

Community-Wise

Inland Revenue's community update

KiwiSaver the easy way

Customers can now keep track of their KiwiSaver contributions online with **Manage My KiwiSaver**—a web-based service that lets them view their account with Inland Revenue any time, day or night. The service is secure, easy to use and best of all there's no waiting in a queue.

Manage My KiwiSaver also allows customers to update their contact details and apply for a contributions holiday.

Where is **Manage My KiwiSaver**?

It's on the front page of www.kiwisaver.govt.nz. Customers will need a user ID and password to log on. This ensures their privacy. If they've already registered for an online account at Inland Revenue's website, they can use their existing user ID and password to access **Manage My KiwiSaver**.

It's a simple process to register if they haven't already and once they've registered, their user ID and password can be used for both Inland Revenue's website and the KiwiSaver website.

To register, follow these three steps:

1. Go to www.kiwisaver.govt.nz and click on the "Login or Register" button.
2. Choose a user ID and password by following the on-screen instructions.
3. Confirm the user ID and password by phoning the 0800 number given. Or, if there's no rush, they may prefer to wait and get their temporary password in the post.

Once logged on to **Manage My KiwiSaver** they can:

- View all money paid to Inland Revenue (including employee deductions, employer contributions, voluntary contributions and government contributions).
- Get details of any interest credited to their account.
- See when we transfer the money to their scheme provider.
- View and update contact details.
- Find out how to contact their scheme provider, and see a list of all current scheme providers.

- Request one of our information packs.
- Apply for a contributions holiday.
- Opt out of KiwiSaver (if they were automatically enrolled and the deadline hasn't passed).
- Track their requests, and see how they're progressing.

A confirmation screen shows that we've received their updates. The homepage displays helpful "messages of the day" to keep them up-to-date with the latest news and, if they're on a contributions holiday, they'll be reminded when it's about to expire.

What **Manage My KiwiSaver** *doesn't* show:

- Any payments made directly to their scheme provider.
- The return on their investment.

They'll need to contact their scheme provider if they'd like these details.

Note

KiwiSaver deductions that come out of salary or wage aren't paid directly to the scheme providers. Instead, they come to Inland Revenue first, along with other employee deductions like PAYE, child support and student loan repayments. The normal payroll cycle means it may take over two months for their money to reach their scheme provider.

See inside for more information about...

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Virtual Hold gives real benefits to customers

Inland Revenue's new Virtual Hold service will help reduce the wait times for customers who ring during peak times by giving them the option of receiving a call back.

Virtual Hold works very simply. When a customer rings they will be given the option of waiting on the phone or choosing Virtual Hold. If they chose Virtual Hold they will be asked for their name and contact number then given an estimated time for when they will be called back. Virtual Hold then keeps their place in the queue and calls them back when their call gets to the front of the queue. The customer is then asked to confirm they are the person who originally called and transferred to a customer service representative.

If the customer is not ready or unavailable to receive the return call, Virtual Hold will call back every five minutes, up to four more times.

Virtual Hold will only be turned on during peak times when Inland Revenue experiences medium to high call numbers so customers won't always experience this service. It's also not available for mobile or international callers.

Our website and other self-service options are still the best sources of information for customers who don't need direct contact with us.

Virtual Hold



Tax payments due 7 February

Income tax, student loan, and family assistance payments are due on 7 February 2009 (unless customers use a tax agent). Customers with payments due will be sent a reminder letter in January 2009.

Customers should contact us as soon as possible to discuss alternative arrangements if they can't make these payments, disagree with the amount due, or wish to alter the details of an existing arrangement they have with us.

Payments can be made:

- by cash or cheque at any Westpac branch
- online through their bank's website (visit www.ird.govt.nz to see which banks provide this service)
- using the payment slip attached to the reminder letter and posting a cheque to us (please do not post cash).

Interest and penalties will be charged on any outstanding payments from 8 February if no arrangement has been made.

Planning ahead for 7 February

If customers can't pay in full by 7 February, we ask that they contact us as soon as possible to discuss their options.

One option that may be available is setting up an arrangement to pay the tax bill off in instalments.

There are a few things customers will need to consider before entering into an arrangement with us.

- All returns must be up to date. If a customer has any outstanding returns they must be filed before an arrangement can be agreed to.
- The arrangement will not cover any future debts.
- Use of money interest is still charged at a rate of 13.08% and payable for the duration of the arrangement.

- A late payment penalty of 1% (of the outstanding tax due) will be applied on the day after the due date (8 February).
- However, provided the terms of the arrangement are kept to, there will be no further late payment penalties applied.
- For arrangements made to cover outstanding student loan debt there will also be a monthly 2% penalty that appears on their student loan account. However, if the terms of the arrangement are kept to then these penalties will be cancelled at the end.
- If customers do not keep to the terms of the arrangement, eg, filing returns on time, making agreed payments on time and keeping their current obligations up to date, they may default the arrangement and be liable for all the late payment penalties from the due date.

Customers who believe they won't be able to make the payment in full by the 7 February 2009 and are considering this option should contact us by 5 February 2009.

Child support and school holidays

Often the end of year brings changes in living arrangements or personal circumstances. Changes such as holiday jobs, moving to live with the other parent for the holidays, leaving school and receiving student allowances can all affect child support eligibility.

What if my child gets a job for the holidays?

When a child begins full-time employment the paying parent no longer needs to pay child support because the child is now considered financially independent. Fulltime employment means working on average for 30 hours or more each week – it doesn't depend on how much the child earns.

If the child is employed for less than 30 hours per week it won't affect the child support eligibility.

If the child's full-time employment ends, the custodian needs to reapply for child support. They can apply when the child starts their job and Inland Revenue will hold it until the job finishes, meaning there are no delays in stopping or starting child support payments.

What if my child spends school holidays with the paying parent?

Shared care provisions apply where the paying parent cares for the child for at least 40% of the total nights in a year. In most cases, only looking after the child during the school holidays is unlikely to equal this amount.

If a paying parent thinks their care of the children has increased to 40% or more, they should contact Inland Revenue to discuss the change in their circumstances as it may mean a reduction in payments.

What if my child receives a student allowance?

Child support payments continue until the child turns 19 but will stop if:

- the child marries or enters a civil union or de facto relationship
- starts living with the paying parent
- becomes financially independent through full-time employment
- starts receiving a benefit or student allowance.

Young people who receive a student allowance in the form of either a basic grant or the independent circumstances grant no longer qualify for child support as they're considered to be financially independent.

If an away from home allowance is being paid for the child, they still qualify for child support as they're considered to still be financially dependent. This is because the allowance is paid to the caregiver, not the child.

Receiving a student loan doesn't affect child support entitlements.

With the end of the school year, a number of children under the age of 19 will leave school and begin full-time jobs or start full-time tertiary study with a student allowance.

Inland Revenue needs to know as soon as possible if any of these changes happen to make sure all child support entitlements and obligations are met. A change of circumstances form can be completed online or customers can call 0800 221 221.

Community-Wise

Community relationship officers

Our community relationship officers are responsible for educating customers on entitlements and compliance obligations. Refer to the table below to find the community relationship officers in your area.

Name	Contact number
Wellington	
Brian Woolford	04 890 1037
Iriea Williams	04 890 3294
Tracey Taylor	04 890 1153
Ruta Wright (Kaitakawaenga Māori)	04 890 1169
Luke Schaumkell (Kaitakawaenga Māori)	04 890 1009
Nelson	
Kaye Latham	03 989 6000
Margaret King	03 989 6158
Dayveen Stephens (Kaitakawaenga Māori)	03 989 6146
Christchurch	
Katie Collins	03 968 0765
Mary Jane Heu ((Kaitakawaenga Māori)	03 968 0792
Nicole Manawatu (Kaitakawaenga Māori)	03 968 0648
Denise Te karu (Kaitakawaenga Māori)	03 968 0380
Christchurch/Timaru	
Don Amyes	03 968 0488
Dunedin	
Cindy Henry	03 951 2011
Kiwhare Mihaka (Kaitakawaenga Māori)	03 951 2087
Greymouth	
Juliette Henry	03 906 0317
Whangarei	
Angela Pearson	09 986 6000
Luana Poata	09 986-6028
Leanne Hohaia (Kaitakawaenga Māori)	09 986 6007
James Barrett (Kaitakawaenga Māori)	09 986 6128
Takapuna	
Nicola Sharp	09 984-1641
Linda Fawcett	09 970-6041
Jason Samuels (Kaitakawaenga Māori)	09 984 1136

Manukau	
Helen Lisiua	09 9842230
Kevin Mascarenhas	09 9842254
Paul Tuisaula	09 9842343
Sophie Chungson	09 9842332
Christina Fifita	09 9842376
Anthea Te Moana (Kaitakawaenga Māori)	09 984 2049
Maari Hiakita (Kaitakawaenga Māori)	09 984 2368
Hamilton	
Chris Novak	07 959 0267
Moana Ratima	07 959 0266
Maureen Thornton (Kaitakawaenga Māori)	07 959 0238
Chrys Thompson (Kaitakawaenga Māori)	07 959 0745
Palmerston North	
Craig Riley	
Philippa McNae	06 9533096
Charmaine Ratima (Kaitakawaenga Māori)	06 953 3026
Rhys Mohi (Kaitakawaenga Māori)	06 953 3105
New Plymouth	
Renee Hitchings	06 968 4050
Naida Tuirirangi (Kaitakawaenga Māori)	06 968 4026
Napier	
Paula Nicol	06 9746331
Nikki Harrison (Kaitakawaenga Māori)	06 974 6359
Gisborne	
Danny Fong	06 986 2003
Ian Procter (Kaitakawaenga Māori)	06 986 2028
Rotorua	
Sonia Cooper	07 921 3809
Edward Nathan	07 921 3824
Amiria Tomoana (Kaitakawaenga Māori)	07 921 3809
Tauranga	
Lorraine Morten	07 927 5361
Tania Faulkner (Kaitakawaenga Māori)	07 927 5226

Contact us

Key dates and events

Date	Event
December – Student loans	The third non-resident assessment instalment is due for borrowers living overseas.
February – Income tax, family tax credits and student loans	End of year tax payments for income tax, family tax credits and student loans customers (without tax agent) are due on 7 February.
February – Child support	Notice of assessment for paying parents (based on their income over the last year) is mailed out.
February – Student loans	Student loan courses completed before 31 December 2008 are transferred from Studylink to Inland Revenue. Letters are sent to borrowers in March giving full details.
Early March – Working for families tax credits	Working for families tax credits details are automatically transferred to the next tax year. Certificates of entitlement for 1 April 2009–31 March 2010 are sent customers who receive their working for families tax credits payments weekly or fortnightly.
March – Student loans	The third student loan interim assessment instalment is due. This applies to borrower's who: <ul style="list-style-type: none"> • earn over the repayment threshold • are self employed • earn income with no student loan repayments deducted. It also applies to salary and wage earners who have a residual payment obligation of over \$1000. The fourth non-resident assessment instalment is due for borrowers living overseas.
March – Child support	Notice of entitlement for custodians (telling them what they can expect to receive in the coming year) is mailed out. Employer deduction notice, including Work and Income benefit deduction notices, is mailed out.

Community-Wise

Thank you for completing this questionnaire. It should take 5 to 10 minutes of your time.

The purpose of the survey is to find out how useful you feel Community Wise is and whether it is meeting your expectations. The information you provide will give us what we need to deliver the best possible community information update we can.

If you prefer, you can complete the questionnaire online typing in the following link www.umrsurvey.co.nz/comwise

1A Which ONE of the following best describes you or your organisation? Select one only.

Inland Revenue	
Another government department	
A community service or a voluntary or non profit organisation	
A business or commercial organisation	
A member of the public	
Other (please specify)	

2A How useful do you find the Community Wise newsletter? Rate on a 1-5 scale, where 1 means not useful at all and 5 means very useful.

Not useful at all					Very useful	Unsure
1	2	3	4	5		

2B What are your main reasons for this rating?

3A How strongly do you agree with the following statements about Community Wise?

Rate on a 1-5 scale, where 1 means Do not agree at all and 5 means Agree strongly.

	Do not agree at all				Agree Strongly	
	1	2	3	4	5	Unsure
Contains the right type of information.						
Contains the right amount of information						
Provides information that is easy to understand						
Contains information which is easy to find						

4A Would you like to see information on the following topics included in Community Wise? Select Yes or No for each topic.

	Yes	No	Unsure
Student Loans			
KiwiSaver			
Child Support			
Benefits and Entitlements			
Personal Tax Information			
Business Tax			
Key Dates and Events			
Information relevant to specific community groups			

4B What other groups and/or information would you like to see included in Community Wise?

Leave blank if no suggestions.

5A How much do you like the following ways in which the information in Community Wise is presented?

Rate on a 1-5 scale, where 1 means you don't like them at all and 5 means you like them a lot.

	Don't like at all				Like a lot	
	1	2	3	4	5	Unsure
Summary boxes						
Photographs						
Case histories or examples to explain articles						
Illustrations and diagrams						
Layout of articles using bullets, headings, bold font etc.						
Colour coding and shading						

6A How would you prefer to receive Community Wise?

Select one only.

- Post Both (Post and email)
 Email Other (please specify)

6B How often would you like to receive Community Wise?

Select one only.

Once a year	
Once every 6 months	
Once every three months	
More often than every three months	
As necessary	
Other (please specify)	

Thank you for your feedback. All information that could be used to identify any person or organisation is kept confidential to UMR Research and will not be published or released to any third party including Inland Revenue. Published information will summarise results from a large number of organisations and individuals.

When you have completed the survey, please fold and seal as directed and post. You may prefer to seal it in an envelope and send it directly to:-

Business Reply Paid 62821, UMR Research, P.O. Box 90-348, Auckland 1142

If you have any queries about the questionnaire, you can contact Karen Connell at UMR Research on (04) 479 4529, email Karen.Connell@umr.co.nz or Free phone on 0800 8255 867.

Survey

Please fold as indicated and seal with tape along this top edge.

Fold here

Freepost Authority Number 62821.



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