

18 August 2026

[REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 21 July 2026. You requested the following:

This is a request under the Official Information Act for the following information for each of the years ended 30th June 2023, 30th June 2024, 30th June 2025 and 30th June 2026:

- 1. The number of judgements obtained against overseas Student Loan borrowers by the Commissioner of Inland Revenue;*
- 2. The total value of judgements obtained against all Student Loan borrowers both abroad and in New Zealand;*
- 3. The number of warrants issued under section 162A of the Student Loan Scheme Act 2011;*
- 4. The number of overseas Student Loan borrowers referred to overseas debt collection agencies including a breakdown by country.*

Questions 1 & 2

The information you have requested on the number of judgements obtained against overseas student loan (SL) borrowers (question 1) is sensitive revenue information for the purposes of section 18(1) of the Tax Administration Act 1994 (TAA), as it is reasonably capable of being used to identify an individual.

Sensitive revenue information may only be disclosed in the limited circumstances set out in sections 18D to 18J and Schedule 7 of the TAA. As none of those circumstances apply in this case, your request for this information in question 1 is refused under section 18(c)(i) of the OIA, as making the requested information available would be contrary to the provisions of a specified enactment, namely Inland Revenue's confidentiality obligations under section 18(1) of the TAA.

For question 2, Inland Revenue (IR) works throughout the year to improve compliance among New Zealand-based student loan borrowers. However, no judgements have been obtained against New Zealand-based borrowers for student loan debt. Accordingly, the total value of judgements obtained against all student loan borrowers relates only to judgements obtained against overseas-based borrowers.

For the same reasons outlined in response to question 1, this information is sensitive revenue information because its release would be reasonably capable of identifying an individual. As such, your request for information in question 2 is refused under section 18(c)(i) of the OIA, as releasing this information would be contrary to section 18(1) of the TAA.

Question 3

There have been 24 warrants issued under section 162A of the Student Loan Scheme Act 2011 since the introduction of this section in the legislation in March 2014.

Question 4

Locating overseas borrowers who have not kept their contact details up to date has been a longstanding challenge. IR does not always hold definitive information about where a borrower is living.

IR has increased its efforts to locate and engage overseas-based borrowers, which include, among other actions, expanding its partnerships with debt collection agencies in the United Kingdom and Australia, and has worked with the Australian Taxation Office to help locate borrowers in Australia. Between the 2022/23 and 2025/26 financial years, IR referred a total of 73,732 student loan borrower files to overseas debt collection agencies.

Files are referred to overseas debt collection agencies where IR has reason to believe the borrower resides in a particular country. This action is taken based on information it holds, such as the borrower's last known address. However, as noted above, IR cannot definitively confirm whether a borrower whose file was referred was living in that country at the time, or had moved elsewhere. Accordingly, IR cannot provide a breakdown of student loan borrowers by country, and this part of your request in question 4 is refused under section 18(g) of the OIA as the information is not held.

Right of review

If you disagree with my decision on your OIA request, you have the right to ask the Ombudsman to investigate and review my decision under section 28(3) of the OIA. You can contact the office of the Ombudsman by email at: info@ombudsman.parliament.nz.

Publication of response

We intend to publish our response to your request on Inland Revenue's website (ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Yours sincerely



Sharyn Rea

Segment Management Lead, Segment Management - Individuals