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MOVING TO NZ

NEW ZEALAND



**Important
Health Care**
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MUST SEE MOVIES

What to watch before you move

TIME TO GET THE LOW DOWN

✘ Preparing for your Move

✘ Documents You'll Need

✘ Visas

✘ Banking

✘ Tax

✘ Living & Lifestyle

✘ Health

✘ Culture

✘ Housing

✘ Location

Population 4,405,000

(2011) World Bank



Preparing for Your Move

Moving house is always pretty high on the 'most stressful things you can do in life' lists, and for most people moving house will mean just that; moving from one house to another.

When you're about to embark upon a huge adventure that makes the average property swap pale in comparison, it goes without saying that there will be way more things to consider. The good news is that there is often so much for you and your family to gain from a life changing move and with the right preparation you can stay in control and one step ahead.

Wherever you're moving to and however you decide to get there, there are a few universal things to consider. To help you out, we've put together a checklist to get you started and keep you on track.

Capital Wellington
Dialling Code 23,38,46,47,49,52,56,57,58,61,80,97
Currency New Zealand dollar (\$) **Official language** English, Māori
Government Federal parliamentary democracy under constitutional monarchy



DOCUMENTS

You should have original copies of any of the relevant documents for you and your family members. You should also leave copies with a trusted person in your home country, as well as keep accessible online copies. If these documents are in a different language to the national language of the country you are moving to, you should have certified translated copies. Make sure you carry your original copies with you and, if necessary, have them verified by a court approved J.P. or similar.

Tip – if you don't have a cloud storage account to save your documents to, simply upload and email verified copies of all these documents to yourself.

Citizens and permanent residents of Australia (who do not have certain criminal convictions) may visit, live and work in New Zealand indefinitely. Upon arrival, Australian citizens are exempted from the requirement to hold a permit and Australian permanent residents are granted a residence permit.

CHECKLIST

- + Immunisation
- + Medical and dental
- + Language
- + Birth
- + Marriage and/or divorce
- + School / academic
- + Insurance
- + Trusts
- + Credit
- + Investments
- + Employment
- + Real estate
- + Current and updated CV/resume (include character references)
- + Will
- + Proof of professional memberships / qualifications / licenses
- + Police certificate
- + A New Zealand immigrant VISA (if applicable) and Confirmation of Permanent Residence for each family member travelling
- + A valid passport or other travel documents

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Use the following as a checklist for docs which may be required. Have you got Certificates, the Records or References of these?

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If you've come this far, you will likely already know which kind of visa you need to move to your new country. It is, however, always worth making sure you are familiar with all conditions of your required visa, especially with how it concerns other members of your family.

A visa is not just a condition of entry into your new country; it will affect all aspects of your new life. You need to be well informed about what you will be entitled to when it comes to the important things in life, such as healthcare, taxes, employment and education.

We will highlight the more important aspects of these topics in this guide, but it is imperative that you consider your particular situation by doing further research with your chosen country's immigration department. To help you out, we have included links to sections of some of the most popular and informative sections of immigration websites.

You do not need a visa or permit to visit New Zealand if you are:

- A New Zealand/Australia citizen or Resident Permit holder
- An Australian citizen travelling on an Australian passport
- British citizen and or British passport holder who can produce evidence of the right to reside permanently in the UK (you can stay up to six months)
- A citizen of a country which has a visa waiver agreement with New Zealand (you can stay up to three months).

If you come from Visa-waiver countries, you don't need a visa to enter New Zealand, but are still required to provide Travel tickets or evidence of onward travel arrangements

Evidence that you can support yourself in New Zealand (approximately NZ\$1000 per month per person).

CHECK

<http://www.immigration.govt.nz/migrant/>
<http://www.nzembassy.com/australia/going-new-zealand/visas>
<http://www.newzealand.com/int/visas-and-immigration/>



Whilst there are a number of options for banking and financial institutions in New Zealand, the market is mainly dominated by 5 banks.

Kiwibank

Kiwibank is a wholly owned subsidiary of New Zealand Post. Through Kiwibank, New Zealand Post provides banking services through PostShops and joint venture Books & More and Papermate outlets.

Bank of NZ

One of New Zealand's largest banks. The first branch was opened in Dunedin on December 2 1861. BNZ is now owned by National Australia Bank. BNZ operates a variety of financial services covering retail, business and institutional banking and employs over 5000 people in NZ.

Westpac

The second largest bank in New Zealand, with over 1.2 million customers, 3,000 shareholders, 200 branches and over 500 ATMs nationwide.

ASB

New Zealand's first savings bank—established in 1847. With over 135 branches nationwide, the company offers various personal and business banking products. In 1989, Commonwealth bought 75% of ASB's shares.

ANZ National

One of New Zealand's leading financial services companies serving over 1 million customers. It finances more than 30% of all home loans in New Zealand.

Opening a bank account before you arrive in New Zealand

You may not need to visit a branch in person, as many accounts can be opened by telephone or by post, subject to proof of identity, with a typical initial opening balance of between \$200-\$500 NZD being required. Accounts can be opened through major New Zealand Banks, many of which have international branches.

Opening a bank account when you arrive in New Zealand

Requirements for identification and official documentation can vary depending on the bank or institution, and typically, you will need two forms of identification: your Inland Revenue Department (IRD) number and recent statements from your current or previous bank. If you do not have an IRD number at the time of opening the account, you will be charged the resident withholding tax (RWT) at 39%.

Whilst each of the 5 major banks offer the opportunity to open an account from overseas and have similar terms and conditions, it's worth reading into each one further to see which

Tax

WHO

If you are a resident of New Zealand for tax purposes, you will be taxed in New Zealand on all of your "worldwide income". If you have derived overseas income that has also been taxed in the overseas country, you may be entitled to a credit for the tax already paid.

New Zealand will also tax income derived by a non-resident if it has a New Zealand source. This is known as source based taxation.

Some examples of incomes with a New Zealand source include income derived from employment performed in New Zealand even if the employer is a non-resident, pensions paid by the New Zealand government and dividends paid by New Zealand companies

WHEN

The standard New Zealand tax year runs from 1 April to 31 March. The IRD is explicit in terms of how much tax income earners will owe. For every \$1 earned, you will pay:

- 10.5 cents of every dollar for income up to \$14,000
- 17.5 cents of every dollar for income from \$14,001 and \$48,000
- 30 cents of every dollar for income from \$48,001 to \$70,000
- 33 cents of every dollar for income of \$70,001 and over

HOW

New Zealand has a pay as you earn system ("PAYE") for people on salary and wages. This means that tax is deducted by your employer before the payments are made to you. Your employer then pays the tax deducted to Inland Revenue on your behalf.

This requires you to give your employer your IRD number.
(<http://www.ird.govt.nz/how-to/irdnumbers/yourirdnumber.html>)

If you receive rental or business income, you need to:
keep records
fill in an Individual tax return (IR3) every year.

As a New Zealand tax resident, there are tax implications on your income from offshore sources such as shares in a foreign company, rental property overseas, bank accounts and foreign pension scheme



SCHOOL

The New Zealand school year runs from late January to mid December. The school year is generally divided into 4 terms with a 2 week holiday break between terms and a 6 week holiday period between each year.

Kindergarten begins with children aged 5 years and lasts for one year. The purpose of this first tier of education is to prepare young children for school.

Elementary/Primary school in New Zealand generally begins with Grade 1 consisting of children aged 6 and ends with Grade 6 consisting of children aged 12/13. The structure is to have one teacher working across a range of general subjects.

Secondary school begins with students aged 13 in year 7 through to students aged 18 in year 12. The structure for this level of schooling is for different teachers to teach one discipline each. During this period teachers also prepare teenagers for their future employment ventures or tertiary studies.



HEALTH

New Zealand has a quality public healthcare system, funded largely through general taxation. Most treatment in public hospitals is free, and many other health services and medicines are significantly subsidised. New Zealand residents and people with a work visa valid for a minimum of two years at time of issue benefit from this public health system, however non-residents can also use healthcare services at a cost. Eligibility entitles your partner and any children aged 19 years and under to public healthcare services. You can also choose to take out medical insurance for private healthcare, although most New Zealanders do not opt for this additional cover.

Important roles in providing services and ensuring efficiency and quality are undertaken by public health units, primary health organisations, non-government organisations, Crown entities, health professionals, and professional and regulatory bodies for all health professionals – including all medical and surgical specialist areas, nurses and allied health groups.



History

New Zealand history dates back 700 years when Polynesians discovered and settled on the land. The Polynesians developed a distinct Māori culture centred on kinship and links to the land. Māori culture is still very much alive and active in New Zealand today. By the 18th century New Zealand had regular European visitors, including explorers, missionaries, traders and adventurers.

New Zealand has a rich culture of influences from Europe interwoven with Māori and Polynesian traditions. The country has a vibrant arts and music scene as well as breathtaking scenery.

Sport

Sport in New Zealand largely reflects its British colonial heritage, with some of the most popular sports being rugby union, cricket and netball. Extreme sports are also popular in New Zealand, both with residents and tourists. Bungee jumping and Zorbing were both invented in New Zealand.

New Zealand has some great locations for skiing and snowboarding, including Mount Hutt, Mount Cook Mackenzie and Queenstown.

Fun Fact

New Zealand was once home to the Moa, one of the largest birds in history, which stood up to 3.6m and could weigh up to 300 kg. These huge birds were hunted to extinction by the Maoris by the end of the 16th Century.

Māori customs

Today Māori people live throughout New Zealand, and many are actively involved with keeping their culture and language alive. About 15% of the country's population of 3.8 million is of Māori descent. Māori are a tribal people and their tribes are known as iwi.

A couple of Māori words you may hear:

Mana: Power, prestige or authority.

Tapu: Sacred, untouchable or under spiritual or religious protection.

Haere mai: Welcome

Manuhiri: guests, visitors

Haka: chant with dance for the purpose of challenge

Whare nui: meeting house; in writing this is sometimes run together as one word – wharenuī

Must See Movies Before You Move

Lord of the Rings Trilogy | The Hobbit | Once Were Warriors | Whale Rider | The Piano

HOUSING

BUYING

If you do decide you want to buy, make sure you get a LIM – Land Information Memorandum. It's a document produced by the local Council that includes all sorts of important information about the property you're considering.

Once you have decided on the home you would like to buy, the process of purchasing your own house is quite simple. You don't even have to be a resident to buy property. Once you have agreed on the conditions of the sale with the seller (such as a price and a time frame), this is drawn up in a contract. Once any conditions are met (typically within five -10 working days), the contract goes unconditional. A deposit is then payable (generally 10% of the purchase price) and both parties are committed to the sale.

RENTING

Housing in New Zealand is very varied. Your options include suburban homes, rural living and lifestyle blocks, apartments, flats and townhouses. As with most countries, the further the property is out from larger cities, the cheaper the rental rate. In Wellington and Auckland, for example, you would pay significantly more to rent a property.

Typical rental costs for a two-bedroom unfurnished apartment range from \$150 per week in cheaper areas, such as Dunedin and Rotorua, to between \$350 and \$500 per week in central Auckland and Wellington. The weekly rent for a three-bedroom unfurnished apartment ranges from \$200 in Dunedin to between \$450 and \$650 in central Auckland.





LOCATIONS

Families

For those with young families, the best regions are Wellington, Queenstown Lake District, Selwyn District, North Shore City and Auckland. This is due to factors including house price affordability in relation to income levels, the number of school leavers with qualifications, rates of tertiary education, unemployment, crime rates, health statistics, the number of young people living in the area.

Retirees

New Zealand is a very beautiful country that is typified by wide-open spaces and vast areas of natural beauty. It has an extremely low population density and thus offers retirees a pleasant environment in which to retire. In addition to the picturesque surroundings, New Zealand is also able to offer a very low crime rate, modern facilities and high levels of health care.

Some of the best places retirement in New Zealand include Hamilton, Napier/Hastings, New Plymouth, the Bay of Plenty and in particular Tauranga, Waikato and Otago. These areas are cheaper than the city centres, are surrounded by beautiful scenery and are located in a warmer climate than most places in the South Island.

Newcomers

For Newcomers moving from a warm climate the North Island is probably the best place for you to ease into the New Zealand climate. Some popular destinations in the North Island include Tauranga / Mount Maunganui, Whakatane, Hamilton and Wellington. If you don't mind a colder climate some popular places for newcomers in the South island include Nelson / Marlborough, Christchurch and Canterbury, Queenstown and Central Otago.