

myIR

You can manage your tax and entitlements online with a myIR account.

In myIR you can:

- check if you're due a refund
- keep up-to-date with your student loan
- check and update your Working for Families Tax Credit details
- review your KiwiSaver contributions
- manage your child support payments
- file returns
- update your contact and bank account details.

myIR is available 24 hours a day, seven days a week. Find out more, and register, at ird.govt.nz/myIR

Forgotten your user ID or password?

Request these online from the myIR login screen and we'll send them to the email address we hold for you.

0800 self-service numbers

(New Zealand callers)

Our 0800 self-service numbers are open 7 days a week - except between 5am and 6am each day. Make sure you have your IRD number ready when you call.

For access to your account-specific information, you'll need to be enrolled with voice ID or have a PIN.

Order forms, guides and returns 0800 257 773

All other services 0800 257 777

When you call, confirm what you want from the options given. If you need to talk with us, we'll re-direct your call to someone who can help you.

Self-service numbers

(Overseas callers)

Our self-service numbers are open to overseas callers 7 days a week - except between 5am and 6am each day, New Zealand local time. Make sure you have your IRD number ready when you call.

For access to your account-specific information, you'll need to be enrolled with voice ID or have a PIN.

Order forms, guides and returns +64 4 978 0767

All other services +64 4 978 0775

When you call, confirm what you want from the options given. If you need to talk with us, we'll re-direct your call to someone who can help you.



Inland Revenue
Te Tari Taake

IR23G
November 2019

**Do you need a
tailored tax code or
tailored tax rate?**



Why a tailored tax code might suit you

The standard tax codes (eg, M, ME, S, SH or ST) don't always deduct the right amount of tax. For example, you:

- have a second job or other income apart from your main job
- receive an overseas pension that is taxable in New Zealand
- are a beneficiary or receive accident compensation and you also work.

If you expect that you will have a tax refund or a tax bill at the end of the year, a tailored tax code could help you in these situations.

Why a tailored tax rate might suit you if you use a WT tax code

The minimum rate of tax you can choose may be too high. For example, you:

- have losses to carry forward
- receive payments under a labour hire arrangement and want a 0% tailored tax rate (because you cannot apply for a certificate of exemption for these payments).

Tailored tax codes and rates don't apply to:

- student loan repayments

You can no longer use a tailored tax code to change the amount of your student loan repayment deductions. For more information about working in New Zealand with a student loan go to ird.govt.nz/studentloans

- residential rental losses

You may have applied for a tailored tax code or rate in the past because you had residential rental losses to offset against other income like salary and wages. Most of these losses are now ring-fenced, which means residential property deductions can generally only be used to offset income from residential property. For more information go to ird.govt.nz/ring-fencing

Applying for a tailored tax code or tailored tax rate

Apply for a tailored tax code online in myIR by using the **Tailored tax application** or download the **Tailored tax code or tailored tax rate application - IR23BS** from ird.govt.nz/forms-guides Apply at the beginning of the tax year, or if your situation changes.

Tailored tax codes

When we receive your application, we'll calculate the correct tax rate for your situation, to help avoid a large tax refund or bill at the end of the year. The rate may be higher or lower than the current rates.

We'll send you a tailored tax code certificate for you to give to your employer. It tells them what tax rate to use.

Tailored tax rates

When we receive your application we'll calculate the tax rate for your situation. You'll only need to apply for a tailored tax rate if the rate calculated is going to be lower than the minimum you can choose on the **Tax rate notification for contractors - IR330C** form.

If you're applying for a 0% tailored tax rate because you receive payments under a labour hire arrangement, we will look at your payment and filing history before accepting your application.

We'll send you a tailored tax rate certificate for you to give to the person paying you (payer). It tells them what tax rate to use.

Tell us if your circumstances change

It's important to let us know of any changes in your circumstances because they might affect the amount of tax you should be paying. We'll give you a new tailored tax code so you'll always have the correct tax rate for your current situation.

Independent earner tax credit (IETC)

If you're entitled to IETC, your tailored tax code will include this, based on the details on your application form.

IETC is a tax credit for individuals who earn between \$24,000 and \$48,000 and don't receive:

- Working for Families Tax Credits (you or your partner),
- an income-tested benefit,
- NZ Super,
- a Veteran's Pension,
- or an overseas equivalent.

How a tailored tax code or rate works

- Your tailored tax code or rate is based on the information you give us. Because your income will be an estimate, we can only work out the exact amount of tax you must pay for the year when you complete your income tax return.
- Tailored tax codes are valid for one tax year. We'll automatically send a renewal form for you to re-apply before 20 February each year.
- Some tailored tax rates may be issued for up to five years. We'll determine the length based on your compliance history.
- A tailored tax code or rate takes effect either from 1 April, or from the day we approve it. It cannot be backdated.
- A tailored tax code cannot be applied to an income-tested benefit (except for New Zealand Superannuation or Veterans Pension).
- If we ask you to send back your tailored tax code or rate certificate, you must do this within 7 days.
- You must tell us if your circumstances change during the year (eg, your income goes down) or you may end up with a large tax bill at the end of the year.