square-up at the end of the year. If you are one of those people, or you think you might be entitled to a tax refund, you can get a personal tax summary (PTS).

A PTS is available for salary and wage earners if you need to pay additional tax at the end of the year, or believe you are entitled to a tax refund.

The personal tax summary uses information provided to Inland Revenue by your employer(s) so it can pre-print a PTS with your income and deduction details for the year. If you receive a PTS you must check it for any missing or incorrect details.

Personal tax summaries are issued from June onwards and anyone can request one.

### IR 3 Tax Returns

You would be sent an IR 3 if you:

- are self-employed
- had income from a business or rental property
- received income that is not taxed
- received overseas income.

### Child Support

Child Support is money paid by parents not living with their children full-time, to help financially support those children.

If parents cannot reach an agreement themselves, Inland Revenue can work out the amount of Child Support the liable

parent needs to pay. The amount is worked out each year using a formula which takes into account the number of children to be supported, and the liable parent's income and living expenses.

To be assessed to pay Child Support, a liable parent must be either a New Zealand citizen, or ordinarily resident in either New Zealand or Australia.

Inland Revenue usually administers Child Support payments. For further information, freephone: 0800 221 221.

### Overseas pensions

If you're a New Zealand tax resident and receive either an overseas social security or private pension or life insurance annuity, these will be subject to taxation.

Pension transfers can be complex and it advisable to seek expert advice well before arriving in New Zealand.

For Ministry of Social Development guidelines, see *On Arrival*, p10.

### Contacting Inland Revenue

Complete listings of Inland Revenue's *Freephone* numbers and office locations are included under 'Government Phone Listings' at the front of the *White Pages*.

If you have an IRD number please have it ready when you call.

## WEBSITES AND NEW ZEALAND FREEPHONES

### NEW ZEALAND NOW

[www.newzealandnow.govt.nz](http://www.newzealandnow.govt.nz)

Government site that links you to all the information that you need to know about living and working in New Zealand.

### IMMIGRATION NEW ZEALAND

[www.immigration.govt.nz](http://www.immigration.govt.nz)

Official site of Immigration New Zealand.  
Comprehensive information on all aspects of New Zealand immigration policy and procedures. All policy guidelines and most application forms can be downloaded.

### GOVERNMENT SITES

[www.govt.nz](http://www.govt.nz)

The official gateway to New Zealand Government online.

[www.acc.co.nz](http://www.acc.co.nz)

Accident Compensation Corporation  
Provides information on accident insurance scheme payments.  
Freephone: 0800 222 776 to make a claim.

[www.beehive.govt.nz](http://www.beehive.govt.nz)

Updates on Government news and policies.

[www.justice.govt.nz](http://www.justice.govt.nz)

Ministry of Justice  
Comprehensive information on the structure of New Zealand's judicial and courts system.  
([www.justice.govt.nz/pubs/other/pamphlets/2001/legal\\_system.html](http://www.justice.govt.nz/pubs/other/pamphlets/2001/legal_system.html) has a good outline of the New Zealand legal system).

[www.elections.org.nz](http://www.elections.org.nz)

Information on the electoral system, upcoming elections and registering to vote.  
Freephone: 0800 36 76 56 (0800 ENROLNOW)

[www.hrc.co.nz](http://www.hrc.co.nz)

Human Rights Commission

An independent agency responsible for investigating and resolving complaints about discrimination and other human rights issues.  
Freephone: 0800 496 877 (0800 4 YOUR RIGHTS)

[www.workandincome.govt.nz](http://www.workandincome.govt.nz)

Work and Income  
A service of the Ministry of Social Development  
Information on Family and Income Support. Freephone: 0800 559 009

### INLAND REVENUE

[www.ird.govt.nz](http://www.ird.govt.nz)

Detailed information about tax and social policy, and online access to booklets, returns, forms, newsletters and public rulings, and the many other services offered.

#### Calls within New Zealand

Personal tax enquiries: 0800 227 774

(Includes getting an IRD number and information on refunds and rebates)

Working for Families Tax Credits: 0800 227 773 (Working for Families)

Overdue tax and returns: 0800 227 771

Business tax enquiries: 0800 377 774

Goods and Services Tax (GST): 0800 377 776

Student loan enquiries: 0800 377 778

Child Support: 0800 221 221

KiwiSaver: 0800 549 472

#### Calling from overseas

The numbers over the page include dialling codes for New Zealand, but not the international access prefix, because this varies from country to country.

#### All business, student loan and personal customers

All enquiries: +64 4 978 0779

#### Child Support

All enquiries: +64 4 984 2536

If you have an IRD number please have it ready when you call.

[www.lsa.govt.nz](http://www.lsa.govt.nz)

Legal Services Agency  
Government-funded agency providing legal aid.

[www.landtransport.govt.nz](http://www.landtransport.govt.nz)

Land Transport New Zealand

*Allocates government funding for land transport and promotes land transport sustainability and safety. Website includes information on New Zealand's land transport system, driver licensing, road rules and private vehicle imports. Freephone: 0800 822 422 for licensing enquiries. 0800 699 000 for general road safety information.*

**www.parliament.govt.nz**

Guide to New Zealand's parliamentary system.

## POLICE

**www.police.govt.nz**

New Zealand Police

*General information, including safety tips, crime statistics and Police recruiting.*

**In an emergency:** dial 111 free from any phone including mobile phones.

**In non-urgent situations:** contact the nearest Police Station listed under 'Government Phone Listings' at the front of the *White Pages*.

**To report traffic incidents:** dial \*555 from a mobile phone or report to your local Police Station.

**www.victimsupport.org.nz**

Advocacy and counselling support services.

*Freephone: 0800 842 846 (0800 VICTIM)*

**www.neighbourhoodsupport.org.nz**

Community-based crime prevention programmes.

### SSNZ

SSNZ (Settlement Support New Zealand) is a government funded initiative that provides a local point of first contact for new migrants, in 19 locations throughout the country. Think of it as, "Phone a friend".

SSNZ is a FREE service for new migrants, linking you to the information you need.

PHONE 0800 SSNZ4U (0800 776 948).

VISIT [WWW.SSNZ.GOV.NZ](http://WWW.SSNZ.GOV.NZ)

## GENERAL SITES

**www.lgnz.co.nz**

Local Government New Zealand

*For information on New Zealand's local government and links to your council. For local listings refer to the 'Local Government Services' page at the front of the *White Pages* or visit: [www.whitepages.co.nz](http://www.whitepages.co.nz)*

**Community Law Centres**

Local listings in the *White Pages* or visit: [www.whitepages.co.nz](http://www.whitepages.co.nz)

**Justices of the Peace**

Look in the *Yellow Pages* or visit: [www.yellowpages.co.nz](http://www.yellowpages.co.nz)

**www.consumer.org.nz**

Consumers' Institute of New Zealand

*Up-to-date guide on consumer rights and prices of goods in New Zealand. Membership fee required to access some information.*

**www.yellowpages.co.nz**

Telephone listings for New Zealand businesses.

**Please note: Freephone numbers do not accept international calls.**

### Telephone directories

In New Zealand telephone directories are referred to as the *White* and *Yellow Pages*. These terms are used throughout this guide.

The *White Pages* lists residential and business numbers in alphabetical order. It also includes special sections on Government and Medical services.

The *Yellow Pages* is a classified business directory categorised by service or product type.

There are *White* and *Yellow Pages* for each region – there is no national directory. For national listings, visit: [www.whitepages.co.nz](http://www.whitepages.co.nz) or [www.yellowpages.co.nz](http://www.yellowpages.co.nz)