



Relocation Booklet

New Zealand



Overview

Compared to most countries in the world, New Zealand offers a great work-life balance, something that's reflected time and time again in international surveys.

Moving to New Zealand also means experiencing what many people describe as one of the greenest and most beautiful countries in the world.

Night owls and culture vultures are equally well served with great restaurants, music, movies and more. And it's safe to go out in the evenings to enjoy them.

The education system is world-class as is our health care. Our economy has weathered the global financial crisis well, so job and career prospects here are generally good. www.newzealandnow.govt.nz/why-choose-nz

1. Life in New Zealand

We're not saying serious crime doesn't exist here – it does – but the rates are lower in New Zealand than in many other countries. Compared to what goes on in many other parts of the world, we're an easy-going and happy country largely free from personal violence and strife between communities.

We're rated in international surveys as one of the world's most peaceful, least corrupt countries. The 2017 Global Peace Index, which compares 162 countries for the risk of personal violence, rates New Zealand as the world's second safest country just after Iceland. Transparency International's 2017 Corruption Perception Index ranks us the least corrupt country in the world, equal with Denmark.

You can expect to walk or cycle the streets, play in playgrounds, catch public transport and generally do the things you want to do without fear.

You can enjoy New Zealand's open spaces at will, discover the beaches, have fun in the playgrounds and parks, picnic, explore the bush, climb mountains and cycle to your heart's content. We don't even have any seriously dangerous wildlife for you to worry about. www.newzealandnow.govt.nz/living-in-nz/safety

2. Climate

The climate varies between the North and South islands and is quite complex. The general climate in most of the country is mild, however the far north of the North Island experiences warm subtropical temperatures, while the far south of the South Island is much cooler, especially in the mountains.

In the South Island, a North-West wind – known as a Nor'Wester – can see heavy rainfall on the West Coast and hot, dry winds blowing in Canterbury and Otago, nearer the East Coast, which is less than four hours' drive away.

Visitors are advised to come prepared for all types of weather, as temperatures can change quite rapidly at any time. www.metservice.com/national/home



3. Cost of living

Below is a great tool for comparing the cost of living in different parts of the country.

www.newzealandnow.govt.nz/living-in-nz/money-tax/comparable-living-costs

4. Comparing other countries to New Zealand

Below is a great tool for comparing other countries to New Zealand. There is a specific link when shifting from the Pacific Islands that may be useful.

www.newzealandnow.govt.nz/choose-new-zealand/compare-new-zealand/pacific-islands

www.newzealandnow.govt.nz/why-choose-nz/compare-new-zealand

5. Immigration

For advice and information on visas please refer to the following website.

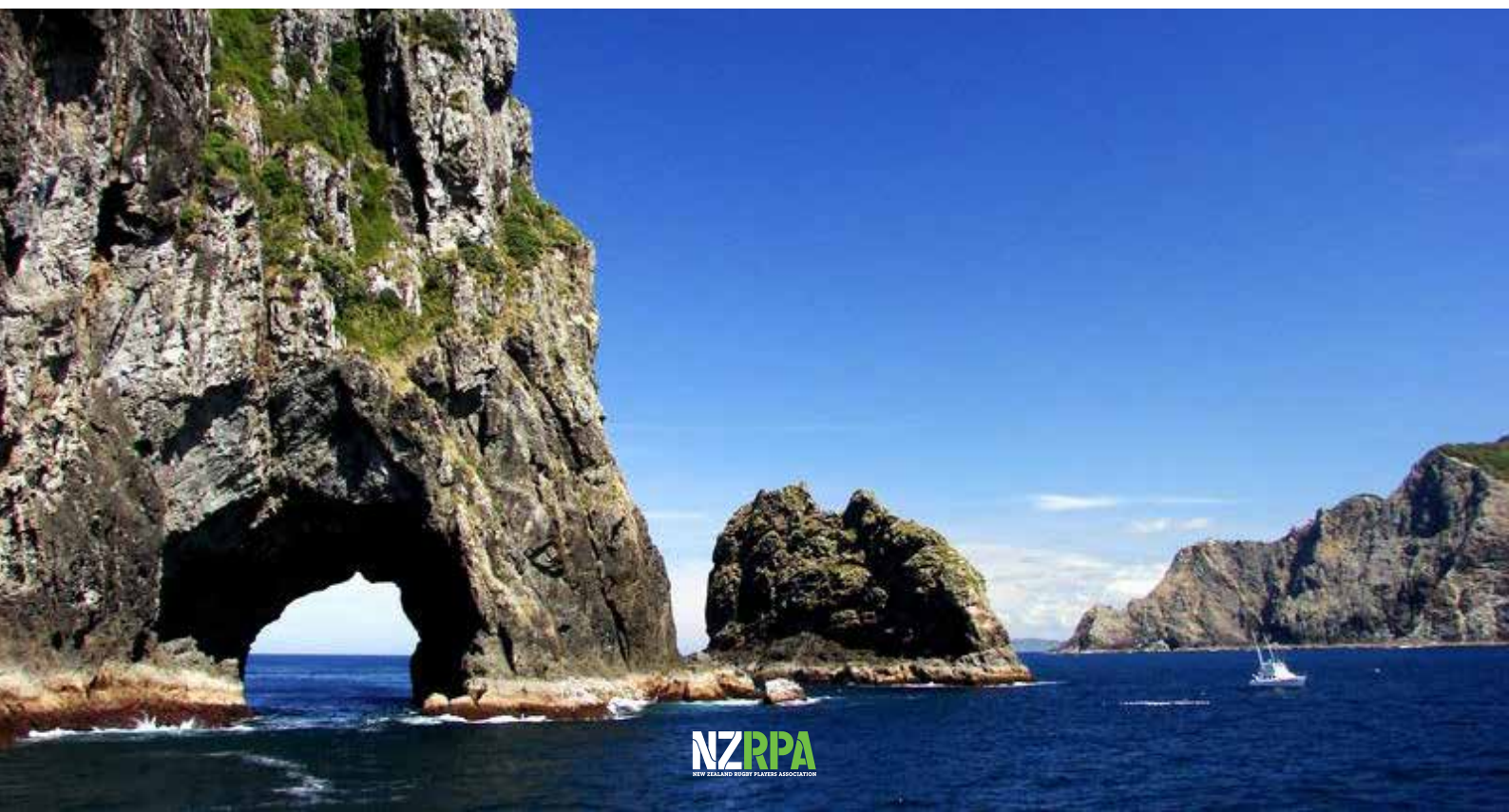
www.immigration.govt.nz/new-zealand-visas

6. Documents to bring with you

Once in New Zealand you will find it useful to have your documents easily accessible. This will make registering for services in New Zealand much easier. The most commonly needed documents are:

- Your birth certificate
- Your marriage certificate
- Your academic qualifications
- Copies of your medical records
- References from previous employers
- Your CV (Curriculum Vitae/Resumé)
- Credit references
- An international driver's licence or permit

Colour photocopies and documents in your own language are usually acceptable, unless you're applying for residence or making temporary applications under the entrepreneur work visa category, then documents should be originals or certified English translations.



7. Pets

Cats and dogs can be brought into New Zealand. There is a minimum quarantine period of 10 days (unless the animal is arriving from Australia). Quarantine must take place at an approved facility and not at the pet owner's home.

All pets need to have been tested for hookworm before they are shipped to New Zealand, and treatments for parasites must have been given within three weeks of travel.

All animals being brought into New Zealand must arrive in Auckland. They must have been resident in the country of origin for at least six months and must have had all the required vaccinations. All pets must be microchipped before they arrive in New Zealand.

An import permit for the pet is required. The application form can be downloaded from the website of the Ministry for Primary Industries. When the import licence is issued, it is emailed to the applicant.

We would strongly recommend using a pet transfer company to assist as there is quite a bit of preplanning and paperwork involved. www.mpi.govt.nz/importing/live-animals/pets/steps-to-importing-cats-and-dogs/

8. Transport Options

Taxis

Taxis are easily accessible, and can be hailed from the roadside, by telephone or via an online app. Local drivers have a reputation for being honest, and for using the meter correctly. However, taxis can be expensive at certain travel times, when it can be worth considering a flat-fee car service as a cheaper option.

Ride-sharing services

Uber is available in Auckland, Wellington, Christchurch, Hamilton and Tauranga. Cars can be ordered via the Uber app. Auckland, Wellington and Christchurch also have Zoomy and Ola. These cars can also be ordered via mobile phone apps.

Rental cars

Vehicle rentals are available but sometimes require reservations around peak times of the year. Be sure to book your rental car in advance and inquire about shuttle services from the airport to the car rental office. Attempting to rent a vehicle without a reservation can be expensive during holidays and other popular travel times.

Common rental companies include Avis, Budget, Hertz, Thrifty and Europcar



Shuttle vans

Private shuttles can provide a personalised travel option and are a popular option for those who have luggage or who are travelling in a group. They will travel to customised destinations, have relatively standardised fees, and are readily available from the airport and in the city.

Trains

There are rail connections between Auckland and Wellington, and Picton and Christchurch. These two routes are connected through the Interislander ferry service. There is also a train that goes from Christchurch to Greymouth on the South Island's West Coast. For long-distance regional travellers, rail fares can compare well to the cost of flying. These trains are not bullet trains like in other countries they provide a scenic journey. Auckland and Wellington also have commuter train networks. A variety of travel cards are available at transit centres that service these routes. Day passes are available and very convenient for outings and excursions.

Buses

Several different companies operate long-distance bus services throughout New Zealand. Routes and times are available on the bus company website and tickets are easy to buy.

Most of the country's cities and larger towns also have local bus services. In some cities, you'll need a pre-paid card to ride the bus and these are available from many local shops and from transit centres. Most bus routes are frequently serviced and are generally on time, depending on traffic conditions.

Ferries

Auckland

Ferries operate from the downtown Auckland Ferry Terminal on Quay Street. A number of ferry companies serve destinations in East Auckland [Half Moon Bay and Pine Harbour]; the North Shore [Bayswater, Beach Haven, Birkenhead, Devonport, Gulf Harbour, Northcote Point and Stanley Bay]; and Waitemata Harbour [Hobsonville and West Harbour]. Ferries also connect the city with Waiheke Island, and on a less frequent basis with Great Barrier Island, Motutapu Island and Rangitoto Island.

Wellington

A ferry service operates several times daily from Wellington central city waterfront to Petone and Eastbourne.

Cook Strait ferry

Ferries also operate across Cook Strait, connecting Wellington in the North Island to Picton in the South Island. There are currently two operators on this route – the Interislander and Bluebridge – each of which make several crossings each day. These ferries carry both foot passengers and vehicles.



9. Driving

New arrivals can drive for up to one year using their home country licence (as long as it can be read in English). If not, an official translation of the home country licence or an International Driver's Permit is required. After a year in the country, it is compulsory to apply for a New Zealand driver's licence.

Cars drive on the left-hand side of the road.

In general, the speed limit is 50 kilometres per hour in urban areas, and either 80 or 100 kilometres per hour on the open road.

Drivers exploring the countryside should be vigilant, as some of New Zealand's roads are challenging to navigate, particularly those in mountainous areas. If you want to look at the view, make sure you pull over to do so. In rural areas, it is common for roads not to be sealed, so particular care should be taken on these.

We would recommend every driver in New Zealand have comprehensive car insurance, as it is not compulsory for drivers to have third-party insurance. As such, an accident caused by an uninsured driver will still cost you. Expats are advised to gather evidence of their insurance history, as some New Zealand insurers are willing to factor a 'clean' driving history in their home country into their pricing.

Everyone in a vehicle must wear a seat belt in New Zealand. Child restraint seats must be used for all children until 7 years of age.

10. Buying a car

In New Zealand, it is the responsibility of both the buyer and seller to inform the authorities of a change of vehicle ownership. This should be done immediately, as buyers are liable for any outstanding costs connected to the car (such as unpaid parking fines).

Every vehicle in New Zealand has a Vehicle Identification Number, which can be used to check the history of the car being purchased.

When cars are purchased from a motor dealership, most of the paperwork is handled by them. However, it is the buyer's responsibility to ensure that this has been done.

Buyers and sellers must ensure that the vehicle has a Warrant of Fitness (known as a WOF). This must have been issued no longer than a month before the sale. A WOF is issued at a registered inspection station. If a car is more than six years old, it must be inspected every six months (every 12 months is adequate for newer vehicles). The WOF certificate should be kept in a safe place in the car, in case of inspection.

All vehicle owners must pay a vehicle licensing fee. This is renewed annually, and drivers are given a label for the inside of the windscreen/windshield to show that the licence fee has been paid.



11. Insurances

Make sure you have considered what types of insurance you may need for your travel to New Zealand and your stay here. Be sure to check what if anything is provided under your contract benefit and whether you need to add your partner and/or dependents to any policies. Insurances to consider include, but not limited to:

- Travel insurance
- Moving insurance [for your contents if shipping things over]
- House insurance [if purchasing]
- Contents insurance
- Life insurance
- Medical insurance
- Trauma insurance
- Car insurance

12. Housing

Rents in New Zealand can be high, particularly in the larger cities like Auckland and Wellington, as there is a constant pressure on the number of available apartments and houses.

People usually search for properties on the internet, in newspaper classified advertisements or via a real estate agent. Due to demand, it is important to act fast when you see a property you like.

Tenants sign a tenancy agreement. It is advisable for new arrivals to have this agreement checked by a professional or trusted advisor. The agreement is valid until either the property owner or the tenant gives notice that the property will be vacated.

Tenants are usually required to give a 21-day notice period if they plan to move out, whereas the owner is usually required to give 90 days' notice if they want the tenant to move out. Some tenancy agreements have a fixed time limit, after which the contract can be extended.

Tenants pay a deposit before moving in, which is usually the equivalent of one month's rent. The deposit [known as a bond] is held by Tenancy Services, which is part of the Ministry of Business, Innovation & Employment.

The property owner is required to lodge the bond with Tenancy Services within 23 working days of receiving it. Tenancy Services will then refund the bond to the property owner at the end of the contract period. If the tenant has caused damage to the rental property, the cost of repairs will be deducted from the bond.

Rent in New Zealand is usually paid every two weeks. Most properties are rented unfurnished, usually equipped only with the basics, such as carpets, light fixtures and an oven.

The property owner is expected to pay the home insurance and property taxes. The tenant's personal belongings may not be covered under the property owner's insurance plans, in which case additional insurance is recommended. www.tenancy.govt.nz



13. Utilities

Electricity and gas

Much of New Zealand's electricity comes from renewable hydroelectric, geothermal and wind generation sources.

Power outlets take electrical plugs with three flat pins, so an adaptor is usually required for appliances from overseas.

There are several electricity and gas retailers in New Zealand, who offer a variety of plans. Information on which plan will work best for you can be found on the Power Switch website: www.powerswitch.org.nz

Wood burners are also a common form of heating in New Zealand.

Water

The tap water in New Zealand's cities and towns is of drinking quality, however some homes in rural areas collect their own rainwater. Most regional councils charge for the water they supply. Those renting properties with water usage meters pay for the water used, while the owner covers the annual fees.

14. Garbage

Home garbage collection in New Zealand takes place both in the mornings and the evenings, depending on the neighbourhood. Most households are supplied with one regular garbage bin and one recycling bin, however the size and frequency of collection depends on where you live. Additional bins can be purchased.

Items that can be put in the garbage:

- Plastic wraps and foil wraps
- Disposable cups, plates and cutlery
- Polystyrene takeaway containers and meat trays
- Nappies and sanitary products
- Broken glass [if wrapped]
- Most plastic items

Items that cannot be put in the garbage:

- Hot ashes
- Garden waste [if you have a lot of this, consider getting a compost bin]
- Medical waste
- Building materials
- Large household items
- Chemicals and hazardous items
- Recyclable items such as cans, glass and plastic bottles, paper and cardboard



Items that can put into recycling:

Glass bottles and jars
Tin, steel and aluminium cans, including empty aerosols
Plastic bottles from the kitchen, bathroom and laundry
Clear plastic food containers (so long as they're clean)
Milk and juice cartons (including Tetra Pak cartons)
Paper, newspapers, magazines, advertising mail and envelopes
Pizza boxes (leftover food must be removed)
Cardboard packaging
Egg cartons

Community recycling centres

Community recycling centres are facilities where residents can drop off all other unwanted items and materials. Many of the centres have shops on site, which sell usable household and building materials. Items the centres will accept include bicycles, books fridges, furniture, green waste, household bric-a-brac, lawnmowers and timber.

15. Postal services

The national post service is called New Zealand Post. Counter service is available nationally at local PostShop branches and at PostCentre outlets (postal service desks within a store or supermarket).

New Zealand Post offers a wide range of services. Customers can pay bills, obtain foreign currency and licence a vehicle at post office counters. New arrivals can also apply for an Inland Revenue (tax) number through New Zealand Post.

The postal service in New Zealand is reliable reasonably fast in urban areas with most houses and apartment buildings getting deliveries three times a week.

Those living in remote or rural locations have a mailbox, which must be located at a point that can be reached by a delivery driver without leaving their vehicle.

It is also possible to have a PO Box at the nearest post office, where you can go to pick up your mail. An annual fee is paid for this, and users need to present a form of ID.



16. Internet, mobile phones and telephones

There are currently three main telecommunications providers in New Zealand, all of which provide internet, mobile phones and fixed-line telephones. They are:

- Spark [formerly Telecom]
- Vodafone
- 2degrees

Most of the country has good mobile phone and internet coverage, however in some more remote areas it can be patchy. Therefore, it is not advisable to rely on mobile phones when travelling away from urban areas or when heading into the back country.

There are several other smaller providers, so it pays to shop around and see who has the best deals and who offers what you need.

17. Opening a bank account

Newly arriving residents are usually offered a choice between a current account, a savings account or a package that includes both.

The requirements for opening a bank account in New Zealand vary depending on the bank. In general, foreign applicants will need forms identification (usually in the form of a passport and a driver's licence), proof of residence (physical address) and their residency visa.

New accounts can usually be set up – and a new bank card issued – on the day that the application for a new account is made.

Some banks will approve online account applications before a new resident has arrived in New Zealand. Anyone who meets the eligibility criteria can therefore deposit money into the new account before they move here. However, all new account holders need to go to a branch of the bank in person to obtain their bank card.

18. Taxation

Correct as at 6 September 2019. To ensure up to date information regarding taxation please visit the IRD website.

Income tax is calculated on a sliding scale depending on your salary. Those living in New Zealand for less than 183 days per year are liable for tax only on their locally earned income. However, those in New Zealand for more than 183 days per year are considered to be tax residents and are therefore liable for tax on any worldwide income.

www.newzealandnow.govt.nz/living-in-nz/money-tax/nz-tax-system



Tax is a complex area, and this information is only a summary. For more detailed information seek professional advice

Key features of New Zealand's tax system include:

- no inheritance tax
- no general capital gains tax, although it can apply to some specific investments
- no local or state taxes, apart from property rates levied by local councils and authorities
- no social security tax
- no healthcare tax, apart from a very low levy for New Zealand's Accident Compensation injury insurance scheme (ACC).

For more information about ACC please ask your accountant, agent or personal development manager.

Personal tax brackets:

33% from \$70,000 upwards

30%: \$48,001 to \$70,000

17.5%: \$14,001 to \$48,000

10.5%: \$0 to \$14,000

Will you need to pay tax in New Zealand?

The short answer is yes. Income tax and Goods and Services Tax (GST), which is included in the cost of everything you buy, are how we fund services for the benefit of all New Zealanders.

Inland Revenue is the government's tax department and the tax year runs from 1 April to 31 March.

Not everyone in New Zealand needs to submit a personal tax return, but it is up to you to find out if you need to. If you have overseas income, or arrived part way through a tax year, you are required to file a return. There are other circumstances under which you must file a return – check them out on the Inland Revenue website. In practice, most new arrivals need to file a return in their first year here. This can be done online and is usually quite a straightforward process.

Find out about migrants' tax obligations on the Inland Revenue (IRD) website. There you'll also find a handy 'Top 10 facts' guide.

www.ird.govt.nz/international/

Four years' tax concession

Income from overseas investments or pensions can be exempt from New Zealand tax for your first four years of living here, if you are eligible for 'transitional tax resident' status. During that period, only your New Zealand-sourced income may be liable to income tax.

While there is no general capital gains tax on New Zealand investments, after the four years tax can apply to realised and non-realised gains on overseas portfolios, including exchange gains.



Avoiding double taxation

You might find yourself a tax resident in New Zealand as well as somewhere else. In that case, if both countries tax their residents' worldwide income, there is a possibility your income could be taxed twice.

New Zealand minimises that possibility by providing credits for tax paid overseas on income that is also subject to New Zealand tax.

In addition, New Zealand has agreements with 39 of our major trading and investment partners, which eliminate double taxation.

Getting a tax number

Anyone earning income will have tax deducted through the PAYE (Pay As You Earn) system. If you do not have a tax number (known as an IRD number), tax will be deducted at the highest rate.

It is a good idea to apply for an IRD number as soon as you arrive here, so that you are taxed at the right rate right from when you start work. It is free to get an IRD number, and they can be applied for online.

www.ird.govt.nz/tasks/apply-for-an-ird-number-as-an-other-country-citizen-living-in-new-zealand

19. Education

All citizens and permanent residents of New Zealand are entitled to access the public school system. While public school education is technically free, parents will be requested to make school donations and are required to cover all costs relating to school uniforms, sporting equipment and stationery.

Public schools

The vast majority of public schools in New Zealand provide a high standard of education. Public schools can be either co-educational or single-sex, and are usually secular. A small number of schools operate on a religious basis (these are state-integrated but privately-owned).

School is compulsory from the ages of six to 16, however children can be enrolled from the age of 5 years old and this is what most parents choose to do. Most children in New Zealand continue their studies until the age of 18.

Children are placed in public schools according to the geographic location of their home. For this reason, property rental prices are usually higher in the suburbs that are considered to have good schools.

Private and international schools

Private schools receive about a quarter of their funding from the government, and the rest from school fees. There is a range of private schools in New Zealand, including several offering the International Baccalaureate. International schools appeal to new arrivals who want their children to either follow the curriculum of the home country, or the International Baccalaureate. However, this type of school is expensive in New Zealand.



20. Childcare

In New Zealand there are several options for childcare services including in-home care, privately owned day-cares and kindergartens. There are options in terms of hours per day and the number of days per week needed. For those eligible, there is government funding available to subsidise child care services.

www.newzealandnow.govt.nz/living-in-nz/education/childcare-preschool

21. Healthcare

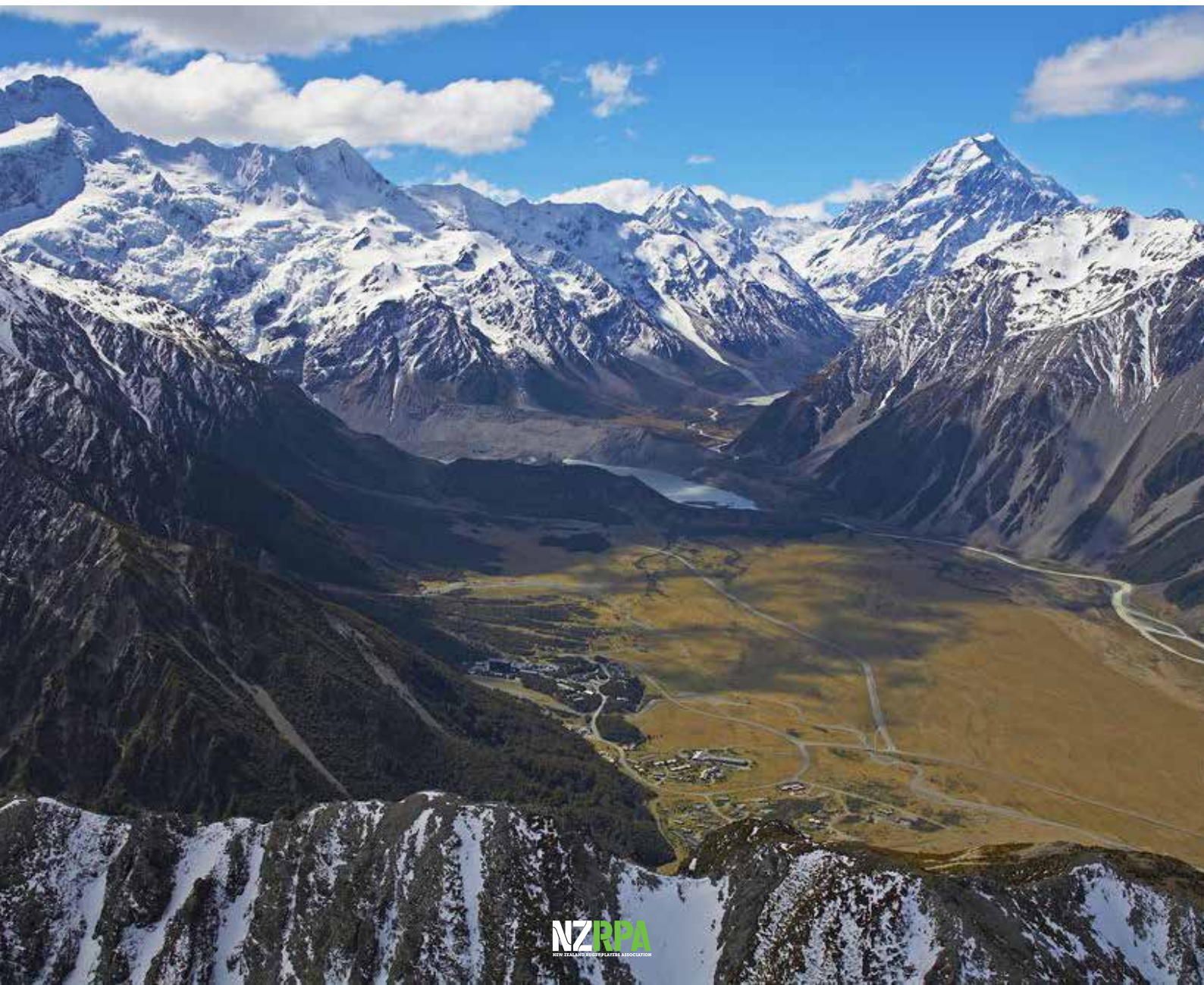
New Zealand's Ministry of Health funds the national healthcare system. The cost of healthcare services provided by hospitals, family doctors, nursing homes and other healthcare institutions is therefore met via taxation.

In order to access healthcare in New Zealand, new residents must register with a general practitioner (known as a GP). Additionally, fees for visiting a general practitioner are heavily subsidised by the Government.

Certain kinds of medical services are provided for all legal residents. These include treatment at public hospitals, X-rays and laboratory tests, as well as dental care for children (usually up to the age of 18).

New Zealand's public healthcare users may experience long waiting periods for non-emergency procedures. As a result, many people choose to purchase additional private healthcare insurance. Note that private healthcare users are still able to use public health services.

Dental care for adults is only provided by the public health system for certain low-income and other eligible residents and citizens. Dental costs for most adults are paid directly by the patient, or as part of an insurance program.



22. Earthquake protocol

New Zealand is located in an earthquake zone, and often experiences tremors of various magnitudes. Living in a region where earthquakes are a regular occurrence requires special consideration and awareness.

Be prepared

Electricity, water, gas and telephones may not be working after an earthquake. The police and fire services are likely to be very busy. Residents should be prepared to fend for themselves for at least three days, ideally for a week.

Have a survival kit ready. This should include supplies of canned food (and a can opener); water (three litres per person, per day); a first-aid kit; a fire extinguisher suitable for all types of fires; flashlights; a portable radio with extra batteries; blankets, clothes, shoes and money (ATMs may not work); medication; an adjustable or pipe wrench to turn off gas or water, if necessary; baby and pet food and an alternate cooking source (barbecue or camp stove).

It's also a good idea to decide beforehand how and where family members will reunite if separated during a quake, and to conduct in-home practice drills. It is advisable to choose an out-of-the-area friend or relative that family members can call.

Securing water heaters, major appliances and tall, heavy furniture to prevent them from toppling are prudent steps. So, too, are storing hazardous or flammable liquids, heavy objects and breakables on low shelves or in secure cabinets.

www.getthru.govt.nz/assets/Uploads/GRG-Checklist.pdf

When an earthquake strikes

If indoors, stay there. Get under – and hold onto – a desk or table or stand against an interior wall. Stay clear of exterior walls, glass, heavy furniture, fireplaces and appliances. The kitchen is a particularly dangerous spot. If in an office building, stay away from windows and outside walls, and do not use the elevator.

If outside, get into the open. Stay clear of buildings, power lines or anything else that could fall.

If driving, move the car out of traffic and stop. Avoid parking under or on bridges or overpasses. Try to get clear of trees, light posts, signs and power lines. When resuming driving, watch out for road hazards.

If in a crowded public place, avoid panicking and do not rush for the exit. Stay low and cover your head and neck with your hands and arms.

After an earthquake

Check for fire or fire hazards. If you smell gas, shut off the main gas valve. If there's evidence of damage to electrical wiring, shut off the power at the control box.

If your phone is working, only use it in case of emergency. Likewise, avoid driving if possible, to keep the streets clear for emergency vehicles.

Be aware that items may fall out of cupboards or closets when the door is opened, and that chimneys can be weakened and fall with a touch. Check for cracks and damage to the roof and foundation of the home.

Listen to the radio for important information and instructions. Remember that aftershocks, sometimes large enough to cause damage, generally follow large quakes.

If leaving home, leave a message telling friends and family of the temporary refuge being used.

www.getthru.govt.nz



23. National holidays

New Year's Day: 1 January

Day After New Year's Day: 2 January

Waitangi Day (New Zealand's national day): 6 February

Good Friday: date varies

Easter Monday: date varies

ANZAC Day: 25 April

Queen's Birthday: Second Thursday in June

Labour Day: Fourth Monday in October

Christmas Day: 25 December

Boxing Day: 26 December

If a public holiday falls on a weekend, it is observed on the first subsequent weekday[s]. Each region will also have its own anniversary day.

24. Important contact numbers

Emergency phone numbers

Police: 111

Medical: 111

Fire: 111

Non-emergency numbers:

For non-urgent police matters e.g. reporting of a crime or incident: 105

To report road / driving incidents: *555

Healthline NZ: 0800 611 116 is a free number operating 24 hours a day 7 days a week for non-emergency health advice and information

Mental health number :

Text or call free 1737 any time for support from a trained counsellor

Lifeline: 0800 543 354 or free text 4357 (HELP)

Youthline: 0800 376 633

Samaritans: 0800 726 666

Further resources:

www.newzealandnow.govt.nz/move-to-nz

relocate.co.nz/services-overview/

www.sirva.com/en-au/global-relocation-and-moving

The NZRPA has a relationship with Sirva as a preferred supplier and can offer discounted rates to our members on relocation services. Please contact your personal development manager or call 0800 PLAYER for more information.



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