Inland Revenue
Te Tari Taake

IR283
November 2023

Resident withholding tax on interest (RWT) payer's guide

Information about RWT for people and organisations who pay interest

Introduction

If you pay interest under the resident withholding tax (RWT) rules this guide will tell you:

- when you must deduct RWT from the interest you pay
- when to pay the deductions to Inland Revenue, and
- what information you must give to the people you pay the interest to.

If you have questions or need more information you can call us on:

- 0800 377 774 if you're a business customer
- 0800 443 773 if you're a significant enterprise customer.

Note

The information in this guide is based on current tax laws at the time of printing.

Contents

Part 1 – General information

RWT - what it is

RWT is a tax deducted from some kinds of investment income before the investor receives it.

Why we have it

Deducting RWT means that people who receive investment income do not have to pay all the tax in a lump sum at the end of the year. Also, people who do not declare their investment income still have tax deducted from it.

Income that must have RWT deducted

Any income that fits the definition of resident passive income must have RWT deducted from it.

Resident passive income is defined as an amount paid to a resident of New Zealand that consists of:

- interest
- dividends
- a taxable Māori authority distribution that is not a retirement scheme contribution
- a replacement payment paid to a person under a share-lending arrangement.

This guide does not cover RWT on dividends. Read our guide **Resident withholding tax (RWT) on dividends - IR284** for information on this.

Resident passive income includes all types of interest except interest that is:

- paid on a debt for goods or services purchased, such as trade credit
- on hire purchases
- paid to a transitional resident
- paid to a tax pooling intermediary
- under a specified lease or finance lease
- paid on Bonus Bonds
- interest or a redemption payment on money lent by a non-resident to the New Zealand Government or a New Zealand public authority
- interest that is exempt from income tax under any Act other than the Income Tax Act 2007
- any amount expressly exempted from income tax by any other Act, to the extent of the exemption so provided
- paid on an overpaid levy under section 173 of the Accident Compensation Act 2001
- paid to someone who has been granted exemption from RWT

- paid between two companies within the same group of companies
- paid to a non-resident (anyone who has been out of New Zealand for more than 325 days in any 12-month period and has had no enduring relationship with New Zealand in that time)
- derived from outside New Zealand by a non-resident
- payable by a taxpayer on any unpaid tax
- payable by us under section 84 of the KiwiSaver Act 2006.

Registering as an RWT payer

You must register with us as an RWT payer if you pay out more than $5,000 a year in interest, and:

- you pay the interest as part of a taxable activity (such as a trade, profession or business, or an activity carried out by a not-for-profit body or local authority), or
- we've granted you RWT exempt status, or
- you're a non-resident but are carrying on a taxable activity in New Zealand through a fixed establishment.

If you're not already registered as an RWT payer, you must contact us and register as soon as your interest paid out for the year exceeds $5,000. You will not have to account for RWT on the interest you paid out before you reached the $5,000 threshold.

Banks, building societies and trustee companies that have been granted RWT exempt status must register as RWT payers, regardless of how much resident passive income they pay in a year.

Also, any taxpayer who has been granted RWT exempt status and whose income is, or estimated to be, more than $2 million for any year must register as a payer if they pay out any resident passive income.

Note

If you're not required to register and you pay interest, you may still have disclosure obligations in your income tax return.

Register as an RWT payer online through myIR or, fill in a **Resident withholding tax - interest payer registration - IR450** form and send it to us.

Record keeping

With any RWT deductions you make, you must keep records for the:

- total interest you pay
- total amount of RWT and date it was deducted
- full name and last known address of the recipient
- recipient's IRD number.

If you pay interest to someone who has been granted RWT exempt status and their IRD number is listed on the RWT exemption register you must also record:

- the full name and address of the person or organisation you pay interest to
- the total interest you pay
- the date RWT would have been deducted
- their IRD number.

You must also keep details of all other financial arrangements that you've paid interest on at any time during the year.

You must keep your records for 7 years and they must be in English or Māori unless you get approval from us to use another language.

We may ask you to keep your records for an additional 3 years if auditing or investigating you. Failure to keep adequate records is a very serious matter and can result in a fine.

If you want to know more about audit procedures, read our guide **Inland Revenue audits - IR297**.

Part 2 – Filing and payments

Note

Investment income information must be provided to us electronically.

Deducting RWT

One of the first things you need to do once you've registered as an RWT payer, is to ask all the people you pay interest to for their IRD numbers and contact details. You must deduct RWT from all the interest you pay that is not exempt. Taxpayers who earn interest can elect their own RWT rate by completing a **Choose your RWT deduction rate - IR456** form.

Individuals

Individuals can choose a rate of 10.5%, 17.5%, 30%, 33% or 39%.

Electing the correct rate for the total income earned for the tax year ensures that the correct amount of tax is deducted from the interest. If the rate selected is too low, the individual may have a tax bill to pay at the end of the income year.

If an individual does not elect an RWT rate, but they've given you a valid IRD number, deduct RWT at 33%.

If an individual has not provided you with their IRD number, RWT must be deducted at the non-declaration rate of 45%.

Companies

Companies must notify their interest payers that they are a company.

A company can elect either the 28%, 33% or 39% RWT rate.

If a company does not choose an RWT rate, but they have notified you that they're a company and given you a valid IRD number, deduct RWT at 28%.

If a company has not supplied their IRD number, deduct RWT at the non-declaration rate of 45%.

Note

Companies that are trustees are not required to notify the interest payer of their company status and may use the 17.5%, 30%, 33% or 39% rate. If the trust is a testamentary trust, it may also elect the 10.5% rate if appropriate. Companies that are Māori authorities are not required to notify their company status and may choose 17.5%, 30%, 33% or 39%. This reflects the obligation on trustees to act according to the tax position of the trust's beneficiaries.

Non-declaration rate

You must deduct RWT at the non-declaration rate of 45% for anyone who has not given you a valid IRD number.

If you deduct RWT at the non-declaration rate because a recipient has not given you an IRD number, but they do later, you cannot refund the extra RWT deducted. This is because at the time you made the deduction, the non-declaration rate was correct. The recipient can only recover the extra tax deducted at the end of the year in their income tax assessment.

Interest recipients electing inconsistent RWT rates

It's important that individuals and organisations you pay interest to, elect an RWT rate that is consistent with their taxable income. Using the correct RWT rate can help them avoid a tax bill at the end of the year.

We regularly check RWT rates against the income details we hold to make sure a consistent RWT rate is being used.

If someone is using an inconsistent RWT rate, we'll advise you to change it and let you know which rate they should be on. You'll need to change their RWT rate to the new rate as soon as possible.

We'll also let them know that the rate they elected is inconsistent with their estimated income and that we've asked you, as their interest payer, to change it. We'll also ask them to check their RWT rate on our website. If they disagree with the RWT rate we've chosen, they can request that their interest payer change it.

RWT rates

Rate for deducting RWT	Who should use this rate
10.5%	• Individuals who have a reasonable expectation of their annual income being $14,000 or less* if they've provided their IRD number. • Testamentary trusts may elect this rate if they provide their IRD number.
17.5%	• Individuals whose annual income is from $14,001 to $48,000* if they've provided their IRD number. • Individuals, Māori authorities and trusts who have not elected a rate but have provided their IRD number (if they have not opened a new account since 31 March 2010). • Trusts and testamentary trusts may elect this rate if they've provided their IRD number.
28%	• Companies may elect this rate if they've provided their IRD number.
30%	• Individuals whose annual income is from $48,001 to $70,000* if they've provided their IRD number. • Trusts and Māori authorities can elect this rate if they've provided their IRD number.
33%	• All interest recipients can elect this rate. They must provide their IRD number to choose this rate. • Individuals whose annual income is $70,001 to $180,000* • Use this rate for all interest recipients who open a new account after 31 March 2010 who do not elect a rate.
39%	• All interest recipients can elect this rate, for example, individuals whose annual income is $180,001 or over*
45%	• For all interest recipients who have not provided their IRD number.

* You're not required to confirm an individual's income level; you can accept the rate they provide.

If you're a Māori authority, you can use an RWT rate of 17.5% to deduct RWT from distributions of $200 or less. You can also use this rate for distributions of over $200 where the member has provided their IRD number, otherwise use 33%.

When to deduct RWT

You must deduct RWT at the time you pay resident passive income to the recipient. For this purpose, 'pay' means to:

- distribute to
- credit to an account
- deal with an amount in a person's interest or on their behalf.

If you make automatic interest payments, you must deduct RWT and credit only the net amount to the recipient's account.

Information required

If you pay interest you need to send us the following information after each payment period:

- name, IRD number and contact address of the payer
- amount of interest paid, and tax withheld in the period for which interest is paid.

The following information is required for each of the income recipients who received interest:

- their name
- their contact details - email, street address or mobile phone number
- the amount and type of income paid to them
- the tax withheld
- the date the tax was withheld.

If it is available, you need to provide the following information for each of the income recipients who received interest:

- their IRD number
- their date of birth
- the tax rate they have provided.

You must provide the name of any joint owners. If held, you also need to provide the following information for any joint owners:

- IRD number
- date of birth
- contact details - email, street address or mobile phone number.

You must provide us with your investment income interest payment information electronically (unless we exempt you from electronic filing).

Reports are due by the 20th of the month following the month in which the interest income was paid to the investor. You only need to report for the periods in which you make a payment and withhold tax on that payment. Nil returns are not required.

You do not need to provide resident withholding tax (RWT) certificates to investors who have provided you their IRD number, but you do need to give them to those who have not. This also applies to dividends treated as interest and when an agent or trustee withholds RWT from dividends.

RWT exempt status

Do not deduct RWT from any interest you pay to taxpayers who have been granted RWT exempt status. This means they are exempt from having RWT deducted from their interest and dividend income. You do not need to include interest details for exempt customers in your monthly information report.

The following taxpayers can get an exemption by completing an **Application for exemption from resident withholding tax (RWT) on interest and dividends - IR451**:

- amateur sports promoters
- Board of Trustees
- charitable estates
- community housing providers registered with the Community Housing Regulatory Authority
- community trusts
- companies that are a member of the Public Trust group, the Public Trustee or the Maori Trustee
- finance houses or brokers
- friendly societies or credit unions
- funeral trusts
- gaming machine operators
- horse or greyhound racing clubs
- improvement or research promoters
- local or public authorities
- local or regional promotion bodies
- not-for-profit organisations
- portfolio investment entities (PIE)
- public purpose Crown-controlled companies
- registered banks or building societies
- statutory trustee companies
- tertiary education institutions.

Taxpayers can also apply if they:

- have earned or think they'll earn more than $2 million a year
- have losses, or a RWT refund, of $500 or more
- are exempt from paying tax under an Act other than the Tax Acts.

Charitable organisations on the Charities Services register do not need to apply. They are given RWT exempt status and added automatically to the RWT exemption register.

Unincorporated bodies

If an unincorporated body of persons, such as a partnership or a joint venture, has RWT exempt status, the exemption is granted in the name of the body and not in the name of the individual members.

If the body is a trustee, the exemption is granted in the name of the trust.

Checking the RWT exemption register

The IRD number of everyone with RWT exempt status is listed on the RWT exemption register on our website at **ird.govt.nz/rwt-exemption**

Use this register to confirm who has an active RWT exempt status and to identify people and organisations who no longer have an exemption.

Most exemptions from RWT are issued for an unlimited period and remain active on the register unless they're cancelled. These active exemptions do not show an end date. If the exemption is granted for a limited period, an end date (or expiry date) will also be shown.

The register is updated overnight every business day (Monday to Friday) providing you with near real-time information.

Make sure that the person you're paying the resident passive income to is the person listed on the register.

Cancelling RWT exempt status

If we cancel an exemption, you must deduct RWT from any further interest you pay to that person or organisation.

We may cancel an exemption if the person or organisation:

- no longer meets the conditions for which it was issued
- has provided misleading information in the application for exemption
- does not meet the $2 million target (where the exemption was granted on the basis of estimated income of more than $2 million) or fails to supply satisfactory evidence of annual income
- fails to pay any income tax payable by the due date.

When we cancel a person's or organisation's RWT exempt status, we also update their status on the RWT exemption register. Once this cancellation appears on the register, you have 5 working days to amend your records and start deducting RWT where appropriate.

When do I file and make payments

- If you estimate you will be required to withhold $500 or more in total for each month of the tax year ending 31 March, the return and payment are due by the 20th of the month following the month in which the tax was deducted.
- If you estimate for a tax year that you will be required to withhold less than $500 in total for each month of the tax year ending 31 March, then 2 returns and payments are due. These are by the 20th of April and 20th of October each year.
- If you discover that deductions of $500 or more have been made since the beginning of the previous month, those deductions must be paid for that two-monthly period by the 20th of the month following the second month. Further returns and payments are required by the 20th of the month following each month where any amount is deducted for the rest of the tax year ending 31 March.

Example – monthly payer

Each month, the ABC Building Society deducts RWT of more than $500 when it credits interest to its customers' accounts. It must pay the RWT deductions to us as follows:

Month RWT deducted	Total RWT deducted	Total paid to us	Due date for payment
June 2023	$2,500	$2,500	20 July 2023
July 2023	$2,500	$2,500	20 August 2023

RWT of less than $500 per month

If you deduct RWT of less than $500 each month, and the total for any two month period remains below $500 you may pay on a six-monthly basis.

- 1 April to 30 September - due for payment on 20 October
- 1 October to 31 March - due for payment on 20 April.

However, if the RWT deductions you've made accumulate to $500 during a two-month period, you must send them in by the 20th of the month after the month they reach $500. Returns and payments are required on a monthly basis for the remainder of the tax year.

Example – six-monthly payer

Matt Weaver's Carpet Company deducts less than $500 each month, so they must pay the deductions to us by the two regular six-monthly payment dates.

Month RWT deducted	Total RWT deducted	Total paid to us	Due date for payment
December 2023	$200	Nil	–
January 2024	Nil	Nil	–
February 2024	$200	Nil	–
March 2024	Nil	$400	20 April 2024 (regular six-monthly payment date)

Example – deductions over $500 accumulated

Collcar Investments Ltd deducts RWT of varying amounts. Some months the RWT deducted is more than $500, other months it is less.

They must pay the RWT to us on the 20th of the month that follows the month when their accumulated deductions in a two month period exceed $500, and then each month they deduct after that.

Month RWT deducted	Total RWT deducted	Total paid to us	Due date for payment
January 2023	$300	Nil	–
February 2023	$300	$600	20 March 2023 (more than $500 accumulated)
March 2023	$200	$200	20 April 2023
April 2023	$200	Nil	–
May 2023	$550	$750	20 June 2023

No RWT to pay

If you have no RWT to pay for the month, you do not need to file any income information.

How to make payments

You can make payments by:

- direct debit in myIR
- credit or debit card at **ird.govt.nz/pay**
- internet banking - most New Zealand banks have a **pay tax** option.

When making a payment, include:

- your IRD number
- the account type you are paying
- the period the payment relates to.

Find all the details of our payment options at **ird.govt.nz/pay**

If you make a mistake when deducting RWT

Correcting errors from earlier years

Errors relating to earlier years can be corrected if the total value of the adjustment does not exceed the larger of:

- $2,000, or
- 5% of the payer's withholding liability for the tax type that the error relates to (for example RWT or NRWT) for the year in which the first payment is made.

How they are corrected depends on whether they result in too much or too little tax being deducted, and the type of income.

These processes only apply to errors made by payers of investment income.

If you discover you have not deducted enough RWT, you can:

1. Deduct it from later payments made to the person
2. Ask the person to pay the amount that was not deducted
3. Adjust the amount of taxable income (only for non-cash dividends).

Whichever option is chosen, the correction must be made before the next due date for reporting investment income to us (provided it's reasonably practicable to do so).

You'll need to let us know:

- your name, IRD number and contact address
- the name and contact address (email, street address or mobile phone number) of the person who received the income
- the IRD number and date of birth of the person who received the income (if you have it)
- the adjustments made to the investment income information originally provided.

Example - option 1 - too little tax being deducted and recovered from future payments

Shane makes monthly interest payments to Sarah of $100. Sarah has an RWT rate of 33%.

Shane mistakenly pays $89.50 to Sarah, having only deducted 10.5%.

The amount of the under-deduction is $22.50 (i.e. $33 – $10.50).

Realising his mistake, he corrects it by withholding an additional amount from the next payment made to Sarah.

Shane withholds $55.50 from the next interest payment to Sarah, being $33 + $22.50.

Example – option 2 - too little tax being deducted and recovered from investor Company

A Ltd pays a dividend of $1,000 to Kelvin in June 2023.

The dividend includes $280 of imputation credits attached and needs to have RWT deducted of $50.

The company's accountant accidently deducts RWT of only $5 and pays Kelvin a net amount of $715 - $45 more than he should have received.

The company's accountant contacts Kelvin in July 2023 to inform him of the error.

Company A Ltd then pays the extra $45 to Inland Revenue and must recover the additional amount from Kelvin before March 2024.

Example – option 3 - too little tax being deducted and taxable non-cash dividend adjusted

Company B Ltd provides $100 worth of shares in another company (Company C Ltd) to one of its resident shareholders.

It does not realise that the amount provided is a non-cash dividend until the company's accountant informs them at the end of the tax year when they're preparing the company's accounts.

Company B Ltd can submit investment income information on the non-cash dividend by the 20th of April following the end of the tax year.

The company will show the amount of the non-cash dividend being $149.50, with RWT of $49.50 payable to Inland Revenue.

Because this adjustment occurs outside the tax year that the non-cash dividend relates to, Company B Ltd will also have to provide Inland Revenue with information so it can allocate the non-cash dividend and tax credits to the correct tax year for the company's shareholder.

Deducting too much tax

If you discover you have withheld too much RWT, you can refund it any time before the 20th of April following the end of the tax year in which the error occurred, provided you have not provided the person who received the income with:

- an end-of-year withholding tax certificate for RWT, or
- a shareholder dividend statement, or
- a statement to a member who received a taxable Māori authority distribution.

You must let us know the amount of the refund at the time you pay it so that we do not also provide a refund.

If you do not refund the amount by the 20th of April following the end of the tax year in which the error occurred, you must tell us and the recipient how much needs to be refunded.

If the over-deduction has already been paid to us, we will:

- pay the refund to the payer if future payments to the person have been adjusted
- pay the refund to the person who received the income if future payments have not been adjusted.

Penalties and interest

Late payment

If you do not pay a bill on time, you may have to pay penalties and interest.

Contact us if you are not able to pay on time. We'll look at your payment options, which may include an instalment arrangement.

Find out more at **ird.govt.nz/penalties**

Amounts of $100 or less

Interest and late payment penalties are not charged on outstanding amounts of $100 or less.

Penalty for not filing electronically

There is a penalty of $250 for each time investment income information is not supplied to us electronically and you do not have an exemption.

If you are unable to supply your investment income information electronically, you can apply for an exemption. In considering your request we will assess:

- your capabilities
- the digital services available to you
- the compliance costs to you.

Relief from late payment

If late payment of RWT is due to circumstances beyond your control, we have the discretion to remit late payment penalties. To have your case considered, write to us explaining the reasons for the late payment.

Remission or cancellation of use of money interest

Interest will be remitted, or legally forgiven, only in exceptional circumstances and at our discretion. Remission occurs when interest is correctly imposed but a decision is made to relieve you of the liability to pay. For example, if we have given you incorrect advice, causing a return or payment to be late. You must be able to provide evidence to support the fact that incorrect advice was given.

Failing to account for RWT deductions

RWT that you have deducted is money held in trust for the Crown and there are penalties if you use it for any purpose other than payment to Inland Revenue.

Failing to deduct RWT

If the RWT rules require a deduction to be made, the payer and recipient cannot arrange between themselves not to deduct RWT.

In addition, fines and penalties may be incurred by anyone who fails to account for RWT deductions by:

- making a false or misleading application for exemption
- falsely claiming to be the recipient named on the RWT exemption register
- holding exemption and failing to tell us when they no longer meet the conditions under which it was granted
- obtaining or attempting to obtain a credit for RWT deducted from someone else's resident passive income.

For more information

If you would like more information about penalties and interest, see our booklet **Penalties and interest - IR240**.

Ceasing to be a payer

You'll stop being an RWT payer if you cease to:

- carry on any taxable activity in New Zealand, for example, by disposing of it, closing it down or moving it overseas and do not have an exemption
- have a valid exemption and you're not carrying on any taxable activity.

In either of these situations you must:

- file your monthly income information by the 20th of the month after the month in which you stopped being a payer
- pay us any RWT you are holding, by the 20th of the month after the month in which you stopped being a payer

Part 3 – Special cases

Joint accounts

Note

You will need to provide the details of all joint account holders, so we can identify investments held in joint ownership. You will also need to provide us with information such as an account number and how many holders are on the account.

Deduct RWT at the rate nominated by the account holders. Since 1 April 2018 you should be ensuring you get the IRD numbers for all people in a joint account. You do not need to split the interest between the holders as we will do this. For example, if we have information for three owners of a joint account, we will split the income and tax credits evenly among the owners – a third each.

If a resident and a non-resident hold a joint account, deduct RWT from all interest paid on the account. The non-resident may claim a refund from Inland Revenue by completing either an **Income tax return for non-resident individual taxpayers - IR3NR** or a **New Zealand non-resident withholding tax (NRWT) - IR386.**

If a person has a valid exemption and has a joint account with someone who does not, deduct RWT from all interest you pay on the account. You only pay interest without deducting RWT if all account holders are exempt.

Non-residents

Interest paid to non-residents is non-resident passive income, so it's not subject to RWT. Instead, you must deduct NRWT.

If you're not familiar with NRWT, read our **NRWT - payer's guide - IR291**.

The NRWT rates vary from country to country depending on where the person is resident. For a list of countries and the rate of NRWT to deduct, go to **ird.govt.nz/nrwt-rate-for-dta-countries**

Foreign currency

If paying interest in a currency other than New Zealand dollars, deduct RWT in the same currency. The tax deduction certificate must show both the income and deduction in New Zealand dollars.

If you have deducted RWT in a foreign currency, you must still pay it to Inland Revenue in New Zealand dollars. Convert these deductions at the close of trading spot rate on the first working day of the month after the month in which you made the deductions. Most trading banks and financial institutions provide these on their website.

Agents or trustees

If you receive resident passive income as an agent or trustee for another person, you only have to deduct RWT from the payment if the payer should have deducted it and either failed to, or did not deduct the full amount. This liability to deduct includes situations where the payer did not have to deduct RWT because of specific provisions.

If a person who has an exemption from RWT receives interest as trustee of a trust that is not a bare trust, they do not have to deduct RWT before passing it on to the trust. (A bare trust is a trust where the trustee's only duty is to convey the property of the trust to the beneficiary.)

An agent or trustee who carries on a taxable activity through a fixed establishment in New Zealand (whether resident or non-resident) must deduct RWT from interest payments made on behalf of another person.

Custodians withholding and investment information reporting requirements

Generally, custodians that are exempt from RWT and receive investment income on behalf of their clients are required to withhold tax and pay this to the Commissioner along with providing investor investment income information for on-payments or transfers of the income to their clients.

Only where a third party agrees to take on and completes these requirements, or another custodian above you in the chain takes on these requirements will you be relieved from them.

If sufficient tax has already been withheld and paid by the investment income payer, then a custodian or third party who has taken on the requirements need only provide the investor information.

There are certain variations to the reporting requirements that can apply. Refer to the technical specifications for your channel of filing the information for the details.

For more information read our **Tax Information Bulletin (TIB), Vol 32, No 4 (May 2020).**

Disclosures in your income tax return

Transactions in financial arrangements

If you have an exemption from RWT and you acquire or dispose of a financial arrangement, or make a redemption payment under a financial arrangement, you might have to send some information with your income tax return for the year in which the transaction took place.

However, you do not have to send the information if the other party to the transaction:

- is the issuer of the financial arrangement, or
- has exemption at the time of the transaction and the interest would have otherwise been subject to RWT.

In all other cases, the information to send is:

- the other person's full name and last known address
- the other person's IRD number (they must give you this within 10 working days of your asking for it)
- the date of the transaction
- the total amount you paid or received in the transaction (excluding fees).

You should also clearly show that you are providing this information as part of a financial arrangement.

Part 4 – Services you may need

ird.govt.nz

Go to our website for information and to use our services and tools.

- Log in or register for myIR - manage your tax and entitlements online.
- Calculators and tools - use our calculators, worksheets and tools, for example, to check your tax code, find filing and payment dates, calculate your student loan repayment.
- Forms and guides - download our forms and guides.

Forgotten your user ID or password?

Request these online from the myIR login screen and we'll send them to the email address we hold for you.

How to get our forms and guides

You can get copies of our forms and guides at **ird.govt.nz/forms-guides**

Supporting businesses in our community

Our Community Compliance officers offer free tax education and advice to businesses and small organisations, as well as seminars for personal tax and entitlements.

Our Kaitakawaenga Māori offer a free advisory service to help meet the needs of Māori individuals, organisations and businesses.

Go to a seminar or workshop, or request a visit from us to find out more about:

- records you need to keep
- taxes you need to know about
- using our online services
- completing your tax returns (eg GST, employer returns)
- filing returns and making payments
- your KiwiSaver obligations.

Go to **ird.govt.nz/contact-us** and select **Request a business advisory visit** to find out about requesting a visit.

Find a seminar or workshop near you at **ird.govt.nz/seminars**

Need to speak with us?

Have your IRD number ready and call us on one of these numbers.

General tax, tax credits and refunds	0800 775 247
Employer enquiries	0800 377 772
General business tax	0800 377 774
Overdue returns and payments	0800 227 771

Find out more at **ird.govt.nz/contact-us**

0800 self-service number

Our 0800 self-service number, 0800 257 777, is open 7 days a week.. Make sure you have your IRD number ready when you call. For access to your account-specific information, you'll need to be enrolled with voice ID or have a PIN.

When you call, confirm what you want from the options given. If you need to talk with us, we'll re-direct your call to someone who can help you.

Privacy

Meeting your tax obligations means giving us accurate information so we can assess your tax and entitlements under the Acts we administer. We may charge penalties if you do not.

We may also exchange information about you with:

- some government agencies
- another country, if we have an information supply agreement with them, and
- Statistics New Zealand (for statistical purposes only).

You can ask for the personal information we hold about you. We'll give the information to you and correct any errors, unless we have a lawful reason not to. Find our full privacy policy at **ird.govt.nz/privacy**

If you have a complaint about our service

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

If you disagree with how we've assessed your tax, you may need to follow a formal disputes process.

Find out more about making a complaint, and the disputes process, at **ird.govt.nz/disputes**

Te Kāwanatanga o Aotearoa
New Zealand Government