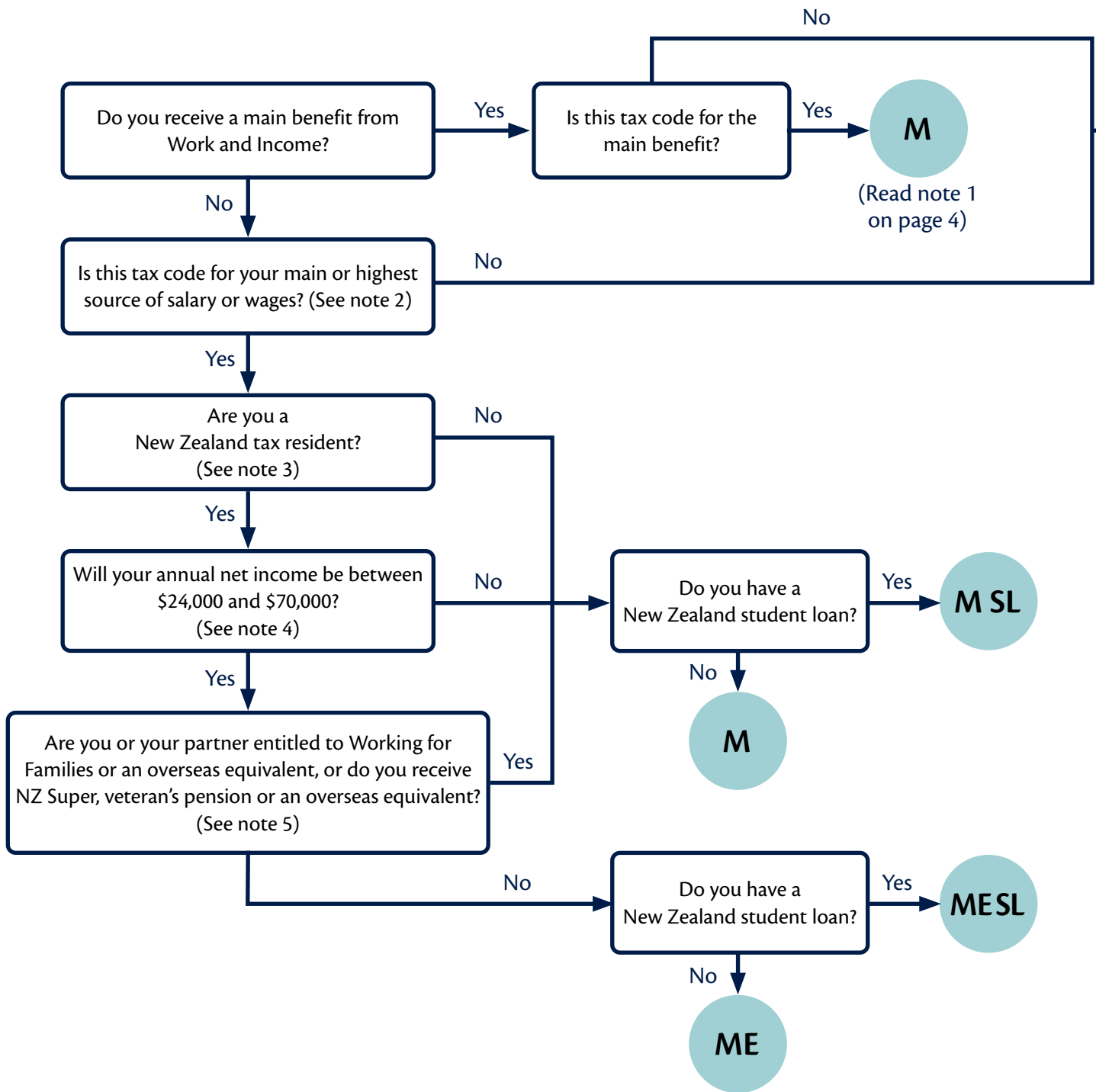


Main or highest source of income

Choose your tax code for your main or highest income from salary or wages.



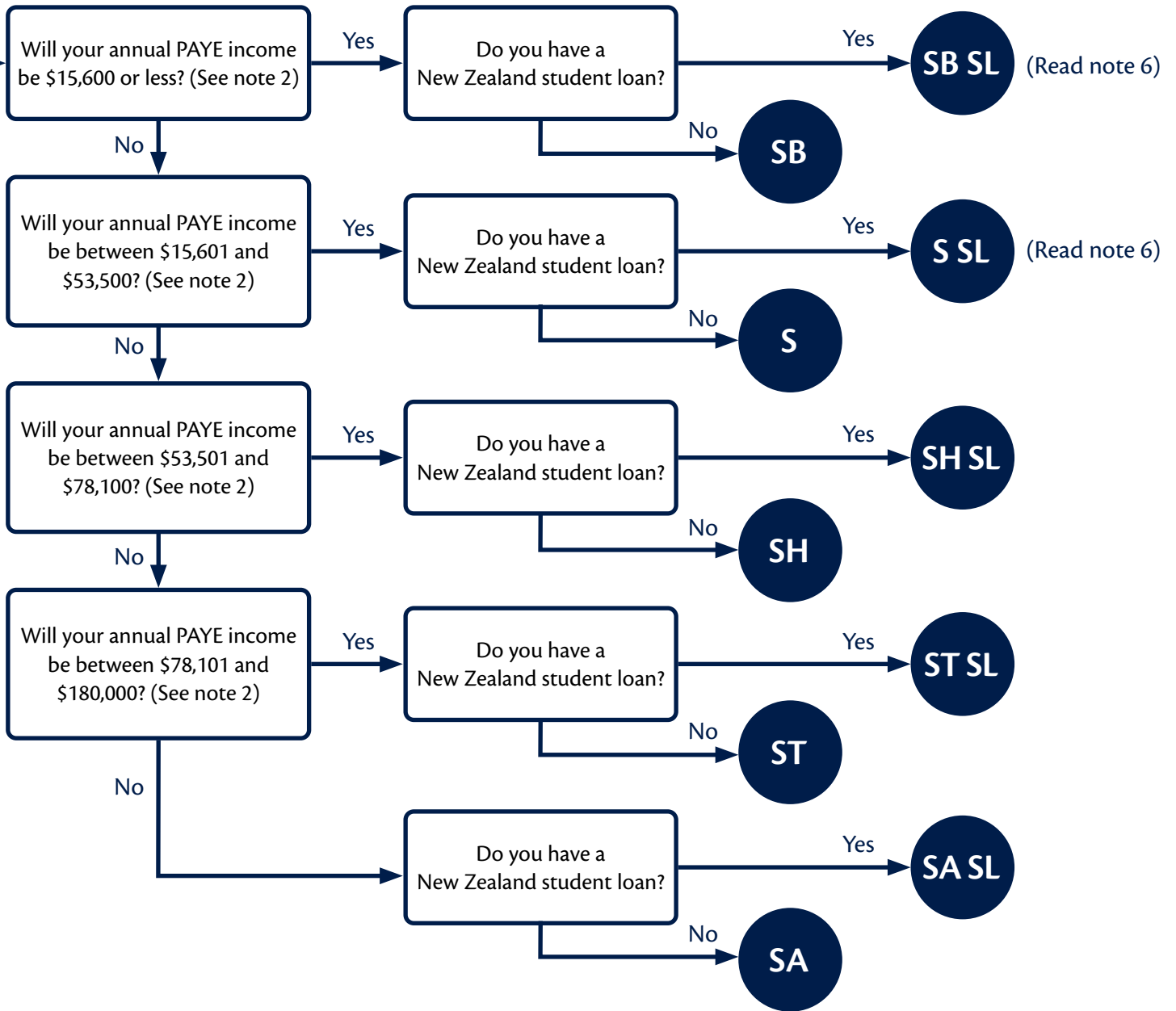
Other tax code options

Use the tax code shown if you receive salary or wages for any of these types of work or have a tailored tax code.

Casual agricultural worker, shearer or shed-hand (see note 7) **CAE**

Secondary income

If you have more than 1 job, choose a secondary tax option best suited to your situation.



Election day workers
(see note 8)

EDW

Recognised seasonal
workers (see note 9)

NSW

Tailored tax code
(see note 10)

STC

Important

If your circumstances change during the year, you may need to change your tax code. For example:

- you take out or pay off a student loan
- you start or stop being eligible to use the ME or ME SL tax code (see note 5 below)
- you have a second job and your income decreases or increases, changing the code you should be using.

Notes to help you work out your tax code

1	<p>If you receive a main benefit from Work and Income (other than a student allowance, NZ super or Veteran's pension) you must use the M tax code for this income.</p> <p>For any other salary or wages, you must use a secondary tax code (page 3).</p> <p>If you choose a secondary code of S or S SL you may earn more from your secondary job than your main benefit and pay more tax than you need to. You can apply for a tailored tax code to change the amount of tax deducted. See note 10 for more information about tailored tax codes.</p>
2	<p>Annual PAYE income means payments you received such as salary, wages, weekly accident compensation, NZ Superannuation, Veteran's weekly compensation, Veteran's pension, student allowance and schedular payments earned from 1 April to 31 March. Salary and wages means the same but excludes shedular payments.</p>
3	<p>You are a New Zealand tax resident in any of these situations:</p> <ul style="list-style-type: none">• You have been in New Zealand for more than 183 days in any 12-months and have not become a non-resident.• You have a permanent place of abode in New Zealand.• You are away from New Zealand in the service of the New Zealand government.
4	<p>Your annual net income is your total gross income (before tax is deducted) from all sources less your allowable deductions, from 1 April to 31 March. It excludes losses carried forward or back (from a previous or future year).</p>
5	<p>If you or your partner are entitled to Working for Families payments or an overseas equivalent, or you receive a main benefit, NZ Superannuation, Veteran's Pension or overseas equivalent of any of these you must use tax code M or M SL if you have a student loan. You cannot use ME or ME SL.</p>
6	<p>If you have a Student loan and choose SB SL or S SL, your repayment deductions from your secondary job may be more than you need to pay towards your loan.</p> <p>You may be eligible for a repayment deduction exemption on salary and wage income if you:</p> <ul style="list-style-type: none">• are studying full-time in New Zealand or about to• expect the income you earn from all sources will be below the annual repayment threshold. <p>You can apply for a special repayment deduction rate to reduce your student loan repayment deductions on your secondary earnings, if you earn less than the repayment threshold from your main job.</p> <p>For more information about repayment deduction exemptions and special repayment deduction rates go to ird.govt.nz/studentloans</p>
7	<p>Casual agricultural workers are people in casual seasonal work on a day-to-day basis, for up to 3 months. This includes shearers and shearing shed-hands. Use CAE.</p>
8	<p>Election day workers are people working for the elections for the period of advanced voting and election day only. Use EDW.</p>
9	<p>If you are a recognised seasonal worker or hold a work visa as foreign crew of a vessel fishing New Zealand waters, use the NSW code. Recognised seasonal workers must be employed by a registered employer under the Recognised Seasonal Employers' Scheme and are employed in the horticulture or viticulture industries. You must have a recognised seasonal employer limited visa/permit. See immigration.govt.nz.</p>
10	<p>If you have a tailored tax code certificate, enter STC as your tax code on page 1, and show your certificate to your employer.</p> <p>A tailored tax code is a tax deduction rate worked out to suit your individual circumstances. You may need one if the regular tax codes mean you do not pay enough or will pay too much tax. For more information go to ird.govt.nz/tailored-tax-code or contact us on 0800 227 774. You can apply for a tailored tax code in myIR or download a Tailored tax code application – IR23BS form at ird.govt.nz</p>
11	<p>If you need help choosing your tax code go to ird.govt.nz/tax-codes or contact us on 0800 227 774</p>