Inland Revenue
Te Tari Taake

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Buying and selling residential property

What you need to know about your tax obligations

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Introduction

This guide is to help you understand if you should pay tax when you sell a property. We explain your responsibilities and help you decide what other information you might need and when to get professional advice.

The information in this guide is primarily aimed at individuals. Builders, developers, dealers, etc should talk to their tax professional as different rules may apply.

Note

Property means land (including a bare section), buildings and rights or options, for example, "off the plan" properties.

> ***Note***
>
> The ownership structure of the property does not matter. Whether it's owned by an individual, by a trust, by a qualifying company or by a look-though company - the rules are still the same.

Purchase means any form of acquisition of the property including transfers or gifts.

Sale means any form of disposal of the property including transfers or gifts.

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

Do I have to pay tax on property I sell?

This guide covers 2 main things we look at when you sell a property:

- The intention test focuses on what your purpose or intention was at the time you purchased the property. If you intended to sell the property this makes it taxable.
- The bright-line property rule for residential property applies to properties purchased on or after 1 October 2015 and looks at the length of time you owned the property. If you sell a property within a certain bright-line period and no exclusion applies this makes it taxable.

Even if you do not meet the intention test your property may still be taxable under the bright-line property rule.

A good test is to ask yourself "what are my reasons for buying this property?"

You should also remember to consider the bright-line property rule.

Intention test

If one of your reasons for buying a property is to resell it any profit is taxable.

It's a fact that nearly everyone buying a property will sell it at some stage in the future and most people hope their property will gain in value. However, this alone is not enough to make any profits taxable.

When one of your specific reasons for buying a property is to resell it any profit you make from the sale is taxable.

We need to work out your purpose or intention when you buy property so we can decide whether any profits you make on its sale will be taxable under the intention test.

Generally, living in a house as your main home for the entire time that you own it means any profit on its eventual sale is not likely to be taxable, unless you or a group of persons have a regular pattern of buying and selling your main home.

We make all our decisions on a case-by-case basis.

The following case studies illustrate the intention test only. Even if you do not meet the intention test, the bright-line property rule may still apply. This is discussed on page 15.

Case study 1

Chris knows Tom is looking for a property in Avondale. Chris has a friend in real estate with a property Chris knows Tom will like. Chris buys the property with the hope of selling it to Tom at a profit.

Chris bought the property with the intention of reselling it and making a gain and must pay tax on any profit he makes.

Case study 2

Bob knows there's a shortage of houses for sale in Green Bay. Bob buys a property in the area. His immediate goal is to build a granny flat on the property and rent both properties to pay off some of the building costs. He later plans to sell both properties at a profit.

Bob bought the property with the intention of improving it and then selling it. His rental income is taxable and he must pay tax on any profit he makes from the sale of the property.

Case study 3

Lance is a university student. He decides to buy one of the properties he's heard advertised on the radio for "...only a $1,000 deposit down". He borrows the $1,000 as he thinks he can sell the property at a bit of a profit before the title is issued, and before he needs to pay the balance.

Any profit Lance makes is taxable as his only intention was to make a profit.

Case study 4

Moana buys a property with the intention of providing a home for herself and her children. When she eventually sells it she hopes to make a gain and leave her children a legacy.

In a year's time she gets a new job and decides to sell the property to move closer to her new job. Property prices have risen, so Moana gains from the sale and can buy a bigger home.

The profit from the sale of Moana's property is not taxable as her intention was always to provide a home for her family.

Case study 5

Sue buys a property with the intention of selling it for a higher price when the time is right. She and her family will live in it in the meantime. Sue has a regular pattern of buying and selling properties while living in them.

Six years later, house prices in Sue's area have risen to a level where she could make a good profit on the sale of her property.

The sale of Sue's property is taxable because her intention was always to sell it, and she has a history of regularly buying and selling properties.

In these examples we've assumed that Moana and Sue's stated intentions are genuine and did not change over time.

What if I had more than one reason for buying a property?

You can have more than 1 reason for buying a property.

In principle, we take into account all your reasons for buying a property.

In the following case studies, assume that the property was owned for longer than 10 years (the longest bright-line period).

Case study 6

Joe and Gail buy a second property as a rental. They also hope, in the long-term, the property could be sold for a profit.

Joe and Gail's reason for buying the property is for rental income - the hope of a higher resale value was not a reason for the purchase. In this case, the rental income and recovery of any depreciation they've claimed against the property (if purchased before the 2011-12 income year) is taxable. Any profit from the eventual sale of the property is not taxable.

Case study 7

Frances and Bruce buy a second property hoping it will quickly gain in value. They decide to rent it out in the meantime.

One of their reasons for buying the property is to make a gain from any increase in its value when they sell it, so they must pay tax on the profit upon sale.

Case study 8

Bill and Dean buy rundown properties that need minor work to get them into a saleable condition. They aim to make a profit on their sales. They also live in the houses while they work on them and do not own another home.

Although Bill and Dean use each of the houses as a home, their main reason for buying the properties is to resell them at a higher price. They also have a history of regularly buying and selling properties so must pay tax on the profit.

Case study 9

Mark and Jan buy a property as a family home. They are keen on DIY and do a lot of work on the house to make it more comfortable and hope this will increase its eventual resale value. Then Mark gets a job in another city and they sell their home at a substantial gain.

Although Mark and Jan worked on the property to increase its value they had no real intention of reselling it when they bought it, so the profit made on the house is not taxable.

Note

The buyers' intentions in these examples seem quite clear but there may be other factors in each case which we need to consider. If Mark and Jan had bought and sold houses regularly and this 1 just happened to coincide with a job change, the situation might be different.

What if I change my mind after I buy a property?

This can happen, and we do accept that what you intended might not happen. But, generally it's your purpose or intention when buying the property that matters.

For example, you might buy a property with the intention of selling it later at a higher price, but then you decide you like the area and want to stay there. However, any profit you make when you eventually sell the property would most likely be taxable as your original intention was to make a profit from the sale.

On the other hand, you might buy a family home and then your circumstances change. In this situation it's unlikely that you'll meet the intention test. You'll need to consider if the bright-line property rule applies to the sale.

As long as you are not in the business of trading in or developing property, or constructing buildings, it's your purpose or intention at the time you buy the property that counts.

However, regardless of your purpose or intention at the time of buying the property, if you sell it within the bright-line period any profit you make on it will be taxable unless an exclusion, such as the main home exclusion applies.

If what you intended when buying a property has not happened, we recommend you talk to a tax professional so you can work out your tax obligations.

How do you work out my purpose or intention for buying a property?

We listen to what you tell us and look at your actions. We may also look at your history of buying and selling properties. For example, have you bought and sold a number of properties over a period of time, or bought and sold properties at regular intervals? We might look at statements you made to a bank manager or advisor when you bought the property, and at any plans made or discussed at the time.

For example:

- What did you arrange and discuss with your bank?
- What did you discuss with your real estate agent/s?
- If you rent out the property, how long have you rented it out for?
- Did you draw up any plans for the property?
- What notes were made on council documents?
- What telephone, power and other utility arrangements did you make?
- What was your actual or planned involvement in the community, for example, attendance at schools, membership of clubs etc?
- What were the terms of the financial arrangements?
- Is the property providing you with a living?

The actions you take before and after the purchase can also help us to determine your intent.

In some cases, a buyer's purpose or intention will be fairly black and white, and in others there will be grey areas. If you're not sure if you should pay tax on a property you've sold, please talk to us or your tax professional.

What about my family home?

Whether we consider a property to be your family home depends on how you use the property. It does not depend on what type of property you own.

Buying and selling your family home usually has no tax consequences if it meets the criteria for the residential exclusion.

If you buy a family home with the purpose or intention to resell it, and you or a group of persons have a regular pattern of buying and selling your family home, this would be seen as property dealing or speculation for tax purposes. The residential exclusion will not apply so the sale of it will be taxable.

The residential exclusion will apply if:

- the land had a house on it, or you built one on it
- the house has been occupied mainly as a residence by you and any member of your family living with you (or, if you are a trustee of a trust, by one or more of the beneficiaries of the trust)
- the land area is 4,500 square metres or less (or if it is larger, the larger area has to be required for the reasonable occupation and enjoyment of the house).

Note

The bright-line property rule main home exclusion differs from the family home exclusion under the other property sale rules.

Case study 10

Mary lives in property A. She bought it intending to provide a home for her family. She is enrolled at the local gym, is a member of the local library and her children attend preschool nearby. She knows her property is worth far more than when she bought it, but is happy in the area and has never put the property up for sale.

Mary also owns property B and property C which she bought for resale. These are in different areas from her family home, and between tenancies, she stays in them for security reasons.

Noisy neighbours move in next door to Mary at property A. She calls noise control a number of times but the noise gets worse and Mary eventually decides to sell her home.

As property A was clearly bought by Mary as her family home and used as such, any profit she makes will not be taxable. Mary should pay tax on any profit she makes from selling properties B and C.

Case study 11

Ross lives in property A, which he bought with the intention of reselling when it increased in value. Ross has a history of regularly buying and selling properties. He has taken out a six-month membership at the local gym, is a member of the local library, and his children attend preschool in another suburb. He knows his property is worth far more than when he bought it. He likes living in the area but intends to put the property up for sale as soon as the market is right.

Ross also owns 2 other houses (property B and property C), which he bought for resale. These are in different areas and, between tenancies, he stays in them for security reasons.

The market picks up and Ross decides to sell his home.

Even though Ross lived in property A as his family home, he bought it intending to resell it, and has a history of regularly doing so. He should pay tax on any profit from the resale.

Habitual buying and selling of land

From 30 March 2021 the rules around the residential and business premises exclusions changed. Now if a group of property owners work together to buy and sell the properties which are used as their residence or business premises, the sale of those properties may be taxable.

For the residential exclusion a group of persons will be treated as undertaking buying and selling activities together where:

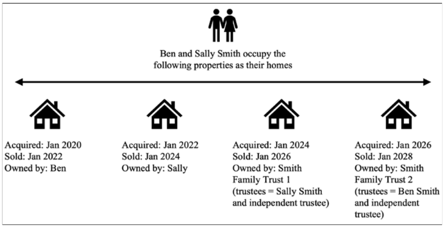
- all the people occupy all of the properties together as their residence, and
- where a property is owned by a trustee or other entity, at least one of the people who occupies all of the properties has significant involvement in, or control of, the trust or other entity.

This rule is to prevent groups of people structuring around regular pattern restrictions by using different people or entities to carry out separate transactions, or by varying what is done to the land in each transaction so that there is no "pattern".

The rule applies where properties are purchased with a purpose or intention of resale.

Case study 12 illustrates a regular pattern involving a group of persons for the residential exclusion.

Case study 12: Residential exclusions



Property 1 is owned by Smith Family Trust 1.

Property 2 is owned by Smith Family Trust 2.

Ben and Sally Smith occupy both of the properties together as their residence.

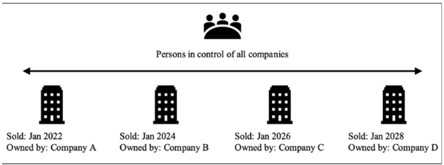
As a trustee of the Smith No 1 Trust, Sally Smith has significant involvement in, or control of, the Smith No 1 Trust.

As a trustee of Smith No 2 Trust, Ben Smith has significant involvement in, or control of, Smith No 2 Trust.

Ben and Sally Smith occupy all of the properties and have significant involvement in, or control of, the trusts that own 2 of the properties, Ben and Sally Smith, Smith No 1 Trust and Smith No 2 Trust. They will be treated as a group of persons who undertake buying and selling activities together.

Because all the properties were acquired with an intention of resale and the group have formed a regular pattern of properties being bought and sold at regular intervals, they will not be entitled to the residential exclusion.

Case study 13: Business premises exclusion



Companies A, B, C and D all occupy their land as business premises mainly to carry on a substantial business. (It does not matter whether the businesses are related.) The same persons have significant involvement in, or control of, the activities of all of the companies (for example, all the companies have the same shareholders). Therefore, companies A, B, C and D form a group of persons who are treated as undertaking buying and selling activities together. Because those buying and selling activities form a regular pattern (the properties are sold at regular intervals), they will not be entitled to the business premises exclusion (assuming all the properties were acquired with an intention of resale).

For the residential exclusion the most important factor is that all the people in the group occupy all the properties.

For the business premises exclusion, a group of persons will be treated as undertaking buying and selling activities together where:

- all persons in the group occupy premises mainly to carry on a substantial business, irrespective of the nature of any business carried on, and
- a person, whether or not they also occupy land as a business premises, has significant involvement in, or control of, the activities of all those in the group.

Case study 13 illustrates a regular pattern involving a group of persons for the business premises exclusion.

The regular pattern restrictions in the residential and business premises exclusions have been expanded to align with the main home exclusion under the bright-line property rule. This ensures they apply to any regular pattern of buying and selling land used as a residence or business premises, with a focus on the regularity of the transactions rather than on what is done on the land while it is held. For example, where a first property is bought, lived in and sold, the second is renovated while lived in and sold, or the third is a bare section where a house is built and occupied then sold. The focus here will be on the regularity of transactions of buying and selling land.

Bright-line property rule for residential property

In addition to the usual intent and purpose rules, from 1 October 2015 residential property sales may be taxable if you purchase then sell within a certain timeframe, even if you did not intend to sell the property when you purchased it. This generally will not apply to your main home.

The bright-line property rule looks at whether the property was acquired on or after:

- 1 October 2015 through to 28 March 2018 inclusive and sold within 2 years, or
- 29 March 2018 through to 26 March 2021 inclusive and sold within 5 years. This includes property acquired as a result of an offer made to purchase property on or before 23 March 2021 and that offer was not able to be revoked or withdrawn before 27 March 2021, or
- 27 March 2021 and sold within 10 years.

The date you acquire a property is generally the date a binding sale and purchase agreement was entered into for the purchase of the property.

Note

You may be required to have residential land withholding tax (RLWT) deducted at the time of sale if you are an offshore RLWT person. This includes all residential property sales where the property was purchased on or after 1 October 2015, not just those that fall under the bright-line test.

For more information on RLWT go to **ird.govt.nz/rlwt**

Bright-line period dates

The bright-line property rule looks at the period you owned the property.

For most people a bright-line period starts on the purchase date which is the date property ownership was registered with Land information New Zealand (LINZ) and ends on the date you sign a sale and purchase agreement to sell the property.

If the property is in another country, then it's the date the transfer was registered under that country's laws.

If the purchase or sale occurs before the change in title is registered with LINZ or if you have subdivided the property you should consult a tax professional.

Case study 14

Marie signs an agreement to buy an investment property on 5 April 2018. The transfer to Marie is registered on the title with LINZ on 17 May 2018.

She decides to sell the property and signs a Sale and purchase agreement on 25 February 2020. The transfer is registered on the title on 3 March 2020.

The start date for the bright-line period is 17 May 2018 (the day the transfer is registered) and the sale date is 25 February 2020 (the day the Sale and purchase agreement is entered into).

As she acquired the property on 5 April 2018 the property sale is subject to the 5 year bright-line period.

Because the sale date is within 5 years of the date she acquired it, the bright-line property rule applies and the sale of the property will be taxable.

The start date for the bright-line period is 17 May 2018 (the day the transfer is registered) and the end date is 25 February 2020 (the day the sale and purchase agreement is entered into).

When a sale is not taxable

The sale will be taxable unless one of the following exclusions apply:

- it's your family/main home (see below)
- you have inherited the property
- the property has been transferred under a relationship property agreement
- the property was transferred on the death of a person to the executor or administrator of the estate.

How do I tell if the property is my main home?

Your family or main home is the property you live in. If you have more than 1 home then the home you have the greatest connection to is considered your main home.

You need to have used the property as your main home for:

- more than 50% of the time you owned it, if you purchased it between 1 October 2015 and 26 March 2021 inclusive, or
- 100% of the time you owned it, if you purchased it on or after 27 March 2021.

What about the area of land usage?

More than 50% of the area of the land must have been actually used for the home, including such things as the yard, gardens and garages. This is based on your actual use of the property and not your intended use of the property.

Case study 15

Bill buys an apartment block on a single title. He lives in one of the apartments as his main home and rents out the remaining 6 apartments. Bill sells the apartment block to a third party.

Bill cannot use the main home exclusion because the land (contained on the single title) was not used predominantly as his main home.

The majority of the land was used as rental property.

What if my main home use changes?

If you acquired your main home on or after 27 March 2021, and you do not use it as your main home for any periods of 12 months or less while you owned it, you do not need to count this as a "change-of-use", so you will still meet the 100% time test and be eligible for the main home exclusion.

For example, if you take a few months to move into a property, or own it for a few months after moving out, this is counted as main home use.

If you do not use it as your main home for any periods of more than 12 months during the time you owned it then you'll be subject to the change-of-use rule and will be required to pay any income tax on the proportion of the profit that relates to the days the property was not used as your main home.

What if I own more than one home?

If you have 2 or more houses that you live in, you'll need to decide which house is your main home. This is determined by considering which of the properties you have the greatest connection with.

Various factors may decide which property you have the greatest connection with, including:

- the time you occupied the home
- where your immediate family lives
- where your social ties are strongest
- your use of the home
- your employment, business interests and economic ties to the area where the home is located
- whether your personal property is in the home.

What if my home is owned by a trust?

The Trust can use the main home exclusion if the property is the main home of a beneficiary of the Trust, but only if the settlor who contributed the most to the trust does not have another main home.

When the main home exclusion does not apply

The main home exclusion cannot be used if either:

- you've used the main home exclusion twice within the last 2 years of the sale of your main home, or
- you, or a group of persons, have engaged in a regular pattern of buying and selling your main home.

What if I make a loss on sale

If your residential property sale is taxable only under the bright-line property rule and you make a loss on the sale you will not be able to claim the loss against your other income. The loss amount can only be claimed against any other taxable property sales net income in the same year. Otherwise you'll need to claim it in a future year when you have net income from another taxable property sale. If, however, the loss is part of property trading activity different rules apply.

Case study 16

In June 2017 Zac sells residential property (taxable under the bright-line property rule). Zac purchased the land for $600,000 and sold it for $540,000, meaning he has a loss of $60,000. In the same year he had wages of $80,000.

As Zac did not have another taxable property sale in the same year he cannot claim the $60,000 loss in his tax return. He needs to keep a note of this in case he can use it in a future year.

In August 2019 Zac sells land (taxable under the intention test), making a profit of $100,000. In this year's tax return Zac can use the $60,000 loss from the bright-line sale in 2017.

This means he only has to pay tax on $40,000 of the profit, rather than the full $100,000.

How do I show income from property sales in my tax return?

If you're showing your income from property sales in your tax return, you may also need to complete a **Property sale information - IR833** form for each property sold. This form explains when to use it and what information is required.

Can I claim the purchase price of the property for bright-line?

You can claim a deduction for the purchase price of the property and any costs for capital improvements made to the property. These can be claimed in the same income year you sell the property.

Does it matter how long I own a property for?

A common myth is that if you own a property for long enough the profit made is not taxable. This is not true - there's no time limit, it's your purpose or intention for buying the property that counts.

Depending on how long you've owned the property, you'll need to consider if the bright-line property rule applies to the sale (see page 15).

If a property owner or an associate is involved in the business of dealing in land, building and construction work, or in a business or undertaking involving developing or subdividing land, the time the property has been owned before its sale becomes an important consideration for tax purposes.

If sold within 10 years, a property may be taxable even though it was not bought for the purpose of the business.

If any of these circumstances relate to you, we strongly recommend you talk to a tax professional so you can work out your tax obligations.

Does this mean I cannot shift house when I need to?

No. Lots of factors influence decisions about buying and selling properties.

Changing your job, children changing schools or changes in the neighbourhood are all good reasons for selling a property.

However, if you buy and later sell a number of properties at a profit, giving little or no consideration to the personal inconvenience of shifting, and if there are no outside factors influencing your shift, we may question your reasons for the initial purchases.

You can only use the main home exclusion twice in 2 years under the bright-line property rule. This means third and subsequent main home sales within 2 years are likely to be taxable.

What type of tax will I have to pay?

Income tax

An individual buying and selling property, a partner in a partnership or an owner in a look-through company, needs to send us a completed **Individual tax return - IR3** each year, or an **Individual tax return - non-resident - IR3NR** if you live overseas.

You can submit your return online in myIR.

You'll need to include enough information in this return to show how you worked out the amount of property income you've calculated after deducting expenses.

If you have made a loss from a residential property, you will need to consider if the residential property deduction rules apply. Check our website **ird.govt.nz** for more information about the rules.

Refer to the income tax return guide to find out where in the tax return you need to provide us the information.

You may also want to use the **Residential property deductions worksheets - IR1226** to help you calculate the amounts.

If you're showing property sale income in your tax return, you may also need to complete a **Property sale information - IR833** form for each property sold, if you haven't already done this.

You can then work out the tax on your total taxable income. Tax credits, such as PAYE, are deducted from the tax on your total taxable income.

For most people the tax year ends at 31 March. Any tax to pay is due by 7 February the following year (7 April if you have a tax agent with an extension of time).

If you do not already send us a tax return each year, you can complete one using our online service at **ird.govt.nz**. Or you can call us on 0800 227 774 and we'll send you a tax return at the end of the year. If you're overseas, please call us on 64 4 978 0779.

Provisional tax

As a buyer and seller of properties it's likely your tax to pay will be more than $2,500, so you'll have to pay provisional tax.

Provisional tax is not a separate tax - it's another way of paying your tax as you earn your income. You usually pay 3 instalments of provisional tax throughout the year to cover your expected end-of-year income tax.

For more detailed information read our guide **Provisional tax - IR289**.

Residential land withholding tax (RLWT)

If you're an offshore RLWT person you may have RLWT deducted from your residential property sale/disposal. If you're including a taxable property sale in your end-of-year income tax return then you're entitled to claim the RLWT deducted as a tax credit - reducing your tax to pay. For more information go to **ird.govt.nz/rlwt**

If more than one person is involved in buying and selling property

If you're in a partnership with 2 or more people, you'll need to get an IRD number by completing an **IRD number application - resident non-individual - IR596** form. If the partnership is a non-resident or meets the definition of an offshore person you'll need to get an IRD number by completing an **IRD number application - non-resident/offshore non-individual - IR744** form. The partnership only needs to keep one set of accounts to record its income and expenses and file an IR7 tax return each year.

This return shows how the income was calculated and the amount of each partner's share.

If you're a couple (such as a husband and wife, civil union or de facto) involved in buying and selling property, you do not need a partnership IRD number or an IR7. Each partner includes a copy of the accounts in their individual tax returns and their share of any profit.

GST (goods and services tax)

GST is a tax on the supply of most goods and services in New Zealand. GST can apply to people who buy and sell property.

You must register for GST if your annual turnover in the previous 12 months was more than $60,000 (or is likely to be in the next 12 months). Turnover is the total value of taxable supplies made for all your taxable activities, excluding GST.

Case study 17

Tony regularly buys rundown houses with the intention of renovating them in his spare time and selling at a profit. He also owns his own family home.

Tony is clearly involved in a taxable activity with taxable supplies exceeding $60,000, so he must register for GST and account for GST inputs and outputs.

If your property dealings fall within the guidelines for GST registration you must register. For more information go to **ird.govt.nz/gst** or read our **GST - do you need to register? - IR365, GST guide: Working with GST - IR375** and **GST plus - Working out specific GST issues - IR546**.

Putting your tax affairs right

You have an obligation to assess your own tax liability and pay the tax you owe. To do this you'll need to know your basic tax obligations.

You must:

- correctly calculate the amount of tax you have to pay (unless you do not have to file a return)
- deduct or withhold the correct amount of tax from payments or receipts (when required)
- pay tax on time
- keep all necessary information (including books and records) and maintain all necessary accounts or balances
- disclose all information we require in a timely and useful way
- cooperate with us as required by the Inland Revenue Acts
- correctly respond to an income tax assessment, if you receive one
- tell us if you should have received an income tax assessment but did not
- comply with other specific tax obligations.

An example of not meeting your obligations is entering false information in a tax return or knowingly not showing all your income.

If you tell us about your tax situation, any penalties will be much lighter than if you wait for us to find out.

If you've made a mistake or filed an incorrect tax return, it's best to tell us about it before we find out some other way.

Voluntary disclosures

A voluntary disclosure is when you tell us what's wrong with your tax return/s before we find out some other way.

If you think you should have paid tax on the sale of a property but did not, you should consider making a voluntary disclosure. Penalties are much lighter if you come forward before we contact you. This applies to all disclosures, not just property ones.

Anyone can make a voluntary disclosure at any time:

- by completing a **Voluntary disclosure - IR281** form
- by calling us
- by letter, fax or email
- by visiting one of our offices
- during an interview.

For more information about voluntary disclosures please read **Putting your tax returns right - IR280**.

Useful information

0800 self-service numbers

Our 0800 self-service numbers are open 7 days a week - except between 5am and 6am each day. 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.

Order forms, guides and returns	0800 257 773
All other services	0800 257 777

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.

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 377 771

We're open 8am to 8pm Monday to Friday, and 9am to 1pm Saturday. We record all calls.

Our self-service lines are open 7 days a week - except between 5am and 6am each day. They offer a range of automated options, especially if you're enrolled with voice ID.

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

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**

New Zealand Government