



2 September 2025

[Redacted]
[Redacted]

Dear [Redacted]

Thank you for your request made under the Official Information Act 1982 (OIA), partially transferred to Inland Revenue from the Treasury on 5 August 2025. You requested the following (numbered for ease of response):

1. *BN2025/248 Briefing Note-Long-term insights briefing*
2. *BN2025/255 Supplementary information to the report IR2025/199 - Options to expand FamilyBoost*
3. *IR2025/187 Cabinet paper-Policy measures for inclusion in the Taxation (Annual Rates for 2025-26) Bill*
4. *25SR17 Weekly Status Report*
5. *IR2025/200 GST and joint ventures – final policy recommendations*
6. *BN2025/278 Mullen-Winiata Petition – KiwiSaver access for under 18s*
7. *IR2025/267 Draft Cabinet paper: Ensuring FamilyBoost reaches more families*
8. *IR2025/190 Non-fiscal remedial measures for inclusion in the Taxation (Annual Rates for 2025-26) Bill*
9. *BN2025/282 Speaking notes for the Cabinet meeting on FamilyBoost*
10. *BN2025/291 Overseas donee status: Using legislation to implement decisions*
11. *BN2025/296 Draft Cabinet paper – Further measures for inclusion in the Taxation (Annual Rates for 2025-26) Bill*
12. *BN2025/270 Information release for review: Submissions on the Taxation and the not-for-profit sector officials' issues paper*
13. *BN2025/276 Overseas based Student Loan Borrowers Compliance*
14. *BN2025/298 Participating Advisor Initiative.*

Information being released

I am partially releasing documents one, four, six, nine, 12, 13, and 14, attached as **Appendix A**, with some information withheld under the following sections of the OIA, as applicable:

- 6(a) - to avoid prejudice to the security or defence of New Zealand or the international relations of the government,
- 9(2)(a) - to protect the privacy of natural persons,
- 9(2)(f)(iv) - to maintain the constitutional conventions for the time being which protect confidentiality of advice tendered by Ministers of the Crown and officials,
- 9(2)(g)(i) - to maintain the effective conduct of public affairs through the free and frank expression of opinions by or between or to Ministers of the Crown or members of an

organisation or officers and employees of any public service agency or organisation in the course of their duty, and

- 18(c)(i) - where making the requested information available would be contrary to the provisions of a specified enactment, namely Inland Revenue's confidentiality obligations in section 18(1) of the Tax Administration Act 1994 (TAA), and obligations under section 18(3) (in conjunction with section 143C(l)(a)) of the TAA, which prevent the Commissioner of Inland Revenue from disclosing any item of revenue information if the release of the information would adversely affect the integrity of the tax system or prejudice the maintenance of the law.

Please note that the attachments to document *BN2025/282 Speaking notes for the Cabinet meeting on FamilyBoost* are withheld in full under section 9(2)(g)(i) of the OIA, to maintain the effective conduct of public affairs through the free and frank expression of opinions by or between or to Ministers of the Crown or members of an organisation or officers and employees of any public service agency or organisation in the course of their duty.

Please note that I am withholding two attachments to document one: *BN2025/248: Briefing Note-Long-term insights briefing*, in full under section 9(2)(g)(i) of the OIA as these are draft documents. Final versions of these documents are available on Inland Revenue's tax policy website (taxpolicy.ird.govt.nz) by searching for '[Draft of Inland Revenue's long-term insights briefing 2025](#)'.

Please note that I am also withholding the attachments to document 12: *BN2025/270: Information release for review: Submissions on the Taxation and the not-for-profit sector officials' issues paper*, in full under section 18(d) of the OIA as these documents are publicly available on Inland Revenue's tax policy website by searching for '[Submissions received on Taxation and the not-for-profit sector](#)'.

As required by section 9(1) of the OIA, I have considered whether the grounds for withholding the information requested is outweighed by the public interest. In this instance, I do not consider that to be the case.

Information withheld

I am withholding documents five and 10 in full under section 9(2)(f)(iv) of the OIA to maintain the constitutional conventions for the time being which protect confidentiality of advice tendered by Ministers of the Crown and officials.

Information publicly available

I am refusing the release of the remaining documents (documents two, three, seven, eight, and 11) under section 18(d) of the OIA, as the information will soon be publicly available on Inland Revenue's Tax Policy website (taxpolicy.ird.govt.nz).

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.

Publishing of OIA 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.

Thank you again for your request.

Yours sincerely



Kerryn McIntosh-Watt
Policy Director

Briefing note

Reference: BN2025/248

Date: 3 June 2025

To: Revenue Advisor, Minister of Revenue – Angela Graham
Private Secretary, Minister of Revenue – Helen Kuy
Revenue Advisor, Minister of Finance – Emma Grigg/Carl Harris

cc: Peter Mersi, Commissioner
David Carrigan, Deputy Commissioner
Graeme Morrison, Policy Director
Kerryn McIntosh-Watt, Policy Director
Phil Whittington, Policy Director
Joanne Petrie, Executive Support Advisor to the Commissioner
Jill Compton, PA to Deputy Commissioner
Governance, Ministerial & Ministerial Services

From: Felicity Barker

Subject: Long-term insights briefing

Purpose

1. Attached to this briefing note is Inland Revenue's draft Long-term Insight Briefing and a summary of that document.
2. Inland Revenue intends to release these documents later in June.
3. The LTIB looks at how to create a durable tax system in the face of long-term fiscal pressures. It explores the pros and cons of several issues. It is not the purpose of LTIBs to make recommendations.
4. The summary document provides an overview of the main issues covered. The Minister may like to read the summary document.
5. The Treasury has been provided with a copy of these documents.

Felicity Barker
Policy Lead
s 9(2)(a)



Inland Revenue
Te Tari Taake

25SR17 Status Report

Weekly update for the Minister of Revenue

Week ending: Friday 13 June 2025
Date issued: Thursday 05 June 2025

New topical issues

New items since the last Status Report (issued on 29 May 2025).

Operational	
FamilyBoost Update	Since the last update, for the period between 29 May 2025 to 4 June 2025, we have: - received 400 registrations - created 358 FamilyBoost accounts Since registrations opened until 4 June 2025, inclusive, we have: - received FamilyBoost registrations from 77,182 households - created FamilyBoost accounts for 76,335 households 53 registrations still in progress and have declined 794 Since claims opened until 4 June 2025, inclusive, we have: received 172,153 claims relating to 70,061 households 64,105 relate to the quarter period ending 30 Sept 2024 55,516 relate to the quarterly period ending 31 Dec 2024 52,532 relate to the quarterly period ending 31 Mar 2025 paid \$49,910,448 towards 136,373 claims for 59,579 households \$17,573,806 relates to the quarterly period ending 30 Sep 2024 for 46,900 claims \$15,792,203 relates to the quarterly period ending 31 Dec 2024 for 44,398 claims \$16,544,439 relates to the quarterly period ending 31 Mar 2025 for 45,075 claims 1,370 claims still in progress and have declined 28,336. Note: Data provided is always point in time as cases stage throughout the day. The individual Paid values are rounded and may result in some total Paid discrepancies.
Electronic Sales Suppression Tools (ESST) - Search Operations Auckland	As part of our ongoing efforts to address the hidden economy, Inland Revenue is continuing to focus on suspected misuse of Electronic Sales Suppression Tools (ESST) to under-report income. Over the coming week, Customer Compliance Specialist staff will carry out a series of warranted and warrantless search operations, along with unannounced visits to hospitality businesses across Auckland's CBD and surrounding areas. Eight operations are scheduled, covering both residential and commercial premises. Approximately 30 Inland Revenue staff - including digital forensics experts - will be involved. We have advised the New Zealand Police of our activities and have extensive experience conducting these operations, with New Zealand Police support available if needed. This initiative follows similar enforcement activity also in the Auckland and Northland areas earlier this year.

Upcoming Cabinet papers

Minister(s)	Paper	Meeting	Expected meeting date
MoR, MoF	Measures for inclusion in the August 2025 omnibus taxation Bill	ECO	25/06/2025
MoR, MoF	Ensuring FamilyBoost reaches more families	CAB	30/06/2025
s 6(a)			
MoR, MoF	GST and joint ventures – final policy recommendations	ECO	16/07/2025
s 9(2)(f)(iv)			

Upcoming reports

Policy

IR Reference	Referral to and/or action sought from Ministers	Title	Description	Cabinet paper (include date & committee)	Due to Minister (Week ending)
IR2025/162	MoR: Agree	Setting the deemed rate of return and decreasing the FBT prescribed rate of interest	Report seeking agreement to Order in Council to set the deemed rate of return for the 2024-25 income year and to an Order in Council decreasing the FBT prescribed rate of interest for loans provided to employees for the July quarter.	LEG 21/07/2025	13/06/2025
IR2025/190	MoR: Indicate, Agree, Refer	Non-fiscal remedial items for the August 2025 omnibus taxation Bill	This report seeks the Minister's agreement to remedial amendments for inclusion in the 2025-26 Annual Rates Bill. These amendments do not have fiscal implications.		13/06/2025
IR2025/191	MoR, MoF: Indicate, Agree, Note	Fiscal remedial items for the August 2025 omnibus taxation Bill	This report seeks Ministers' agreement to remedial amendments for inclusion in the 2025-26 Annual Rates Bill. These amendments have fiscal implications.		13/06/2025
IR2025/200	MoR, MoF: Agree	GST and joint ventures – final policy recommendations	Briefs Ministers on feedback received during public consultation and makes final recommendations.	WCO 25/06/2025	13/06/2025

IR Reference	Referral to and/or action sought from Ministers	Title	Description	Cabinet paper (include date & committee)	Due to Minister (Week ending)
BN2025/216	MoR, MoF: Note	s 18(c)(i) Tax Status	Advice in response to request by s 18(c)(i) for a specific income tax exemption.		13/06/2025
s 9(2)(f)(iv)					
IR2025/167	MoR: Note	Adjusting the per diem threshold for film workers	Provides information on the CIR's power to make a CPI adjustment to the film worker per diem.		20/06/2025
s 6(a)					
IR2025/235	MoR: Note, refer to MoF	Tax monitoring report: Collections to May 2025	Tax outturn monitoring report for May 2025 with variances reported against BEFU2025		27/06/2025
s 9(2)(f)(iv)					

IR Reference	Referral to and/or action sought from Ministers	Title	Description	Cabinet paper (include date & committee)	Due to Minister (Week ending)
IR2025/241	MoR: Note, Agree, Refer MoF: Note	Tax Treaty Work Programme 2025-2026	Report seeking MoR's approval of the proposed DTA work programme for 2025-2026.		04/07/2025
BN2025/218	MoR: Note	Meeting with Tax Justice Aotearoa	The Minister is meeting with Tax Justice Aotearoa on 15 July. This note briefs the Minister on the agenda items proposed by Tax Justice Aotearoa.		11/07/2025
s 9(2)(f)(iv)					
IR2025/221	MoR, MoF, MSD: Agree	Report back on 'Empowering families: increasing certainty and preventing debt in the Working for Families scheme" discussion document	Report to Ministers on submissions received on the discussion document and seeks decisions on next steps.		15/08/2025

Upcoming meetings/events

10 June	CTG
13 June	Minister of Revenue meeting – Estimates prep
16 June	Going for Growth Ministerial Group – Innovation Technology and Science
17 June	Minister of Revenue meeting – Estimates prep TBC
18 June	Vote Revenue Estimates Hearing
24 June	Minister of Revenue meeting
26 June	Southern Cross
30 June	Going for Growth Ministerial Group: Competitive Business Settings Group
10 July	Tax System Forum
14 July	Joint Ministers' meeting
15 July	Minister of Revenue meeting
15 July	Tax Justice Aotearoa
22 July	Minister of Revenue meeting
22 July	TAG Dinner
28 July	Going for Growth Ministerial Group – Innovation Technology and Science
29 July	Minister of Revenue meeting
06 August	Deloitte Tax Conference
11 August	Joint Ministers' meeting
11 August	Going for Growth Ministerial Group: Competitive Business Settings Group
12 August	Minister of Revenue meeting
19 August	Minister of Revenue meeting

IR publicity

Date	Topic	Channels
10 March to June 2025	Sharing economy GST changes for online services From 10 March we are running a 4-month campaign to raise awareness about the rules affecting sellers of listed services (drivers, deliverers, and short-stay and visitor accommodation owners). These changes have been implemented in 2024 and from April 2025. We are encouraging customers to check if and how the rules apply to them relating to flat rate credits, and how to complete their income tax return for the 2025 income tax year.	Campaign landing page Digital advertising Social media advertising Business.govt.nz
17 March to June 2025	Small business cashflow scheme From 17 March-30 June we're running a marketing campaign to raise awareness that many loans under the Small Business Cashflow Loan Scheme (SBC) will be reaching their Final Repayment Date. If not repaid, loans start automatically defaulting in START. In May we sent letters through myIR to approximately 19K customers whose loans are approaching their final repayment date. We also published a media release on 12 May - the 5-year anniversary of the SBC loan go-live. All campaign activities encourage customers to visit ird.govt.nz/sbc-loan .	Campaign landing page Digital advertising Social media advertising Letters/e-notifications (DM) Media releases Business.govt.nz
March to June 2025	Brightline The purpose of this campaign is to remind customers of the changes to Brightline property rules that were made in 2024. Activity will run for four months and remind customers that for properties sold on or after 1 July 2024, the bright-line property rule applies if the property is sold within 2 years of purchasing it.	Digital advertising, social media advertising
March to June 2025	Interest deductibility The purpose of this campaign is to remind customers of the current interest limitation rules for the 2024/25 filing year and bring awareness to the changes coming from 1 April 2025.	Digital advertising, social media advertising
April to June 2025	2025 Tax Toolbox – Construction – Round 3 The purpose of this campaign is to encourage tradies to address their overdue returns and outstanding debt and remind them about their general tax obligations, including: • Record keeping • Expenses • Income tax • GST • Employer obligations	Digital advertising, social media advertising, out-of-home advertising, radio advertising, emails and letters (direct marketing), SMS.

Date	Topic	Channels
	The campaign also encourages customers to register for seminars or business advisory visits if they need more support.	
3 April to June 2025	Fringe Benefit Tax – common mistakes There are a number of common mistakes people make when it comes to Fringe Benefit Tax (FBT) and some widely held misconceptions. The main purpose of this campaign is to improve FBT compliance by highlighting things that people sometimes get wrong, so we can, in turn, support our customers to make sure they get it right.	Digital advertising, social media advertising.
May to June 2025	7 July income tax returns The 7 July marketing campaign runs each year with the purpose of encouraging customers to file on time (by 7 July) and online via myIR. With various changes introduced over the past few years, including new trust disclosure requirements and property interest limitation rules, our messaging this year will also continue to remind customers about their new filing requirements and how to file correctly.	Digital advertising, social media ads (paid/native), Paid Search, Front of house promotional slides, phone messaging, website home page tile, website campaign landing page and direct marketing – emails/letters.
June 2024 to June 2025	FamilyBoost Campaign to educate families (parents and caregivers) about what FamilyBoost is, who might be eligible, how to register and claim.	Digital advertising, social media advertising, out-of-home advertising, radio advertising, emails and letters (direct marketing).
July 2024 to June 2025	Monthly campaign to GST customers Monthly reminders for GST customers to file and pay their GST on time. Encourages them to self-serve online.	Social media reminders.
July 2024 to June 2025	Student loans This is targeted to overseas based customers or those thinking of moving overseas. The purpose is to raise awareness of their repayment obligations, to encourage them to log into myIR and to make the required payment. Direct campaigns to Overseas Based Borrowers: - September24 – Repayment due date reminder - October24 – Missed payment follow up - March25 – Repayment due date reminder - April 25 – Missed payment follow up	Targeted emails, letters, social media, and digital advertising.
August 2024 to June 2025	Donation Tax Credit This campaign aims to maintain customer awareness of digital filing for donation tax credits through myIR, throughout the year. Recent data tells us that paper filing rates are decreasing year-on-year.	Social media and FOH.

Date	Topic	Channels
	In previous years we saw no need for a targeted approach (no paid ads). However, based on a recent piece of work surrounding DTC, the Policy team presented some findings to gain a deeper understanding of this space. This was from the perspective of both donors and donees. As a result of these insights, we will apply a more targeted approach to: • Reach younger and middle-aged audiences (ages 18-40+) to spread awareness around DTC. • Reach older generations (ages 50+) to encourage them to use myIR. • Dispel the misconception that claiming is difficult, as it can be simple. • Keep encouraging people to claim throughout the year and beat the rush. • Highlight positive stories about claiming if there is an appetite for it.	
February to August 2025	End of tax year The purpose of this campaign is to: Engage: customers with tips to help with the end of tax year – logging into myIR and updating bank account and contact details. Inform: Working for Families customers – when they can expect their IITA/WfFTC assessment square up and why there could be a delay between receiving each one. We want to inform customers and reduce 'low value' contacts.	Digital advertising, social media ads (paid/native), Paid Search, Front of house promotional slides, phone messaging, website home page tile, website campaign landing page and direct marketing – emails/letters.
June 2025 to August 2026	Budget 2025 Multiple mini campaigns to make people aware of the tax and social policy changes announced on Budget Day 2025. Investment Boost: 20% deductions for the costs of new business assets acquired on or after 22 May 2025. We'll have a mini campaign live from June to August 2025. KiwiSaver changes: several changes will come into effect on 1 July 2025 and 1 April 2026. We'll have a mini campaign live from June to August 2025. Working for Families changes and public consultation. We'll have a mini campaign live promoting the consultation in June, running until 3 July 2025 (the consultation close date).	Digital advertising, social media advertising, Google search advertising, possibly radio advertising.

Official Information Act requests

MoR OIAs – for Minister to respond.

Ref no.	Date due to MoR office	Statutory deadline	Requester	Subject
MOIA 297-25 (25OIA2206)	Received	Extended to: 09/06/2025	s 9(2)(a)	All communications between the MoF or her office and the MoR or his office, and to TSY or Inland Revenue regarding FamilyBoost between 17 to 24 April
MOIA 310-25 (25OIA2268)	04/06/2025	11/06/2025	s 9(2)(a)	A list of documents produced or received by the MoR in April and copies of IR2025/078 & BN2025/113
MOIA 312-25 (25OIA2274)	05/06/2025	12/06/2025	s 9(2)(a)	All documents and communications received by the MoR since 1 January 2024 relating to tax for unrelated business income for charitable entities, all documents received by the MoR relating to the Taxation and the non-for-profit issues paper
MOIA 321-25 (25OIA2338)	18/06/2025	26/06/2025	s 9(2)(a)	Copies of 24SR67 Weekly Status Report and 25SR09 Weekly Status Report

CIR OIAs – for Minister's office to note or consultation.

Ref no.	Date due to MoR office	Statutory deadline	Requester	Subject
25OIA2191	Received	Extended to: 09/06/2025	s 9(2)(a)	Copies of all advice sent to the MoF and MoR or their offices regarding FamilyBoost in the last 2 months
25OIA2194	Extended to: 09/06/2025	Extended to: 24/06/2025	s 9(2)(a)	All comms between IR officials and the MoF's office re FamilyBoost rebate scheme from 14 October 2023 to date, and all internal comms regarding the modelling/forecasting for FB scheme
25OIA2202	Received	Extended to: 09/06/2025	s 9(2)(a)	All communications sent from or received by tier one and tier two staff regarding FamilyBoost between 17 to 24 April
25OIA2192	Received	Extended to: 09/06/2025		The modelling done for the FamilyBoost scheme uptake, including any updates, and copies of all internal communication about WPQs about FamilyBoost in the last two months
25OIA2208	Received	Extended to: 11/06/2025	Member of the Public	Number of families that have applied, approved and received FamilyBoost payments, and reports/analyses on the reasons for low uptake of the scheme
25OIA2203	Received	Extended to: 09/06/2025	Member of the Public	Assumptions behind the updated FamilyBoost forecast of \$723m

Ref no.	Date due to MoR office	Statutory deadline	Requester	Subject
25OIA2239	Extended to: 25/06/2025	Extended to: 04/07/2025	s 9(2)(a)	Advice and analysis prepared on the taxation of charities where these matters are considered, specifically the estimates of the fiscal benefit and how that has been calculated
25OIA2257	09/06/2025	10/06/2025	s 9(2)(a)	Latest forecast of debt impairments and write-offs (including PAYE) for the 2025 year and reason for increase over past couple years
25OIA2273	Extended to: 25/06/2025	Extended to: 04/07/2025	s 9(2)(a)	All documents regarding the tax for unrelated business income for charitable entities prior to the 24 February 2025 issues paper and all documents relating to the Taxation and the non-for-profit issues paper
25OIA2286	13/06/2025	16/06/2025	s 9(2)(a)	All reports, findings or assessments, communications provided by Tenzing and Martin Jenkins consultations relating to the Data Analytics and Insights (DA&I) data diagnostic and restructure work
25OIA2290	11/06/2025	17/06/2025	s 9(2)(a)	Inland Revenue's total redundancy spend, numbers of confirmed job cuts, total cost savings due to the restructures from 1 November 2023 to 19 May 2025, by month

Ref no.	Date due to MoR office	Statutory deadline	Requester	Subject
25OIA2300	13/06/2025	16/06/2025	Member of the Public	Internal decision-making communications, the privacy impact assessment and internal policies breached in the sharing of this unhashed file, confirmation of what remedial steps have been taken, including internal reviews, process changes, and staff accounts
25OIA2309	16/06/2025	23/06/2025	s 9(2)(a)	All background material provided to the MoR or the MoF, including internal communications, about the BestStart and WfF changes in Budget 2025
25OIA2310	19/06/2025	23/06/2025		Copies of all advice regarding the changes to the BestStart Tax Credit
25OIA2312	17/06/2025	25/06/2025		Copies of all advice sent to the MoR/MoF and ELT regarding funding decisions, including funding bids, decisions and impacts, in the context of Budget 2025
25OIA2327	17/06/2025	25/06/2025	s 9(2)(a)	Copy of BN2025/184: FamilyBoost numbers Finance
25OIA2328	24/06/2025	25/06/2025	s 9(2)(a)	Copies of IR2025/008: Debt to government framework - response to FinCap report & BN2025/184: FamilyBoost numbers Finance

Ref no.	Date due to MoR office	Statutory deadline	Requester	Subject
25OIA2337	26/06/2025	27/06/2025	s 9(2)(a)	Reports to the Public Service Commission on how IR complied with the Plain Language Act 2022
25OIA2339	24/06/2025	25/06/2025	s 9(2)(a)	Those receiving the KiwiSaver government voluntary contribution by gender, split by full/partial
25OIA2340	20/06/2025	27/06/2025	Member of the Public	Copies of all documents that consider the fiscal, integrity, or distributional impacts of proposals in the May 2025 "Empowering Families" Government discussion document
25OIA2341	20/06/2025	27/06/2025	Member of the Public	Any written documents, reports, memos, letters, notes, emails and draft documents related to the Working for Families Stewardship Programme of Work
25OIA2352	30/06/2025	01/07/2025	s 9(2)(a)	Inland Revenue's current work from home policy, copy of any previous versions of the work from home policy within the specified timeframe, including the dates each version was in effect
25OIA2355	30/06/2025	01/07/2025	Member of the Public	Total number of overseas-based student loan debtors arrested from 2011/12 to the current period of 2025/26

Ref no.	Date due to MoR office	Statutory deadline	Requester	Subject
25OIA2356	30/06/2025	01/07/2025	Member of the Public	Any generic outreach programs addressing student debt among overseas debtors—such as surveys, advertising, or interviews—including details on participant numbers, targeted countries, demographics, and dates of implementation
25OIA2364	01/07/2025	02/07/2025	s 9(2)(a)	Income tax payment obligations that have been waived, written off, or remitted by tax year from 2018 - 2024

Briefing note

Reference: BN2025/278

Date: 12 June 2025

To: Revenue Advisor, Minister of Finance – Carl Harris
Revenue Advisor, Minister of Revenue – Angela Graham
Private Secretary, Minister of Revenue – Helen Kuy

From: Joshua Fowler, Ella Patterson

Subject: **Mullen-Winiata Petition – KiwiSaver access for under 18s**

Purpose

1. This briefing note informs you of Inland Revenue's proposed response to the petition of Issie Mullen-Winiata.

Background

2. On 20 May 2025, the petitions committee asked Inland Revenue to provide a written response to the petition of Issie Mullen-Winiata by 17 June 2025. The petition requests

That the House of Representatives makes it mandatory for employers to contribute to KiwiSaver for all workers under 18.

3. The reason for Ms. Mullen-Winiata's petition is given as:

I am petitioning because, as an under-18 worker, I find it unjust that I miss out on KiwiSaver contributions while doing the same work as those over 18. I believe this change is essential for young workers, as buying a first home in New Zealand is incredibly challenging, and this change would ensure equal access to retirement savings and support first-home buyers. In my opinion, allowing us to start saving earlier is vital, for both buying a first home and ensuring retirement savings.

Discussion

4. A copy of our proposed reply is **enclosed**. This notes that Budget 2025 introduced several changes to existing KiwiSaver settings, including reforms to KiwiSaver age eligibility settings. These include:
 - Extending eligibility for the government contributions to those aged 16 and 17 from 1 July 2025; and
 - Extending eligibility criteria for the compulsory employer contribution to those aged 16 and 17 from 1 April 2026.
5. We have additionally noted that any further work on age eligibility settings would need to be resourced as part of the Governments tax and social policy work programme.

Consultation with the Treasury

6. The Treasury was informed about this briefing note.

Joshua Fowler
Senior Policy Advisor

s 9(2)(a)

Ella Patterson
Policy Advisor

s 9(2)(a)



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[X] June 2025

Greg O'Connor
Chairperson
Petitions Committee
Parliament Buildings
WELLINGTON

Dear Mr. O'Connor,

Petition of Issie Mullen-Winiata: Ensure equal KiwiSaver rights for under 18s

Thank you for your email of 20 May 2025, requesting a submission from Inland Revenue on the matter raised in Ms. Mullen-Winiata's petition.

Ms. Mullen-Winiata's petition asks the Government to extend eligibility for compulsory employer KiwiSaver contributions to all employees aged under 18. Ms. Mullen-Winiata argues that this change would improve equity for young people, encourage financial literacy and increase long-term financial wellbeing.

Background to the KiwiSaver scheme

KiwiSaver is a voluntary employment-based retirement savings scheme. KiwiSaver aims to increase individuals' financial well-being and independence in retirement. The scheme also seeks to encourage a long-term savings habit and asset accumulation by individuals.

Under current KiwiSaver settings, members must be aged 18 to 64 to be eligible for compulsory employer KiwiSaver contributions. This age criteria is also relevant to member tax credit eligibility. These settings were originally intended to ensure that KiwiSaver did not encourage young people to leave school early or avoid engaging in higher education.

Budget 2025 changes

Budget 2025 introduced several changes to existing KiwiSaver settings, including increasing employer and employee contribution rates and income testing eligibility for the government contribution. Budget 2025 also reformed KiwiSaver age eligibility settings. In particular, to encourage first-time employees to adopt a savings habit, the following changes have been introduced:

- From 1 July 2025, the eligibility criteria for the government contribution will be updated to include those aged 16 and 17.
- From 1 April 2026, the eligibility criteria for the compulsory employer contribution will be updated to include those aged 16 and 17.

Further information about changes to KiwiSaver scheme settings made as part of Budget 2025 is available online at <https://www.budget.govt.nz/budget/2025/at-a-glance/kiwisaver.htm>.

Any further work on age eligibility settings for those under 16 would need to be resourced through the Government's tax and social policy work programme.

Yours sincerely,

Carolyn Elliott,

Policy Lead, Policy

Inland Revenue



Briefing note

Reference: BN2025/282

Date: 26 June 2025

To: Revenue Advisor, Minister of Revenue – Angela Graham
Finance Advisor, Minister of Finance – Carl Harris
Private Secretary, Minister of Revenue – Helen Kuy

From: Murray Shadbolt, Andraya Heyes

Subject: Speaking notes for CAB meeting of 30 June on FamilyBoost tax credit

Purpose and background

1. Attached to this briefing note are speaking notes for the Ministers of Finance and Revenue on the Cabinet paper *Ensuring FamilyBoost reaches more families*, which is being considered by the Cabinet on 30 June 2025.
2. We have also attached a *FamilyBoost: Backpack Questions and Answers* document and a *Frequently Used Numbers factsheet* to aid Ministers in answering questions on some topics which may be raised during the Cabinet and any post-Cabinet announcement.
3. We are also preparing internal communication to staff and basic public questions and answers on the tax policy webpage for any post-Cabinet announcement.

Murray Shadbolt
Principal Policy Advisor
s 9(2)(a)

Briefing note

Reference: BN2025/270

Date: 26 June 2025

To: Revenue Advisor, Minister of Revenue – Angela Graham
Private Secretary, Minister of Revenue – Helen Kuy
Revenue Advisor, Minister of Finance – Carl Harris

From: Charles Ngāki

Subject: **Information release for review – Submissions on the “Taxation and the not-for-profit sector” officials’ issues paper**

Overview

1. On 7 July 2025, Inland Revenue intends to proactively release 826 submissions received on the “*Taxation and the not-for-profit sector*” officials’ issues paper.
2. Alongside this proactive release, officials will provide a summary of the key themes identified within the submissions.

Reason for release

Release of submissions

3. On 5 April 2025, Inland Revenue received its first Official Information Act 1982 (OIA) request for submissions on the “*Taxation and the not-for-profit sector*” officials’ issues paper. We currently have four requests, indicating a clear level of public interest in the consultation process.
4. On 6 May 2025, Inland Revenue noted its intention to proactively release the submissions on the officials’ issues paper to manage its responses to the OIA requests.
5. We note that previous Ombudsman rulings have clarified that public submissions collected through consultation are not considered internal government advice. As such, Inland Revenue cannot withhold these submissions on the grounds that they relate to advice that is still under active consideration.
6. If agencies intend to proactively release submissions, this must occur within a reasonable timeframe for responding to an OIA request. Accordingly, Inland Revenue has committed to releasing the submissions by 7 July 2025. This approach ensures compliance with OIA expectations, supports transparency, and helps maintain public trust in the consultation process.

Release of summary of submissions

7. Alongside the proactive release of submissions, officials propose providing a summary of the key themes identified within submissions. This will align with the summary of themes provided to Ministers on 4 April 2025 (IR2025/146 refers).
8. Officials consider the release of this summary to be a risk mitigation measure. Further detail is provided below (paragraph 12).

Information withheld

9. In previous reports, officials stated that Inland Revenue received 900 submissions on the "*Taxation and the not-for-profit sector*" issues paper (IR2025/146, BN2025/213). However, we intend to release 826 submissions. This is because there were duplicate submissions, some written material received should not have been counted as a submission and some submitters asked for their submission to be withheld under the OIA.
10. In addition, several late submissions were received that we acknowledged, noted were received after the due date, and were not able to include in our immediate analysis. However, we will consider these in future policy work. We will not be proactively releasing these late submissions.
11. Within the submissions being released, some information has been withheld or redacted under the provisions of the OIA. These provisions include:
 - Section 9(2)(a) – to protect the privacy of natural persons, including deceased people.
 - Section 9(2)(b)(ii) – to protect the commercial position of the person who supplied the information or who is the subject of the information.
 - Section 18(c)(i) – the making available of the information requested would be contrary to the provisions of a specified enactment.

Risks and issues

12. Releasing this information carries several potential risks, including:
 - Once submissions are public, Inland Revenue cannot control how they are interpreted or used by media, advocacy groups, or other parties.
 - Strong opposition to proposed changes, particularly from prominent charities or public figures, could attract media coverage.
 - Ministers may be asked to respond to the content of submissions, especially if they include controversial or sensitive material.
 - Some submitters might object to their submission being publicly disclosed, even though they were advised of this possible outcome.
13. Risk mitigations include:
 - The summary of key themes, published alongside the submissions, should help ensure that public and media commentary reflects the overall direction and intent of the review, rather than being influenced by individual submissions and could help to balance the public conversation.
 - In the officials' issues paper, submitters were informed that their submission could be the subject of an OIA request and were asked to provide their view on whether and to what extent their submission should be withheld and the reasons for withholding in accordance with the OIA. Twenty-six submissions requested redactions. We reviewed these requests in accordance with the OIA and have made the appropriate redactions.

Consultation

14. The Treasury were consulted and have reviewed the information release.

Approval

15. The draft information release was reviewed and approved by Charles Ngāki.

Details for publishing

16. Officials intend to publish this information on 7 July 2025 on the Inland Revenue Tax Policy website.

Attachments

17. Attached is the draft information release with the proposed redactions marked but not applied and the summary of submissions.

Charles Ngāki

Policy Lead

s 9(2)(a)

Briefing Note

Reference: BN2025/276

Date: 30 June 2025

To: Revenue Advisor, Minister of Finance - Carl Harris
Revenue Advisor, Minister of Revenue – Angela Graham
Private Secretary, Minister of Revenue – Helen Kuy

From: Jane Elley - Customer Segment Leader, Individuals Customer Segment

Subject: Overseas based Student Loan Borrowers Compliance

Purpose

1. This briefing note provides an update of recovery activity taken to collect outstanding student loan repayment obligations. Officials are available to meet Ministers if there are further questions or they would like more detail.

Key points

- Overseas borrower student loan repayment default has remained persistently high, over 70% on average in the last decade. Overseas borrower student loan debt has ballooned to \$2.3b as of May 2025. This is despite sustained efforts by Inland Revenue Te Tari Taake ('IR') to improve compliance, including several policy changes and targeted funding to mobilise interventions. If the status quo remains, overseas borrower debt could surpass \$3b by 2028, over \$5b by 2032.
- While we are exceeding our Budget 2024 funding targets, there are challenges of getting good compliance from this population, and chasing overseas defaulters is resource heavy and often not sustained if they ignore our requests and actions.
- Based on current performance, we are tracking to achieve an increase in repayments of 38-41% by 30 June.
- Repayments received year to date total over \$226M. This is a 40% increase in comparison to repayments collected this time last year.
- Inland Revenue has been reaching OBBs through various advertising channels, including search, video, display digital advertising, and social media. We have sent out over 200,000 emails, almost 20,000 letters and 50,000 SMS, as well as phone calls to overseas based borrowers.
- An arrest at the border was recently conducted and we have a further 142 individuals on our arrest watchlist. Our experience is that the actual arrest does not resolve significant debt, but the threat of arrest does.
- We are using overseas collection agencies to help collect OBB debt. During the last quarter, being Jan – Mar 2025, the agencies helped collect defaults from 3,742 individuals.

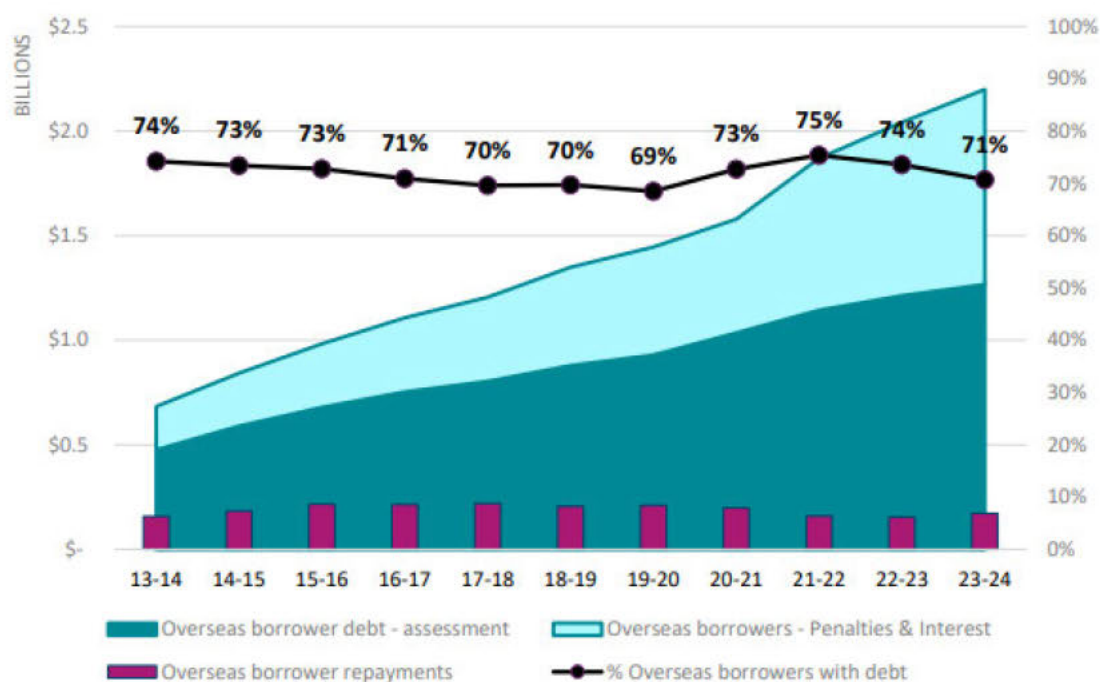
- Between 1 July 2024 until 30 April 2025, 917 OBBs received late payment penalty interest remission amounting to a total of \$12.4m.
- Between 1 July 2024 until 30 April 2025, 28,328 OBBs applied for and were granted \$45.8m in hardship relief.
- s 9(2)(f)(iv)
- s 18(c)(i)
s 9(2)(f)(iv)

Further detail

Background

2. As of 30 May 2025, 113,521 Student Loan borrowers were determined to be based overseas. Of this group, 69% have defaulted their Student Loan repayment obligations in comparison to less than 5% of New Zealand based borrowers being in default. The value of default totals \$2.3b with over \$1b being penalties and interest. Overseas Based Borrowers (OBB) are spread across more than 100 countries.

FIGURE 1: OVERSEAS BORROWER STUDENT LOAN DEFAULT OVER TIME



3. s 9(2)(g)(i)

s 9(2)(g)(i)

4. This example is from one of several letters to the Prime Minister in 2020/21 highlighting the impact of long-term overdue repayments and accumulating loan balances.

The borrower originally took out a \$23,000 loan in the early 1990s. Although they did not meet their repayment obligations while overseas in the early years, they have consistently repaid over \$64,000 in the past 20 years. Despite this, their loan balance remains at \$37,000—meaning the total amount paid is more than four times the original loan.

5. A further example of the impact of how current legislation can limit IR's ability to reach pragmatic settlements, even when borrowers are willing to engage and resolve their debt.

The borrower, who took out a \$47,500 loan in the 1990s, moved overseas in 2006 and made only sporadic repayments. By early 2022, her loan balance had grown to \$115,000—comprising \$71,400 in base interest and \$9,800 in late payment penalties.

When she approached IR for a resolution, she was advised she would need to pay \$800 per month, plus an additional \$5,000 annually, to stay on track and reduce the loan. In response, the borrower offered a full and final settlement of \$39,400. While IR agreed to remit the late payment penalties, it was unable to negotiate on the \$71,400 in base interest due to legislative constraints. As a result, the offer was declined.

6. Around 24,000 overseas based defaulters have been an OBB for more than 15 years, are not registered for myIR and have no repayment plan in place. The total default of this borrower group is \$1.3b. Of this amount, penalties total \$704m. Default for this borrower group is expected to grow \$60-\$62M over the next 12 months.

7. Recovering debt from this group is difficult, however with the funding provided in Budget 24 we have been exceeding our repayment targets.

8. Customer insights were gathered from Interviews with 32 overseas borrowers and a survey of 1,217 borrowers preparing to leave, currently overseas and returned. From this research, three key barriers emerged to overseas borrowers paying.

- Paying overseas requires active decision making and is more easily avoided
- Borrowers lack motivation due to low sense of obligation or urgency to pay
- There is limited incentive to pay and a perceived lack of consequence

9. s 9(2)(f)(iv)

Progress

10. During April, Inland Revenue passed the Budget 24 target to collect \$189M Student Loan repayments for the financial year ending 30 June 2025. Based on current performance, we are tracking to achieve an increase in repayments of 38-41% by 30 June.

11. Much of this success can be attributed to ramped up Student Loan Compliance interventions, made possible by the increased funding in Budget 24.

12. We have been specifically targeting OBBs within the following groups:

- OBBs that own property within NZ or have NZ based investments
- The 150 Australian based debtors with highest default
- The 100 United Kingdom based debtors with highest default
- OBBs who have been back to NZ three or more times in the last 12 months
- OBBs who missed their September 2024 and their 30 March 2025 Repayments
- OBBs who have defaulted on their instalment arrangement.

13. Of the 12,415 borrowers we contacted within the above groups, 11% have entered repayment plans, and 8% have fully repaid their overdue amounts. They have collectively repaid \$9 million.

14. 304 OBBs were identified as owning NZ based property. During the first six months of focus on this group, payments of \$1.7 million were received. For defaulters within this group who have refused to engage and resolve their default, further legal enforcement action will be taken which may include NZ based bankruptcy or charging orders over their properties.

15. During the first six months of focusing on 151 OBBs with NZ-based investments, we received payments totalling \$84,000. For those who have refused to engage and resolve their defaults, we are considering further legal action. This could include deductions from their investments or bank accounts receiving interest income.

Arrest at border

16. Inland Revenue can apply to the New Zealand courts for a warrant to arrest persistent overseas-based borrowers who knowingly default on their repayment obligations.

17. Since July 1, 2024, we have notified 89 defaulters about the potential issuance of arrest warrants and have executed 1 arrest. As a result, 11 defaulters have taken action to avoid arrest by either making acceptable payments, entering repayment plans, or applying for hardship provisions.

18. We currently have 142 individuals on our watchlist, with a combined default amounting to \$14 million. The number of potential arrests will depend on their travel to and from New Zealand and whether they reach acceptable arrangements with us before any arrest is made. We anticipate an increase in this number as we address the challenges of serving legal documentation overseas. These challenges include locating defaulters and finding providers who can serve the documents.

Third party provider data and stats

19. During the last quarter, being Jan – Mar 2025, overseas collection agencies helped collect defaults from 3,742 individuals. Payments from these borrowers totalled \$1.5 million, with an additional \$1.3 million capitalised. A total of 162 borrowers have cleared their defaults, and 42 have fully repaid their loans. Additionally, 117 borrowers have active arrangements for their arrears. We will continue to send more defaulters' details to our overseas collection agencies each month.

Late Payment Interest (LPI)/Penalty Remission

20. A borrower may apply for relief from Late Payment Interest (LPI) and penalties. Remission of LPI or penalties can be a great motivator for a defaulter to make a lump sum payment to pay the default or the total loan in full.

21. Between 1 July 2024 until 30 April 2025, 917 defaulters received LPI/Penalty remission amounting to a total of \$12.4m.

Hardship Provisions

22. When borrowers struggle to meet their repayment obligations, they can apply for relief. If granted, this relief includes adding the outstanding amount back to the long-term loan balance, a process known as capitalisation.

23. Between 1 July 2024 until 30 April 2025, 28,328 OBBs applied for and were granted capitalisation (relief from immediate payment). The total value of these capitalisations amounted to \$45.8m.

Exploring Further Opportunities

24. Our existing contracts with third-party collection agencies allow us to use their data to locate individuals who have not updated their contact information. We use this data to reach out to defaulters, update their details, and resolve any defaults. We are also trialling a new provider with global reach and advanced data mining techniques of online content to locate defaulters.

25. To date, any defaults of UK-based individuals have been paid before registering a New Zealand-based judgment in the UK courts. As our compliance activities for this customer group progress, we will soon have a case to test this process.

26. An information exchange already exists with the Australian Tax Office to obtain contact details. This arrangement is in the process of being expanded to include income information.

27. s 9(2)(f)(iv)

28. s 9(2)(f)(iv)

29. Leveraging behavioural insights, we are identifying strategies to improve communication and encourage borrowers to fulfil their repayment obligations through ongoing research and trials.

30. Further options to improve overseas based student loan compliance.

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[REDACTED]

31. s 9(2)(f)(iv)

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Briefing note

Reference: BN2025/298
Date: 30 June 2025
To: Revenue Advisor, Minister of Revenue – Angela Graham
Private Secretary, Minister of Revenue – Helen Kuy
Private Secretary, Minister of Finance – Carl Harris
Copy to: Peter Mersi, Commissioner
Lisa Barret, Deputy Commissioner CCSB
David Carrigan, Deputy Commissioner Policy
Joanne Petrie, Executive Support Advisor to the Commissioner
Denise Wright, Management Support to Deputy Commissioner CCSB
Jill Compton, Business Support to Duty Commissioner Policy
Governance and Ministerial Services
From: Tony Morris, Customer Segment Lead, Significant Enterprises
Subject: **Participating Advisor Initiative**

Purpose

1. This note provides a high-level overview of Inland Revenue's (IR) operational compliance Participating Advisor (PA) initiative, following recent parliamentary questions.

Background

2. As part of IR's routine compliance activity with significant enterprises, IR evaluate a customer's tax governance and compliance frameworks. It is standard practice for IR staff to consider any independent reviews undertaken on these areas and assess the extent to which the findings may be relied upon, to avoid duplicating effort. This helps IR focus its resources on areas of concern and helps ensure the long-term compliance of these customers.
3. The PA initiative makes this informal approach more structured and provides clarity on how it works for both IR and customers. The initiative allows eligible customers to provide PA review reports undertaken by an approved participating advisor to IR and have certainty that IR will not independently repeat the review work they have undertaken.
4. Advisors apply for approval to conduct certain types of PA compliance reviews. This gives both the customer and IR more confidence that independent reviews of tax governance systems and processes conducted by an approved Participating Advisor will meet IR's standards.
5. Following a successful pilot completed in collaboration with selected tax advisors, the PA initiative was officially launched in April 2025 as an operational compliance initiative.
6. To help mitigate any perception of preferential treatment and reinforce our commitment to fairness and transparency, information about the launch was made widely available, including direct outreach to advisors and a webpage on IR's site.

Initiative Overview

7. The focus is on checking whether a customer's systems, policies procedures and controls for certain tax types are fit for purpose and support accurate, timely tax payments. Reviews under the initiative cover data analytics and general systems and processes for GST and remuneration, plus tax governance policy and processes.
8. The initiative does not include tax technical advice given by advisors and the Commissioner retains all rights to reassess any tax position he considers incorrect.
9. The initiative is currently restricted for use by significant enterprise customers¹ and their advisors and was approved by the Significant Enterprises Segment Lead.
10. IR has not changed its process in terms of risk profiling and identification and evaluation of which customers and risks to review and will continue to contact customers to address these risks.
11. Participation in the initiative is not an IR requirement. Use of the initiative is completely optional. Eligible customers can choose to work with an approved advisor for a review, either for their own use or in response to IR queries. They can also decide whether to share the review with IR.
12. If IR receives a PA review that covers the risks it's looking into, it won't repeat the review. Instead, it will do further work on issues identified by the PA review report and focus on issues not covered by the PA review or other high-risk areas or customers. IR can still challenge any tax positions from the review period. If no review is done or shared, IR will continue with its usual compliance checks.

Advisor Eligibility

13. Advisors must apply to IR to get approved for specific types of compliance reviews.
14. The approval process is thorough, and IR must be satisfied that the applicant will complete reviews to the expected standard, complete accreditation (including a test review with IR), and meet set criteria.
15. To ensure quality, confirm independence and minimise potential conflicts of interest, advisors must have sound internal governance policies in place for completing specialist reviews. Advisors are also required to follow the ethical standards of their professional bodies, like CA ANZ and the NZ Law Society.
16. IR will review approved advisors periodically to ensure they still meet the criteria, and their reviews maintain the required standards.
17. Since the launch in April 2025, three advisor firms have been approved for different types of reviews. A fourth is going through the approval process, and two more have started early talks with IR about joining.
18. IR still considers independent reviews when deciding where to focus its compliance efforts. While the PA initiative gives more certainty to approved customers and advisors, others can still have their review work considered. To stay fair, IR won't publish a list of approved advisors, it's up to the advisors to share that themselves.

Anticipated Benefits

19. The anticipated benefits of the initiative include:

¹

For the initiative, a Significant Enterprise customer is defined as customers or customer groups with annual turnover of at least \$30m or a workforce of 50 or more employees.

- **Customer certainty:** As part of board-level risk management, many organisations require independent reviews of their tax governance. These reviews are scheduled based on the organisation's risk profile and capacity. Customers can be assured that PA reviews meet IR's standards, and having one completed ensures a report is available if requested.
- **Reduced customer and IR compliance costs:** This proactive PA review approach helps minimise compliance costs by avoiding the need for duplicate IR reviews and limits disruption for the customer.
- **Increased revenue:** Increasing recognition for self-initiated review activity may encourage more customers to have PA reviews completed. These reviews may lead to voluntary disclosures.
- **Better use of IR resources:** When IR does not have to duplicate review work completed by the advisor, IR can focus on higher-risk areas or customers who have not been subject to any review activity.
- **Wider compliance coverage:** Approved advisors help IR reach more customers than it could using just its own compliance resource.
- **Improved risk insights:** Quarterly reports from advisors help IR spot new and/or frequently occurring risks and strengthen its overall risk profiling approach.

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Tony Morris

**Customer Segment Lead, Significant Enterprises
Customer and Compliance Services**

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