



5 June 2024

Tēnā koe

### **Official Information Act Request**

Thank you for your email of 20 May 2024, requesting information about New Zealand Superannuation (NZS). I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on your request set out below.

*Quote: The maximum rate of NZS that the Ministry could pay into Australia would be the full gross NZS rate (single sharing or married) less 15 percent.*

*Question 1: Is this 15% simply tax? Does the agreement acknowledge the funds are tax paid.*

The 15% deduction is referenced in Article 9 of the Social Welfare (Reciprocity with Australia) Order 2017. It is referred in the agreement as a deduction of 'a percentage agreed in writing from time to time by the competent authorities and published in the New Zealand Gazette.'

The Gazette notice can be found here: <https://gazette.govt.nz/notice/id/2017-go3427>

This is not a tax as it is not a payment made to Inland Revenue; it is a deduction to the maximum rate paid by the Ministry required by the social security agreement between New Zealand and Australia.

*Quote: This ongoing payment would be paid directly to the client,*

*Question 2: Would the NZ retiree receive an ongoing NZ payment from WINZ directly into an Australian bank account. (Logically NZS gets stopped first, then relogged via centrelink) The Australian entitlement (modest top-up circa 5% to 10%) would be calculated by Centrelink and paid separately into the NZ retiree Australian bank account. I assume Australia takes on the risk for currency fluctuations.*

If NZS portability was to be paid it would be paid into either a New Zealand account (fortnightly) or an Australian account (four-weekly). It is up to the client to decide which type of account suits them. New Zealand payments are calculated in New Zealand dollars.

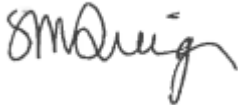
Payments from Australia are subject to the rules and processes of Centrelink Australia.

I will be publishing this decision letter, with your personal details removed, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact [OIA\\_Requests@msd.govt.nz](mailto:OIA_Requests@msd.govt.nz).

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or 0800 802 602.

Ngā mihi nui



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Magnus O'Neill  
**General Manager**  
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