



9 March 2026

Tēnā koe

### **Official Information Act Request**

Thank you for your email of 9 February 2026, requesting information about any policy or guidance referring to bills of exchange or promissory notes.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out separately below.

- 1. Any MSD policies, guidelines, operational manuals, or internal instructions that refer to bills of exchange and/or promissory notes.*

Please refer to the following links on the Ministry of Social Development's (the Ministry) MAP website which lists all financial assistance that includes bills of exchange or promissory notes as an assessable cash asset:

- [www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/main-benefits/emergency-benefit/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/emergency-benefit/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/main-benefits/emergency-maintenance-allowance/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/emergency-maintenance-allowance/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/emergency-housing/types-of-cash-assets.html](http://www.workandincome.govt.nz/map/income-support/extra-help/emergency-housing/types-of-cash-assets.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/definition-of-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/definition-of-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/recoverable-assistance-payment/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/recoverable-assistance-payment/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/special-benefit/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/special-benefit/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/cash-assets-01.html)

- [www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/vehicle-modification-funding/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/vehicle-modification-funding/cash-assets-01.html)
- [www.workandincome.govt.nz/map/students/jobseeker-support-student-hardship/cash-assets-01.html](http://www.workandincome.govt.nz/map/students/jobseeker-support-student-hardship/cash-assets-01.html)
- [www.workandincome.govt.nz/map/youth-service/youth-payment/cash-assets-01.html](http://www.workandincome.govt.nz/map/youth-service/youth-payment/cash-assets-01.html)
- [www.workandincome.govt.nz/map/youth-service/young-parent-payment/cash-assets-01.html](http://www.workandincome.govt.nz/map/youth-service/young-parent-payment/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-security-cover-grant/cash-assets.html](http://www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-security-cover-grant/cash-assets.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/moving-costs-grant/cash-assets.html](http://www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/moving-costs-grant/cash-assets.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/bond-grant/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/bond-grant/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-in-advance-grant/cash-assets.html](http://www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-in-advance-grant/cash-assets.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-arrears-grant/cash-assets.html](http://www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-arrears-grant/cash-assets.html)
- [www.workandincome.govt.nz/map/social-housing/assessment-of-eligibility/cash-assets-01.html](http://www.workandincome.govt.nz/map/social-housing/assessment-of-eligibility/cash-assets-01.html)
- [www.workandincome.govt.nz/map/employment-and-training/specific-employment-related-assistance/new-employment-transition-grant/cash-assets-01.html](http://www.workandincome.govt.nz/map/employment-and-training/specific-employment-related-assistance/new-employment-transition-grant/cash-assets-01.html)
- [www.workandincome.govt.nz/map/employment-and-training/specific-employment-related-assistance/seasonal-work-assistance/cash-assets-01.html](http://www.workandincome.govt.nz/map/employment-and-training/specific-employment-related-assistance/seasonal-work-assistance/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/community-costs/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/community-costs/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/home-help/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/home-help/cash-assets-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/student-allowance-transfer-grant/cash-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/student-allowance-transfer-grant/cash-assets-01.html)

2. *Any policy or guidance that explains why bills of exchange or promissory notes are listed by MSD as "cash assets" for assessment purposes.*

The Ministry does not have any policy or guidance documents which explain why bills of exchange or promissory notes are listed as cash assets for assessment purposes and therefore your request for this information is refused under section 18(e) of the Act as these documents do not exist.

3. *Whether MSD will accept a bill of exchange or promissory note as payment or settlement of a debt owing to MSD, and if so:*
  - a. *under what circumstances; and*
  - b. *pursuant to what policy, guideline, or legal authority*

I can confirm the Ministry does not accept bills of exchange or promissory notes as a method of debt repayment.

4. *If MSD does not accept bills of exchange or promissory notes in settlement of debts, please provide:*
  - a. *the policy or legal basis for refusing such instruments; and*
  - b. *any documents that discuss acceptable and non-acceptable methods of payment.*

Section 209(1) of the Social Security Regulations 2018 ([www.legislation.govt.nz/secondary-legislation/pco-drafted/2018/202/en/latest/#LMS96768](http://www.legislation.govt.nz/secondary-legislation/pco-drafted/2018/202/en/latest/#LMS96768)) outline that the Ministry must determine the rate and methods of debt recovery and section 209(2) of the Social Security Regulations 2018 detail what methods of debt recovery the Ministry may determine which does not approve the use of bills of exchange or promissory notes.

The following links include more helpful information on debt recovery:

- [www.legislation.govt.nz/secondary-legislation/pco-drafted/2018/202/en/latest/#LMS96790](http://www.legislation.govt.nz/secondary-legislation/pco-drafted/2018/202/en/latest/#LMS96790)
- [www.legislation.govt.nz/secondary-legislation/pco-drafted/2018/202/en/latest/#LMS96796](http://www.legislation.govt.nz/secondary-legislation/pco-drafted/2018/202/en/latest/#LMS96796)
- [www.workandincome.govt.nz/map/legislation/ministerial-directions/debt-recovery-direction/clause-4-rate-and-method-of-recovery.html](http://www.workandincome.govt.nz/map/legislation/ministerial-directions/debt-recovery-direction/clause-4-rate-and-method-of-recovery.html)
- [www.workandincome.govt.nz/map/legislation/welfare-programmes/special-needs-grants-programme/clause-21-rules-as-to-recovery.html](http://www.workandincome.govt.nz/map/legislation/welfare-programmes/special-needs-grants-programme/clause-21-rules-as-to-recovery.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/recovery-of-payment-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/recovery-of-payment-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/recoverable-assistance-payment/recovery-of-payment-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/recoverable-assistance-payment/recovery-of-payment-01.html)
- [www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/recovery-of-payment-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/recovery-of-payment-01.html)
- [www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/negotiating-repayment-of-debt-01.html](http://www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/negotiating-repayment-of-debt-01.html)
- [www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/non-beneficiary-client-debt.html](http://www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/non-beneficiary-client-debt.html)

I will be publishing this decision letter, with your personal details deleted, 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 information about any policy or guidance referring to bills of exchange or promissory notes, 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

pp.



Anna Graham  
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