



KIA ORA CONSTRUCTION AND INFRASTRUCTURE PROFESSIONALS

SUPPORT AND ASSISTANCE

Relocating to work in New Zealand can seem pretty complicated, and the process of moving your life to another country can often feel overwhelming. HainesAttract would like to support you through your journey to move to New Zealand so we have partnered with a number of companies to make your move as seamless as possible.

Below are some of the services we can assist you with. Note that additional costs might apply for some of the below services.

- Visa services through our immigration partner
- Temporary, short-term and long-term accommodation advice
- Financial services and advice through our partner, The Money Empire. (Including personal and car loans, personal insurance, contents and home insurance, home and business loans and investment advice)
- Car purchasing and driver's licence advice
- Healthcare information
- Natural disaster information
- Employment rights information and the 'NZ way of working'
- Cultural awareness information.



NZ BORDERS ARE OPEN!

But you'll need a work visa in order to be able to legally work here.

The visas that are currently available to overseas workers interested in roles that are part of this campaign are:

- The Working Holiday Visa (WHV) and
- The Accredited Employer Work Visa (AEWV).

For some occupations under the AEWV scheme - listed in the Green List roles, see link below - a streamlined pathway to residency is available. All occupations in this category are highly skilled for which a list of requirements for each role is specified. Most of the roles included in this campaign fall under this classification.

Next Stop New Zealand's employers are all accredited under the new immigration framework and will support you with the documentation you need in order to apply for your visa.

In addition, we work alongside licensed immigration advisors that will be able to help you with the preparation of your visa application – in some instances the cost of this is covered by the employer. Our consultants will be able to give you a high-level introduction to visa pathways during the first chat.

Here are some useful links:

- Working Holiday Visa (WHV) <https://www.immigration.govt.nz/new-zealand-visas/options/work/thinking-about-coming-to-new-zealand-to-work/working-holiday-visa>
- Accredited Employer Work Visa (AEWV) <https://www.immigration.govt.nz/new-zealand-visas/options/work/thinking-about-coming-to-new-zealand-to-work/working-holiday-visa>
- Green List occupations <https://www.immigration.govt.nz/new-zealand-visas/apply-for-a-visa/tools-and-information/work-and-employment/green-list-occupations>
- And residence categories <https://www.immigration.govt.nz/new-zealand-visas/apply-for-a-visa/tools-and-information/work-and-employment/green-list-and-highly-paid-residence-categories>



COST OF LIVING

We also recommend looking at [New Zealand's cost of living calculator](#). When people first arrive in New Zealand, they sometimes find that the cost of living is higher than they expected. It's always a good idea to research prices and ask around for the best deals. Kiwi's utilize www.trademe.co.nz for everything from property to clothing to furniture. It's New Zealand's version of eBay! After a short while you will start to notice where things can be bought for reasonable prices and what you would like to spend more on for the lifestyle you would like to live here.

HOUSING

Housing in New Zealand is varied, with options ranging from suburban homes, rural living, lifestyle blocks, apartments, flats and townhouses. Historically we have built standalone houses, made with a timber frame and either timber or brick veneer cladding, but as cities become more populated, apartments and multiple unit houses have become more popular.

The rules for overseas people buying or building residential property in New Zealand have changed. Generally speaking, only residents and citizens can buy homes to live in. You can assess your housing situation [using this tool](#). Likelihood is you will be required to rent a home until you hold a residence class visa, this gives you a good opportunity to learn more about your city and the suburb you'd like to live in, before buying a home. [For information on renting homes in New Zealand, click here.](#)

A good place to look for rental properties is www.trademe.co.nz/property you will find that cost varies depending on the accommodation type and the city you are looking to settle in. As a general rule, the closer to the city centre the more you can expect to pay for housing. We recommend factoring in public transport routes nearby when deciding on where to live.

Should you be moving with children, one thing to note when choosing where to live is the school zoning system. When deciding on a school for your children, check if the school has an enrolment zone. If you live within an enrolment zone your child will be guaranteed a place in the school. If you are not 'in zone', you can still apply but there is no guarantee your child will be accepted.



EDUCATION AND SCHOOLING

Good news is you can feel confident about New Zealand's education system. New Zealand is comfortably in the world's top 20 nations for the quality of our schools according to the OECD. Education in New Zealand is for children aged 6 to 16 years, with most children starting school when they turn five years old. School days usually start at 9am and end at 3pm, with four school terms in a year broken up by two week holidays; term one starts in January and term four ends in December, with the big six week summer break at the end of the year.

There are 13 years in our school system:

- Primary school = years 1 – 6
- Intermediate school = years 7 - 8
- Secondary school = years 9 – 13

Please note: children may leave secondary school before reaching year 13, but not until their 16th birthday.

There are three types of schools in New Zealand:

State schools

- Over 85% of children attend state schools
- Owned and funded by the government
- Free for domestic students
- May be single sex or co-ed

State integrated schools

- Just over 10% of children in New Zealand are enrolled in these
- Schools with 'special character' e.g. catholic, or use specialist education methods, like Steiner

or

Montessori

- Funded by the government but usually charge compulsory fees
- May be single sex or co-ed

Private schools

- Just under 5% of children attend private schools
- Not government funded, will charge set fees
- May be single sex or co-ed
- Boarding facilities are often available at private schools

For more information on [education and schooling in New Zealand, click here.](#)



OPENING A BANK ACCOUNT

When coming to New Zealand you will notice the prevalence of electronic transactions (EFTPOS, debit cards and credit cards), with 75% of all transactions being paid for by one of these methods. To pay bills, you will most likely use internet banking.

Identification.

To open a bank account in New Zealand, you may require the following:**

- Rules may differ between banks, you will at least require one form of photo ID, such as a passport or a New Zealand issued driver's licence
- Proof of address
- A physical address within New Zealand for mail to be sent to. An easy way around this is to use your short-term accommodation provider, and then go back in and change the address when you have arranged something more permanent.
- IRD number
- Opening balance will vary
- You need to be 13 years or over to operate your own bank account and receive an EFTPOS card
- Copy of your visa
- Overseas tax identification number

**Some banks will allow you to open a bank account while overseas, but limitations will apply.

Major banks in New Zealand:

- ANZ – www.anz.com/nz
- ASB – www.asb.co.nz
- BNZ – www.bnz.co.nz
- KiwiBank – www.kiwibank.co.nz
- Westpac – www.westpac.co.nz



TRANSFERRING MONEY

There are several options for transferring money to your New Zealand bank account:

Online transfer

- Often the easiest way to transfer money
- Beware of the bank fees charged on either end
- Not always the best exchange rate option
- Safe option

International bank draft

- Beware of fees on either end
- Check your NZ bank accepts drafts

Foreign exchange broker

- Great way to access competitive exchange rates
- Fairly low fees
- A riskier option

INCOME TAX

- The income tax system in New Zealand runs on the Pay as You Earn (PAYE) system, meaning a percentage of your wage will be automatically deducted from your pay. There is nothing you need to do, other than ensure you are getting the correct percentage of your wage taxed, which you do by having an IRD number, and selecting the correct tax code when filling out the paperwork for your new job. [You can work out your tax code here.](#)
- Income tax rates are based on your total income for the tax year.

They are as follows:

For each dollar of income	Tax rate
Up to \$14,000	10.5%
Over \$14,000 and up to \$48,000	17.5%
Over \$48,000 and up to 70,000	30%
Over \$70,000 and up to \$180,000	33%
Remaining income over \$180,000	39%



GOODS AND SERVICES TAX

New Zealand's goods and services tax (GST) is a tax on almost anything you purchase, including food, medication, equipment, clothing, a haircut, doctors visit and so on. The GST rate is 15%, and it is almost always included in the price displayed.

Noticeable exemptions from GST:

- Bank services
- Duty free items
- Rent
- Wages

GETTING AN IRD NUMBER

An IRD number is a unique tax number given to you by the [Inland Revenue in New Zealand](#) so that you can pay the correct taxes as you work in New Zealand. Having an IRD number is not compulsory, however not having an IRD number will cause your tax to be deducted at a no-declaration rate (46.7% of your wage), which is higher than the normal deduction rate.

To get your IRD number, you'll need to complete and sign a copy of this form. Once complete, you will either need to take this form and ID to an IRD appointed verifier (New Zealand PostShop or Automobile Association (AA)) or post it to the address provided.

KIWISAVER

KiwiSaver is a voluntary, work-based savings initiative to help you with your long-term saving for retirement. It's designed to be hassle-free so it's easy to maintain a regular savings pattern.

There are a range of membership benefits to encourage people to get saving. They include regular contributions from employers and an annual Government contribution. Some people may also be eligible for help with the deposit on their first home.

You will become eligible for KiwiSaver once you have been granted residency.

ADDITIONAL INFORMATION

- **NZ Ready:** nzready.immigration.govt.nz – an essential online planning tool for anyone migrating to New Zealand
- **New Zealand Now:** www.newzealandnow.govt.nz – a guide to living and working in New Zealand.
- **Employment Rights:** Know your employment rights – by law employees have minimum employment rights that can't be taken away.
- **Pet Relocation:** www.mpi.govt.nz/bring-send-to-nz/pets-travelling-to-nz/bringing-cats-and-dogs-to-nz information on relocating animals to New Zealand.