



12 May 2023



Dear 

Thank you for your request made under the Official Information Act 1982 (OIA) on 14 April 2023. You requested the following information:

*The 20 highest outstanding student loan balances (listed individually, and just the dollar amount, as of the current day)*

On 21 April 2023, you clarified your request to include the following:

*the 20 highest student loan balances which include outstanding amounts.*

The top 20 student loan balances, including any outstanding amounts, total approximately \$8.794 million. The average loan balance of the top 20 balances is approximately \$440,000. Please note, student loan balances and outstanding amounts are not the same by definition. For example, a person may have a student loan balance, but this balance may not necessarily be outstanding (overdue). Loan balances that are not yet overdue are included in the figure provided above.

Inland Revenue has strict confidentiality provisions set out in section 18 of the Tax Administration Act 1994 (TAA). Providing the specific value of each of the top 20 loans could potentially lead to identification of specific customers, which would breach confidentiality obligations under section 18 of the TAA. I have therefore decided to refuse your request under section 18(c)(i) of the OIA, as making the requested information available would be contrary to the confidentiality provisions in section 18 of the TAA.

Disclosure of this information does not fall within any of the exceptions to the confidentiality obligation listed in sections 18D to 18J of the TAA.

### **Right of review**

If you disagree with my decision on your OIA request, you can ask an Inland Revenue officer to review my decision. To ask for an internal review, please email the Commissioner of Inland Revenue at: [CommissionersCorrespondence@ird.govt.nz](mailto:CommissionersCorrespondence@ird.govt.nz).

Alternatively, under section 28(3) of the OIA you have the right to ask the Ombudsman to investigate and review my decision. You can contact the office of the Ombudsman by email at: [info@ombudsman.parliament.nz](mailto:info@ombudsman.parliament.nz).

### **Publishing of OIA response**

Please note that Inland Revenue regularly publishes responses to requests that may be of interest to the wider public on its website. We consider this response is of public interest so will publish this response in due course. Your personal details or any information that would identify you will be removed prior to it being published.

Thank you for your request. I trust that the information provided is of assistance to you.

Yours sincerely



Rebecca McStay  
**Segment Management Lead, Customer & Compliance Services**