



Inland Revenue
Te Tari Taake

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Making payments

How to make trouble-free
payments to Inland Revenue

www.ird.govt.nz

Visit our website for services and information.

Go to:

- **Get it done online** to file returns, register for services and access account information
- **Work it out** to calculate tax, entitlements, repayments and due dates and to convert overseas income to New Zealand currency.

You can also check out our newsletters and bulletins, and have your say on items for public consultation.

How to get our forms and guides

You can view copies of all our forms and guides mentioned in this booklet by going to www.ird.govt.nz and selecting “Forms and guides” or you can order copies by calling INFOexpress—see page 26.

KiwiSaver website

For information on KiwiSaver go to

www.kiwisaver.govt.nz

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Introduction

If you have tax or child support to pay we want to make it as easy as possible for you to do so.

To help us process your payments quickly and efficiently, we tell you about:

- ways to pay
- the information we need with any payment
- when to pay.

Ways to pay

You can choose the payment method that is most convenient for you. You can pay:

- electronically through your bank
- by posting us a cheque, or
- by cash, cheque or EFTPOS at any branch of Westpac.

Note

To make an electronic payment, you'll need to provide all the details requested on pages 10 and 11.

Part 1 – Electronic payments

Electronic payments are a convenient and easy way to pay on time without any worry. Your payment will not be late as long as we have received it on or before the due date.

Payment details

It is important that you give us sufficient details to ensure we credit your payment to the correct account. If you pay by any of the following electronic payment methods:

- automatic payment
- direct credit
- internet banking

please provide all the details asked for on pages 10 and 11.

The current banking technology only allows for one set of payment reference details to be included with an electronic payment. So, if you are paying more than one tax type, you must make separate payments to ensure we get enough information to correctly process them.

For employee deductions payments made by employers that include a combination of:

- PAYE (PAY)
- Child support – employer (CSE)
- Student loan repayments – employer (SLE)
- KiwiSaver employer contributions (KSR)
- KiwiSaver employee deductions (KSE)
- Specified superannuation contributions (SSC)

you can make one payment using the employer deductions (DED) tax code.

Note

From the start of your 2008-2009 tax year, you'll be able to make combined payments for GST and provisional tax using GAP tax code.

Automatic payment

Automatic payments are fixed amount payments made on a fixed frequency (eg fortnightly) for you by your bank. This suits people who are paying off an amount of outstanding tax. To make an automatic payment you will need to complete an automatic payment authority form for each tax type you wish to pay electronically or you can set up your payments online.

Note

If you wish to make automatic payments towards an amount of outstanding tax please contact us (see page 27) to get an automatic payment authority form. If you wish to make automatic payments towards a tax bill that is not yet due, you can get this form (IR 586) from our website.

Direct credit

Direct credits are one-off payments where a customer has authorised their bank to make a payment from their bank account to a payee's bank account.

Direct credits can also be made using both banking and payroll software packages. These services enable the payer (rather than their bank) to make a one-off payment from their bank account to a payee's bank account.

This method may suit you if you make regular tax payments such as GST and PAYE.

Internet banking

Most banks offer an internet tax payment service which ensures sufficient payment reference details are included with your payment. Currently:

- ANZ
- ASB
- BankDirect
- Bank of New Zealand
- Kiwibank
- The National Bank
- New Zealand Home Loans
- TSB Bank
- Sovereign Home Loans
- Westpac

offer this service, but ask your bank if they are developing a similar service. If not, and you want to use the standard internet banking service, please provide all the details requested on pages 10 and 11.

Internet banking business hours

Although you can use internet banking 24 hours a day, each bank has a different cut-off time for processing these payments. Payments made after these times will be carried over and processed the following business day. If you are making an internet payment on the last day for payment, please check your bank's cut-off time to ensure your payment will not be late.

Telephone banking

Telephone banking should not be used for tax payments because current technology does not let you specify enough information for us to correctly credit a payment to your account.

Example: Electronic payment instruction

Payee name												
I N L A N D R E V E N U E												
Bank		Branch			Customer number					Suffix		
0 3		0 0 4 9			0 0 0 1 1 0 0					- 2 7		
Particulars								Payee code				
1 2 3 4 5 6 7 8								I N C 3 1 0				
IRD number								Tax type			Period	

Guidelines for electronic payments

The example above is a correctly completed electronic payment instruction to pay \$60 towards income tax for the period ending 31 March 2007.

Please provide the following information for all types of electronic payments.

- In the payee name and bank panels, enter “Inland Revenue” and our account number 03 0049 0001100 – 27. These details stay the same, but, if you are an ASB customer, you will need to complete our bank account number with a three-digit suffix, eg 03 0049 0001100 – 027.
- In the amount panel, enter the amount you want deducted from your bank account.
- In the particulars panel, enter the IRD number of the person or organisation the payment is for. Start from the left and leave the remaining boxes blank.
- In the payee code panel, enter the code for the correct tax type—see page 12. Leave the next box blank, then enter the period end date this payment is for, not the date you are making the payment. The period must show the day, month and all four digits of the year as in the example above. If you are an employer, the correct period end date is printed on your employer monthly schedule or notice of assessment. Individual taxpayers will have the period end date printed on the return or notice of assessment.

										Amount									
										6 0 . 0 0									
										Reference									
3 2 0 0 7																			
end date																			

- Leave the reference panel blank.

Notes

If you have a non-standard balance date, you must still show 3103XX (include the relevant year), as the period end date in the payee code panel for all electronic payments of provisional tax and income tax.

For example, if you have a 30 June balance date (your balance date is the end of your accounting year), you must still put 3103XX as the period end date for all your electronic payments of provisional tax and income tax.

ARR is a new tax type used for payments of tax under arrangement. You don't need to complete the period end date if you use ARR. If you are not paying tax under arrangement, please choose one tax type from the list on page 12. ARR can't be used for child support payments or pre-emptive arrangements where the tax is not yet due.

For NCP (non-custodial parent) payments we only require the IRD number in the particulars field and the tax type in the payee code.

Tax type codes

AIL	Approved issuer levy
ARR	Tax under arrangement
CPR	Custodial parent recipient
CSE	Child support – employer
DED	Employer deductions – combination of PAY, CSE, SLE, SSC, KSE, KSR
DWT	dividend withholding tax
FAM	Working for Families Tax Credits*
FBA	Fringe benefit annual
FBI	Fringe benefit income year
FBT	Fringe benefit tax quarterly
GAP	GST and provisional tax (combined)**
GMD	Gaming machine duty
GST	Goods and services tax
ICA	Imputation credit account
IED	Intermediary employer deductions
INC	Income tax (including provisional tax)
IPS	Interest PAYE – RWT on interest
KSE	KiwiSaver employee deductions—employer
KSR	KiwiSaver employer contributions—employer
KSS	KiwiSaver member account—employee
MAC	Māori authority tax credit
NCP	Child support – non-custodial parent
NRT	Non-resident withholding tax
PAY	PAYE (pay as you earn)
PIE	Portfolio investment entity
QCT	Qualifying company election tax
REB	Rebate payment claim
RWT	Resident withholding tax on specified dividends
SLE	Student loan repayments – employer
SLS	Student loan repayments – student
SSC	Specified superannuation contributions
WPE	Foreign dividend withholding—elected
WPN	Foreign dividend withholding—non-elected

* Previously known as family assistance

** Available from the start of your 2008-2009 tax year

Part 2 – Postal payments

If you choose to make payments to us by post please send us a cheque—do not send cash.

Post your cheque and payment slip to one of these addresses:

If you live in:

Northland
send this form to
Inland Revenue
PO Box 3753
Christchurch Mail
Centre
Christchurch 8140

other North Island areas
send this form to
Inland Revenue
PO Box 39010
Wellington Mail Centre
Lower Hutt 5045

Auckland
send this form to
Inland Revenue
PO Box 761
Waikato Mail Centre
Hamilton 3240

the South Island
send this form to
Inland Revenue
PO Box 3753
Christchurch Mail
Centre
Christchurch 8140

Note

For tax types AIL, IPS, NRT, RWT and WPN, please send payments to PO Box 3754, Christchurch, 8140.

Last day for payment

If you send your payment by post it will not be late as long as it is postmarked on or before the due date.

Postdated cheques

If you post your cheque to us early, you can choose when you want us to cash it. We won't bank postdated cheques until the date specified. Please **highlight** the date on the cheque if you are postdating.

How to make sure your postal payments go through smoothly

- Make your cheque payable to “Inland Revenue”.
- Use the envelope, if provided, to ensure that your payment goes to the correct area immediately.
- Some regular returns, for example, GST and employer deductions, have a payment slip attached. Please leave this attached.
- Post your return, payment slip and cheque together to make it easier for us to credit the payment to your account.
- Fill in the amount due if it is not preprinted on the payment slip. Make sure the amount on the cheque agrees with the amount on the slip.
- Use a blue or black pen and print the words and figures clearly.
- If the amount due is a round dollar figure, please show the cents as “00” as our scanners automatically read the last two digits as cents.
- For extra security, we also recommend that you cross your cheque “Not transferable”.

Like most other organisations, we don't send receipts for cheque payments. However, if you want to check that your payment has been credited to your account, you can ask for a statement at any time by calling INFOexpress—see page 26.

Part 3 – Paying at Westpac

You can make payments at all Westpac branches, by cash, cheque or EFTPOS. Westpac branches are open from 9 am to 4.30 pm Mondays, Tuesdays, Thursdays and Fridays, and 9.30 am to 4.30 pm Wednesdays.

Some Westpac branches are open on Saturdays or have late nights. Call them on 0800 400 600 to find out which branches have extended hours. Payments made at Westpac on a Saturday or a late night will be paid to tax accounts on the next business day—this will be considered the payment date.

Please give your preprinted payment slip to the teller. This has all the information needed to process your payment.

The Westpac teller will issue a receipt if you take your “client copy” portion of the payment slip. If you request it, the teller will also give you a receipt for cash payments.

Westpac will accept returns and correspondence along with your payment.

Part 4 – Child support payments

There are several ways to pay your child support.

Benefit deductions

If you are receiving a benefit from Work and Income, your child support needs to be deducted from your benefit before it's paid to you.

Please call us on 0800 221 221 and tell us:

- what benefit you are receiving
- when you receive your benefit
- your Work and Income client number.

We will then ask Work and Income to deduct the right amount from your benefit.

Automatic payments

If you wish to pay by automatic payment (see page 8), you need to complete an *Inland Revenue automatic payment authority (IR 596)* form and take it to your bank.

It is easier if you set up a monthly payment, but if you would prefer to pay weekly or fortnightly, please call us on 0800 221 221. We'll help you to work out the amount you need to pay to ensure your whole monthly payment reaches us by the 20th of each month.

Other ways to pay

You can also pay by:

- internet payments—see page 9
- posting cheques to Inland Revenue—see pages 13 and 14
- cash, cheque or EFTPOS at Westpac—see page 15.

Wages or salary deductions

If you've fallen behind in your payments and want us to deduct your child support straight from your wages or salary, please call us on 0800 221 221 and tell us your employer's name. We'll contact them first to confirm your pay details, then send them a notice advising them how much to deduct from your wages.

Part 5 – Overseas payments

You can make a payment from overseas by any of the following methods:

- foreign bank draft
- personal foreign cheque
- foreign postal order
- credit card (Visa and Mastercard for NCP and SLS only)
- telegraphic transfer.

Alternatively, if you operate a bank account with a New Zealand bank, you can make a payment by using their internet banking service—see page 9. You'll need to contact your bank for further information.

Note

For internet banking payments, please see the example of an electronic payment instruction on pages 10 and 11.

Foreign bank draft/personal foreign cheque

From some overseas countries you can post us a cheque to pay your tax bill. Our bank will accept a cheque in the currencies listed on page 22. It can be a bank draft or a personal cheque. For other currencies the payment from overseas will need to be made by telegraphic transfer.

For foreign bank drafts, the bank the funds are to be drawn from must be located in the country of the currency of the payment. If you are sending a personal foreign cheque, the amount must be in the same currency that the cheque is drawn in. We can't process the payment if the cheque is in New Zealand dollars.

We'll credit the payment to your tax account in New Zealand dollars, using the exchange rate provided by our bankers on the day we bank the cheque. This rate could be different from the rate on the day you wrote the cheque, so you may need to allow for exchange fluctuations when writing your cheque.

Foreign postal orders

We can accept foreign postal orders as long as there are no restrictions about where they can be redeemed. For example, some foreign postal orders state that they can only be redeemed in the country of purchase. In this case, you'll need to pay by one of the alternative options previously mentioned.

Credit card payments

Student loan borrowers and child support paying parents can make a credit card payment through our online facility with either Mastercard or Visa.

To access the service go to www.ird.govt.nz > How to: Make payments to Inland Revenue > Get it done online > Credit card payment for child support and student loans.

Note

- A convenience fee of 2.49% per transaction is applied by our bank, Westpac Banking Corporation. Inland Revenue receives no part of this fee.
- You should check with your card issuer for details about other fees or charges that may also apply, as this credit card transaction is carried out in terms of the arrangement between you and your card issuer.
- If payment is made using a credit card issued outside New Zealand, any currency conversion will be done according to the terms and conditions of the card.

Telegraphic transfer

Telegraphic transfer payments are an electronic transfer of funds to or from an overseas bank. You'll need to contact your bank to arrange a telegraphic transfer payment to us and complete a payment authorisation form. The bank details are:

Bank name	Westpac
Branch name	Government branch
Branch address	PO Box 691 Wellington
Payee name	Inland Revenue
Account number	03 0049 0001100 27
Swift code	WPACNZ2W.

Please ensure your IRD number, tax type and the tax period the payment is for are included in the payment details section.

To ensure prompt posting of your telegraphic transfer payment, please send us your:

- IRD number
- tax type
- payment amount.

You can send this information to us through this link:

<http://www.ird.govt.nz/online-services/service-name/services-s/online-send-receive-mail.html>

Please note that the receiving New Zealand bank will also charge for this payment. You'll need to discuss this with the sending bank.

Accepted foreign currencies for bank charges and personal cheques

Australian dollar	AUD
Canadian dollar	CAD
C.F.P. Franc	XPF
Danish krone	DKK
Euro	EUR
Fijian dollar	FJD
Indian rupee	INR
Hong Kong dollar	HKD
Japanese yen	JPY
Norwegian krone	NOK
Pakistan rupee	PKR
Papua New Guinean kina	PGK
Phillippines peso	PHP
Pound sterling	GBP
Singapore dollar	SGD
Solomon Islands dollar	SBD
South African rand	ZAR
Sri Lankan rupee	LKR
Swedish krona	SEK
Swiss franc	CHF
Thai baht	THB
Tongan pa'anga	TOP
United States dollar	USD
Vanuatu vatu	VUV
Western Samoan Tala	WST

Note

This list is subject to change and is for the currencies accepted by our bankers at the time of printing.

Part 6 – When to pay

We tell you the last day for payment when we send you a return or statement. Penalties are charged on amounts that are paid late or become overdue.

When a due date falls on a weekend or public holiday, we will still accept your payment without charging a penalty if it is handed in or posted on the next working day.

You can make payments up to and including the due date. You could make regular payments (for example, weekly or monthly) rather than a lump sum right before the due date. Automatic payments are an easy way to do this.

You can also send a postdated cheque.

Part 7 – Payment slips

Preprinted payment slips

Preprinted payment slips have your payment details encoded on them for our scanning machines to read and update straight to your account, without having to rely on any handwritten figures.

Check that your details on the preprinted payment slip are correct and enter the payment amount in the box provided. If the details are not correct, clearly highlight any changes.

Payment slips with returns

Some returns have a payment slip attached. Please leave it attached to the return. If you've paid electronically, please note this on the return before posting it back.

Do you have a tax agent?

We send payment slips to agents for their clients. These slips are either preprinted from our records, or blank for the agents to print the details on them. If any of the details on these payment slips are wrong, please contact your tax agent first.

No payment slip

If you don't have a payment slip, please call us and ask for a statement—see page 26. There will be a tear-off payment slip at the bottom of the statement. If you can't get a payment slip in time, please include the following details with your payment:

- your name and address
- your IRD number
- the tax type you are paying—see page 12
- the period or year the payment relates to
- the amount.

Checklist

For trouble-free payments, remember:

- If you are posting us your payment or paying at Westpac please use the preprinted payment slip, if provided. Check that all the details are correct.
- If you don't have a payment slip, you can get a statement from INFOexpress (see page 26), or send all the details in a letter with your cheque.
- Do not send us cash. You can make cash or EFTPOS payments at Westpac.
- If you are sending us a postdated cheque, please highlight the date.
- If you are paying electronically, please note this on your return so we know the cheque is not missing.
- If you are paying electronically, include all the details asked for on pages 10 and 11. If you are paying more than one tax type, you must make separate payments unless the payment is for employer deductions (tax type DED) that include a combination of PAY, CSE, SLE, KSE, KSR or SSC tax types, or from the start of your 2008-2009 tax year use the GAP payment code for combined payments of GST and provisional tax.
- If you are paying online on the last day for payment, you need to do so before your bank's cut-off time.
- We will accept foreign cheque payments in the currencies listed on page 22.
- Personal foreign cheque payments must be in the same currency the cheque is drawn in.

For more help

INFOexpress

INFOexpress is our automated phone service. You can order stationery (forms and guides) and request personal tax summaries using our natural language speech recognition (NLSR) system. This lets you use your voice instead of keying in numbers on the phone keypad. For all other services you'll need to use a touch tone phone and key in numbers for options.

Remember to have your IRD number handy when you call.

It's also helpful if you know the number or name of any forms or booklets you're ordering. For personal information, such as account balances, you'll also need an INFOexpress PIN. You can get a PIN by calling 0800 257 777 and following the step-by-step instructions.

You can call INFOexpress for the following services between 6 am and 12 midnight, seven days a week:

- Forms and guides (NLSR) 0800 257 773
- Request a personal tax summary (NLSR) 0800 257 444
- Request a taxpack 0800 257 772
- Request a summary of earnings 0800 257 778
- Information on interest-free student loans 0800 466 468
- Apply for other student loan interest write-offs 0800 257 999
- All other services (eg work out Working for Families Tax Credits* entitlement, get account balances, order statements, calculate your end-of-year tax and rebate entitlements) 0800 257 777

*Previously known as family assistance.

How to contact us

We're available from 8 am to 8 pm Monday to Friday and 9 am to 1 pm Saturday on the following numbers. Remember to have your IRD number handy.

Personal customers

Income tax and general enquiries	0800 227 774
Overdue tax and returns	0800 227 771
Student loan enquiries	0800 377 778

Business customers

Income tax and general enquiries	0800 377 774
Employers	0800 377 772
GST	0800 377 776
Overdue tax and returns	0800 377 771

Child Support customers

All enquiries	0800 221 221
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KiwiSaver

Enquiries	0800 549 472
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Large enterprises

Businesses with over \$100 million annual group turnover, taxpayers subject to special legislation such as those involved in mining, and crown entities.

All enquiries	0800 443 773
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Mobile callers: Free calling does not apply to mobile calls. You can get a direct dial number by calling the appropriate 0800 customer number listed above.

International callers: Free calling does not apply to international calls. You can get a direct dial number from www.ird.govt.nz

Call recording

As part of our commitment to providing the best possible service to our customers, Inland Revenue records all phone calls answered in, and made by, our permanent call centres. For further information about our call recording policy and how you can access your recorded information, please go to www.ird.govt.nz or call us on 0800 227 773 or 0800 377 774 (if you or your partner are in business).

Privacy Act 1993

Meeting your tax obligations involves giving accurate information to Inland Revenue. We ask you for information so we can assess your liabilities and entitlements under the Acts we administer.

You must, by law, give us this information. Penalties may apply if you do not.

We may exchange information about you with the Ministry of Social Development, Ministry of Justice, Department of Labour, Ministry of Education, New Zealand Customs Service, Accident Compensation Corporation or their contracted agencies. Information may be provided to overseas countries with which New Zealand has an information supply agreement. Inland Revenue also has an agreement to supply information to Statistics New Zealand for statistical purposes only.

You may ask to see the personal information we hold about you by calling us on 0800 377 774. Unless we have a lawful reason for withholding the information, we will show it to you and correct any errors.

If you have a complaint about our service

We're committed to providing you with good service. If there's a problem, we'd like to know about it and have the opportunity to fix it.

If you have a complaint, the quickest and easiest way to resolve it is usually with the staff member you've been dealing with. If you're not satisfied, ask to speak to their manager.

If you're still not satisfied, we have a Complaints Management Service that can take a fresh look at your complaint. You can go to www.ird.govt.nz call us on 0800 274 138 between 8 am and 5 pm weekdays, or put your complaint in writing and send it to:

Complaints Management Service
Inland Revenue
PO Box 1072
Wellington 6140

If you disagree with how your tax has been assessed, you may need to follow a formal disputes process. For more information, read our factsheet *If you disagree with an assessment (IR 778)*.

