

11 September 2026



Thank you for your request made under the Official Information Act 1982 (OIA), received on 21 August 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 2022, 30th June 2023, 30th June 2024, 30th June 2025 and 30th June 2026:

- 1. The number of bankruptcy proceedings filed against Student Loan borrowers in default; and*
- 2. The number of bankruptcy proceedings filed against company directors for unpaid income tax, GST and PAYE debt.*

Information refused

Question 1

The information you have requested on the number of bankruptcy proceedings filed against student loan (SL) borrowers 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 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.

Question 2

Inland Revenue does not record bankruptcy proceedings down to the level needed to identify whether they relate to a company director or to specific tax debt types. Determining the number of proceedings within scope would therefore require significant effort from staff to manually review each proceeding to assess whether it is relevant to your request.

Your request for the number of bankruptcy proceedings filed against company directors for unpaid income tax, GST and PAYE debt is therefore refused under section 18(g) of the OIA, as this information is not held at the requested level by Inland Revenue.

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



Sharyn Rea

Segment Management Lead, Individuals