



**Inland Revenue**  
Te Tari Taake

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# Making payments

How to make trouble-free  
payments to Inland Revenue

## [www.ird.govt.nz](http://www.ird.govt.nz)

Go to our website for information, services and tools.

- **Secure online services** – login to check your account information, file an employer schedule, confirm personal tax summaries and update your family details and income.
- **Get it done online** – complete and send us forms and returns, make payments, make an appointment to see us and give us feedback.
- **Work it out** – use our calculators, worksheets and tools to help you manage your tax business like checking your tax code, or your filing and payment dates.
- **Forms and guides** – download our guides, and print forms to post to us.

You can also check out our newsletters and bulletins, and have your say on items for public consultation.

## How to get our forms and guides

You can view copies of all our forms and guides mentioned in this guide by going to [www.ird.govt.nz](http://www.ird.govt.nz) and selecting “Forms and guides”. You can also request copies by calling 0800 257 773.

## KiwiSaver website

For information on KiwiSaver go to [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)

# Introduction

We want to make it as easy as possible for you to make your payments to us.

In this guide we tell you about:

- ways to pay
- what information we need from you
- when to pay.

## Ways to pay (New Zealand only)

You can choose the payment method that is most convenient for you. You can:

- make an electronic payment
- pay at any branch of Westpac by cheque or electronically
- post us a cheque
- use the drop box at your nearest Inland Revenue office.

### *Note*

To make an electronic payment, you'll need to provide all the details requested on pages 8 and 9.

For details on making payment while overseas see Part 5.

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# Part 1 – Electronic payments

Electronic payments are a convenient and worry-free way to pay on time. Your payment won't be late as long as we receive it on or before the due date.

## Payment details

For us to credit your payment to the right place when you're paying by:

- internet banking
- direct credit
- automatic payment

please provide all the details asked for on pages 8 and 9.

If you want to pay electronically go to [www.ird.govt.nz](http://www.ird.govt.nz) and select the "Make a payment" tab at the right of our home page.

For employee deductions (payments made by employers) that include a combination of:

- PAYE (PAY)
- child support – employer (CSE)
- student loan repayments – employer (SLE)
- KiwiSaver employer contributions (KSR)
- KiwiSaver employee deductions (KSE)
- employer superannuation contributions (ESCT)

you can make one payment using the employer deductions (DED) tax code.

### Note

You can make combined payments for GST and provisional tax using the GAP tax code.

## Internet banking

Most banks offer an internet tax payment service which ensures sufficient payment reference details are included with your payment.

If your bank doesn't offer this service and you want to use the standard internet banking service, please provide all the details requested on pages 8 and 9.

For more information on this and other electronic payment options go to [www.ird.govt.nz](http://www.ird.govt.nz) (keywords: making payments). Here you can access your bank's website with the click of your mouse to make an internet payment.

### Note

Check your bank's cut-off time to ensure your payment won't be late.

## Direct credit

Direct credits are one-off payments where you authorise your bank to make a payment from your account to Inland Revenue's bank account.

Direct credits can also be made using both banking and payroll software packages. These services let you the payer (rather than your bank), make a one-off payment from your bank account to Inland Revenue's bank account.

This method may suit you if you make regular tax payments such as GST and PAYE.

## Credit and debit card payments

You can use your credit or debit card to make payments over the internet through:

- Mastercard
- Visa.

You can find out more on making credit card payments at [www.ird.govt.nz](http://www.ird.govt.nz) (keywords: online payments).

## Example: Electronic payment instruction

Payee name																				
I	N	L	A	N	D		R	E	V	E	N	U	E							
Bank account number																				
0	3		0	0	4	9		0	0	0	1	1	0	0		2	7			
Particulars										Payee code										
	1	2	3	4	5	6	7	8		I	N	C		3	1	0				
										Account type				Period						

## Guidelines for electronic payments

The example above is a correctly completed electronic payment instruction to pay \$60 towards income tax for the period ending 31 March 2011.

You need to provide the following information for all types of electronic payments.

- Payee name, enter “Inland Revenue”.
- Bank account number, enter 03 0049 0001100 27.
- Amount panel, enter the amount you want deducted from your bank account.
- Particulars panel, enter the IRD number of the person or organisation the payment is for. Start in the second box for 8-digit IRD numbers. (Some banks may ask you to put a zero in front of the number.)
- Payee code panel, enter the code for the correct tax type. For a list of tax types go to [www.ird.govt.nz](http://www.ird.govt.nz) (keywords: payment codes). Leave the next box blank, then enter the period end date for this payment, not the date you’re making the payment. The period must show the day, month and all four digits of the year—see example above.



## Automatic payment (AP)

Automatic payments are fixed amount payments made on a fixed frequency (eg, fortnightly) for you by your bank. This suits people who are paying off an amount of outstanding tax. To make an automatic payment you'll need to complete an automatic payment authority form for each tax type you wish to pay electronically. Alternatively, you can set up your payments online.

### AP for tax debts

If you want to pay any outstanding tax by AP you should talk with us first (see page 23). This is so the payments you make become a formal debt repayment arrangement which could save you from having to pay some penalties. For more information read our *Debt options (IR 582)* guide.

### Voluntary payments by AP

If you want to make payments towards tax not yet due, like provisional tax, you can get a copy of the *Automatic payment authority (IR 586)* form from [www.ird.govt.nz](http://www.ird.govt.nz) "Forms and guides".

## Part 2 – Paying at Westpac

You can make payments at all Westpac branches, by cash, cheque or EFTPOS.

When making a payment please take your preprinted payment slip with you. This has all the information needed to process your payment.

- Westpac will issue a receipt if you take your “client copy” portion of the payment slip, or
- issue a bank receipt for cash payments.

Westpac will accept returns and correspondence along with your payment.

For more information on payment slips or if you haven't received one, see Part 7.

## Part 3 – Child support payments

There are several ways to pay your child support.

### Benefit deductions

If you're receiving a benefit from Work and Income, your child support needs to be deducted from your benefit before it's paid to you.

Please call us on 0800 221 221 and tell us:

- what benefit you receive
- when you receive your benefit
- your Work and Income client number.

We'll then ask Work and Income to deduct the right amount from your benefit.

### Other ways to pay

You can also pay by:

- internet banking—see page 7
- direct credit—see page 7
- credit or debit card payments—see page 7
- automatic payment—see page 10
- payment at Westpac—see page 11
- posting cheques to Inland Revenue—see pages 14 and 15.

## Automatic payments

If you wish to pay by automatic payment, you need to complete an *Inland Revenue automatic payment authority (IR 596)* form and take it to your bank.

It's easier if you set up monthly payments, but if you would prefer to pay weekly or fortnightly, please call us on 0800 221 221. We'll help you work out the amount you need to pay so your whole monthly payment reaches us by the 20<sup>th</sup> of each month.

## Wages or salary deductions

If you've fallen behind in your payments and want us to deduct your child support straight from your wages or salary, please call us on 0800 221 221 and tell us your employer's name. We'll contact them first to confirm your pay details, then send them a notice advising them how much to deduct from your wages.

## Part 4 – Postal payments

If you choose to make payments to us by post please send us a cheque—**never** send cash.

**Note:** Our preferred method of payment is by internet banking or direct credit.

Post your cheque and payment slip to:

Inland Revenue  
PO Box 39050  
Wellington Mail Centre  
Lower Hutt 5045

### Payment deadline

If you send your payment by post please send it well before the due date.

When a due date falls on a weekend or public holiday, we'll still accept your payment without charging a penalty if it's handed in or posted on the next working day.

### Postdated cheques

If you post your cheque to us early, you can choose when you want us to cash it. We won't bank postdated cheques until the date specified. Please **highlight** the date on the cheque if you are postdating.

## How to make sure your postal payments go through smoothly

- Use the envelope, if provided, so your payment goes to the correct area immediately.
- Post your return, payment slip and cheque together to make it easier for us to credit the payment to your account.
- Make sure you write the amount on the payment slip and that the amount on the cheque agrees with the amount on the slip.
- Use a blue or black pen and print the words and figures clearly.
- If the amount due is a round dollar figure, please show the cents as “00”.
- Make your cheque payable to “Inland Revenue”.
- For extra security, we also recommend that you cross your cheque “Not transferable” and write your IRD number, tax type and period the payment is for on the back of it.

### Note

We don't send receipts for cheque payments, so if you want to check that your payment has been credited to your account, ask for a statement at any time by calling 0800 257 777.

## Part 5 – Overseas payments

You can make a payment from overseas by any of the following methods:

- credit or debit card (Mastercard and Visa)
- international money transfer
- telegraphic transfer
- foreign bank draft
- personal foreign cheque.

Alternatively, if you operate a bank account with a New Zealand bank, you can make a payment by using their internet banking service—see page 7.

### Note

For internet banking payments, please see the example of an electronic payment instruction on pages 8 and 9.

### Credit and debit card payments

Tax, student loan and child support payments can be made by credit or debit card payment through our online facility with either Mastercard or Visa.

To access the service go to [www.ird.govt.nz](http://www.ird.govt.nz) “Make a payment”, “From overseas”.

Fees and charges may apply. Read the terms and conditions section on the credit and debit card payments page of our website.

## Money transfer

Some companies offer a money transfer service from an overseas bank account to a New Zealand bank account. The New Zealand bank then provides a facility to pay taxes and child support obligations online. This service is currently provided by OrbitRemit in both Australia and the UK.

### Note

We don't accept these methods of payment:

- Australian postal money orders
- American postal service money orders
- foreign personal cheques in \$NZ.

You can make a payment online using a credit card or OrbitRemit on our website [www.ird.govt.nz](http://www.ird.govt.nz) “Make a payment”, “From overseas”.

## Telegraphic transfer

Telegraphic transfer payments are an electronic transfer of funds to or from an overseas bank. You'll need to contact your bank to arrange a telegraphic transfer payment to us and complete a payment authorisation form. The bank details are:

<b>Bank name</b>	Westpac
<b>Branch name</b>	Government branch
<b>Branch address</b>	PO Box 691 Wellington
<b>Payee name</b>	Inland Revenue
<b>Account number</b>	03 0049 0001100 27
<b>SWIFT code</b>	WPACNZ2W

Please ensure your IRD number, tax type and the tax period the payment is for are included in the payment details section.

To ensure prompt processing of your telegraphic transfer payment, please send us your:

- IRD number
- tax type
- payment amount.

You can send this information to us through [www.ird.govt.nz](http://www.ird.govt.nz) (keywords: secure mail).

### Note

Your bank and our bank may charge a fee for this service. You'll need to discuss this with the sending bank.

## Foreign bank draft/personal cheque

You can post a cheque or a foreign bank draft to us as long as the country you're sending the payment from is listed in the "Westpac buys cheques & T/C" column on the Westpac bank website exchange rates page.

For foreign bank drafts, the bank the funds are to be drawn from must be located in the country of the currency of the payment. If you're sending a personal foreign cheque, the amount must be in the same currency that the cheque is drawn in. We can't process the payment if the cheque is in New Zealand dollars.

### Note

Payment will be credited to your tax account using the exchange rate on the day the payment is processed. You'll need to allow for exchange fluctuations in most cases.

## Part 6 – When to pay

We tell you the last day for payment when we send you a return or statement. Penalties are charged on amounts that are paid late or become overdue.

When a due date falls on a weekend or public holiday, we'll accept your payment without charging a penalty as long as it's handed in or posted on the next working day.

You can make payments up to and including the due date. You could make regular payments (for example, weekly or monthly) rather than a lump sum right before the due date. Online payments are an easy way to do this and can be done direct from our “Make a payment” page on our website.

You can also send a postdated cheque.

## Part 7 – Payment slips

### Preprinted payment slips

Preprinted payment slips have your payment details encoded on them for our scanning machines to read and update straight to your account.

Check that your details on the preprinted payment slip are correct and enter the payment amount in the box provided. If the details aren't correct, clearly highlight any changes.

### Payment slips with returns

Some returns have a payment slip attached. Please leave it attached to the return. If you've paid electronically, please note this on the return before posting it back.

### No payment slip

If you don't have a payment slip, please call us and ask for a statement—see page 23. There'll be a tear-off payment slip at the bottom of the statement. If you can't get a payment slip in time, please include the following details with your payment:

- your name and address
- your IRD number
- the account type you're paying
- the period or year the payment relates to
- the amount.

For a list of account types go to [www.ird.govt.nz](http://www.ird.govt.nz) (keywords: list of accounts).

## Checklist

For trouble-free payments, remember the following:

- When paying electronically, note this on your return.
- When paying electronically, include all the details asked for on pages 8 and 9. If you're paying more than one tax type, make separate payments unless you're using the DED tax code for combined employer deductions, or GAP payments for combined payments of GST and provisional tax.
- If you're paying online on the last day for payment, you need to do it before your bank's cut-off time.
- When posting a payment or paying at Westpac use the preprinted payment slip. Check the details are correct.
- If you don't have a payment slip, you can get a statement by calling 0800 257 777, or provide all the details listed on page 20.
- Never send us cash. You can make cash or EFTPOS payments at Westpac.
- When sending us a postdated cheque, highlight the date.
- We'll only accept foreign cheque payments if they're listed by Westpac bank—see page 18.
- Personal foreign cheque payments must be in the same currency the cheque is drawn in.
- Write your IRD number, tax type and pay period on the reverse of any cheque payment. (This ensures that the sum is credited to the correct account.)

# For more help

## 0800 self-service numbers

This service is available seven days a week (any time, except between 5 am and 6 am) for a range of self-service options. Remember to have your IRD number with you when you call.

For personal information, such as account balances, you'll also need a personal identification number (PIN). You can get a PIN by calling 0800 257 777 and following the step-by-step instructions.

Order publications and taxpacks	0800 257 773
Request a summary of earnings	0800 257 778
Request a personal tax summary	0800 257 444
Confirm a personal tax summary	0800 257 771
All other services	0800 257 777

## Need to talk to us?

### Personal tax enquiries

General tax, tax credits and refunds	0800 227 774
Working for Families Tax Credits and payments	0800 227 773
Payment options	0800 227 771
Paid parental leave	0800 377 777
Child support (8 am to 6 pm Monday to Friday)	0800 221 221
Student loan	0800 377 778

### Business tax enquiries

General tax, tax credits and refunds	0800 377 774
Employers	0800 377 772
GST	0800 377 776
Large enterprises	0800 443 773

### Mobile or international callers

Free calling doesn't apply to mobile phones or international calls for other tax enquiries.

For direct dial numbers go to [www.ird.govt.nz](http://www.ird.govt.nz)

### Passwords – individuals only

Want a password on your account to save you time when calling?

Personal tax customers	0800 227 774
Business tax customers	0800 377 774

### Complaints Management Service

(8 am to 5 pm Monday to Friday) 0800 274 138

We're here to take your call between 8 am and 8 pm Monday to Friday, and Saturday between 9 am and 1 pm (unless other times are shown). Remember to have your IRD number with you when you call.

## Customer service quality monitoring

As part of our commitment to providing you with a quality service, we record all phone calls to and from our contact centres. Find out more about this policy or how to access your recorded information at [www.ird.govt.nz](http://www.ird.govt.nz)

## Privacy

Meeting your tax obligations means giving us accurate information so we can assess your liabilities or your entitlements under the Acts we administer. We may charge penalties if you don't.

We may also exchange information about you with:

- some government agencies
- another country, if we have an information supply agreement with them
- Statistics New Zealand (for statistical purposes only).

If you ask to see the personal information we hold about you, we'll show you and correct any errors, unless we have a lawful reason not to. Call us on 0800 377 774 for more information. For full details of our privacy policy go to [www.ird.govt.nz](http://www.ird.govt.nz) (keyword: privacy).

## If you have a complaint about our service

We're committed to providing you with a quality service. If there's a problem, we'd like to know about it and have the chance to fix it. You can call the staff member you've been dealing with or, if you're not satisfied, ask to speak with their team leader/manager. If your complaint is still unresolved you can contact our Complaints Management Service. For more information go to [www.ird.govt.nz](http://www.ird.govt.nz) or call us on 0800 274 138 between 8 am and 5 pm weekdays.

If you disagree with how we've assessed your tax, you may need to follow a formal disputes process. For more information, read our factsheet, *If you disagree with an assessment (IR 778)*.