



# IR56

## taxpayer's handbook

Use this guide if you are:

- a part-time private domestic worker
- an embassy staff member
- a New Zealand-based employee of an overseas employer
- a United States Antarctic Program worker.

# Introduction

This guide explains your tax responsibilities as an IR56 taxpayer.

We explain:

- who is an IR56 taxpayer
- what you need to do if you are
- how and when you need to do it.

**We've included IR56 summary forms at the back of this guide to help you record your earnings and work out your tax.**

## **ird.govt.nz**

Go to our website for information and to use our services and tools.

- **Log in or register for myIR** - manage your tax and entitlements online.
- **Calculators and tools** - use our calculators, worksheets and tools, for example, to check your tax code, find filing and payment dates, calculate your student loan repayment.
- **Forms and guides** - download our forms and guides.

### **Forgotten your user ID or password?**

Request these online from the myIR login screen and we'll send them to the email address we hold for you.

For more information on how to contact us see page 28.

## **How to get our forms and guides**

You can get copies of our forms and guides at [ird.govt.nz/forms-guides](https://ird.govt.nz/forms-guides)

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# Who are IR56 taxpayers?

The term "IR56 taxpayer" is used to identify workers who are required to pay their own taxes (PAYE) on their wage or salary, but are not self-employed. Here are the examples of workers who might be classed as IR56 taxpayers:

- embassy staff
- New Zealand-based employee of an overseas employer
- United States Antarctic Program workers
- private domestic workers who work part-time, such as home-helpers, caregivers, nannies, gardeners and domestic odd-jobbers.

Private domestic workers are people who:

- work in their employer's home, and
- do work for their employer that is not related to the employer's business, and
- are paid directly by their employer, and
- don't regularly work full-time, for example, work no more than 30 hours a week on average for each employer.

A person cannot be an IR56 taxpayer if they are self-employed.

If you work for an employer part-time as a private domestic worker, you're an IR56 taxpayer. If you regularly work full-time, your employer becomes responsible for your PAYE tax and other deductions, such as student loan, child support and KiwiSaver (if any).

Here are some examples to help you decide if you are an IR56 taxpayer.

## **Example 1**

George who lives in New Zealand, is employed by a US based architecture company. George participates in virtual meetings and completes all of his work in New Zealand which is sent back to the US electronically.

If the US company does not have sufficient presence in NZ for an obligation to deduct PAYE, George would have to account for his own tax through the New Zealand tax system as an IR56 taxpayer. For more information on 'sufficient presence' go to:

[taxtechnical.ird.govt.nz/operational-statements/2021/os-21-04](https://taxtechnical.ird.govt.nz/operational-statements/2021/os-21-04)

## **Example 2**

Megan is employed to clean Amy's house for eight hours a day, every Monday to Friday.

Because Megan works for Amy for more than 30 hours a week, Amy must register as an employer and account for Megan's PAYE.

**Example 3**

Liz cleans houses for five different people. She averages around eight hours a week for each person. Although she works a total of more than 30 hours, she is an IR56 taxpayer. She fits the definition of a private domestic worker because she isn't working full-time for any one employer – she works in the employers' homes and is paid direct by each employer. This means Liz is responsible for paying the PAYE on her income from her domestic work.

**Example 4**

Doug works for Jessica as a gardener at her home. He works on a regular basis for up to four hours a week and is paid direct by Jessica. This makes Doug an IR56 taxpayer because he fits the definition of a private domestic worker. Doug is responsible for paying the PAYE on his income from Jessica.

**Example 5**

Joy runs a childcare service in her own home for seven children from 7 am to 6 pm on weekdays. She employs other staff and the parents of each child pay Joy for her service. Joy is self-employed. She's not an IR56 taxpayer because she doesn't fit the definition of a private domestic worker. Joy is responsible for her own tax affairs, such as paying income tax and GST. Joy's staff are her employees, so they aren't IR56 taxpayers either. Joy must register as an employer and account for her employees' PAYE.

**Note**

If you provide an ACC client with any of the following services:

- attendant care
- childcare
- home help
- attendant care services related to training for independence

and if you're paid direct by the ACC client or ACC, you're not an IR56 taxpayer. ACC deducts the tax from these payments before they're made.

**For more help**

Because it's not always clear whether you're an employee or self-employed, read our leaflet **Self-employed or an employee? - IR336** to help work out your employment status.

# New IR56 taxpayers

## What you need to do

If you're an IR56 taxpayer, you need to:

- have an IRD number
- register as an IR56 taxpayer.

## Applying for an IRD number

If you don't already have an IRD number, you need to fill in an **IRD number application - resident individual - IR595** form. For more information on applying for an IRD number go to [ird.govt.nz/irdnumber](http://ird.govt.nz/irdnumber)

## Registering as an IR56 taxpayer

To register as an IR56 taxpayer you can apply online at [ird.govt.nz/ir56](http://ird.govt.nz/ir56) or you can call us on 0800 377 772.

## What happens next?

### 1 Complete your IR330

The IR330 is your tax code declaration. It's your record of the tax code you'll use.

You need to work out which tax code applies to you. See page 9 for help working out your tax code.

### 2 Keep records

You need to keep records of all your income. See page 13 for record keeping requirements.

### 3 Calculate PAYE

You need to work out how much tax (PAYE) to deduct from your IR56 income - see page 16.

#### 4 Send in your New employee and KiwiSaver details - IR346K form

You'll need to fill out a **New employee and KiwiSaver details - IR346K** form and send it to us either:

- before your first pay day; or
- with the **Employment information - IR348** form that includes your first pay.

#### 5 Send in your Employment information - IR348 form

At the end of every month you must complete an **Employment information - IR348** form, which has details of your gross wages and deductions made. You must file your IR348 within ten working days after the end of the month.

If you don't receive income as an IR56 taxpayer in any month, you don't need to file a return.

#### 6 Pay your Tax

You must pay your PAYE and other deductions to us by the 20th of the following month.

##### **Note**

**If we don't receive both your IR348 and your payments by the due dates, penalties and interest may apply - see page 26.**



# Selecting your tax code

Once you've got a copy of the **Tax code declaration - IR330** form, you need to fill in your personal details and choose a tax code.

## Working out your tax code

### If your IR56 income is your main or only source of income

Follow the instructions on the IR330 and select the appropriate tax code. It should be either M, ME, M SL or ME SL.

Some earners will be entitled to the independent earner tax credit (IETC). If this applies to you, your tax code will be ME or ME SL if you have a student loan. To find out if you should be using this tax code see page 21.

### If your IR56 income is a secondary income

There are three options for deducting your tax in this case.

#### Standard option

Normally, you use a secondary tax code (SB, S, SH, ST, SA, SB SL, S SL, SH SL, ST SL or SA SL) for secondary employment. However, if you expect to earn over \$14,000 a year from all income sources, you may end up paying too much tax during the year.

#### Note

If the secondary code you choose is SB SL or S SL and your gross income from your main job is less than the pay period threshold, for example, \$439 per week, the standard student loan deductions for your secondary job may be too high. Go to [ird.govt.nz/special-deduction-rate](http://ird.govt.nz/special-deduction-rate) to find out how you can get a lower rate for these deductions.

#### Self-calculating option

An alternative to using a secondary tax code is to use the self-calculating method. This lets you work out how much tax you should pay on your IR56 income. If you choose this option show "STC" as your tax code on your IR330.

The self-calculating method takes into account the income and PAYE deducted from your main source of income, that is, salary, wages or benefit. Using this method will help you pay a more accurate amount of tax in some situations. For help completing the IR56 summary forms using the self-calculating method see page 13.

### Tailored tax code option

Another alternative is to apply for a tailored tax code. For more information read our leaflet **Do you need a tailored tax code - IR23G**, go to our website [ird.govt.nz/forms-guides](http://ird.govt.nz/forms-guides) or call us on 0800 377 774.

## Self-calculating - using the IR56 summary form

If you receive IR56 income and salary or wages or a benefit, the self-calculating method is a better way of calculating the tax you need to pay.

PAYE to pay using the self-calculating method is \$86.10.

<b>April 2022</b>		
<b>Earnings as an IR56 taxpayer with NO PAYE deducted</b>		
Payer's name	Gross earning (with no PAYE deducted)	
<i>Peter Brown</i>	\$ 720:00	
	\$ .:00	
	\$ .:00	
	\$ .:00	
	\$ .:00	
	\$ .:00	
<b>Total gross</b>	<b>A</b> \$ 720:00	Transfer to "gross earnings and/or schedular payments" box on your <b>Employment information - IR348</b> form.
<b>Earnings with PAYE deducted (salary and wages)</b>		
Payer's name	Gross earning (before PAYE deducted)	PAYE deducted by employer
<i>Books Ltd</i>	\$ 320:00	\$ 38:26
	\$ .:00	\$ .:00
	\$ .:00	\$ .:00
	\$ .:00	\$ .:00
	\$ .:00	\$ .:00
	\$ .:00	\$ .:00
	\$ .:00	\$ .:00
	<b>B</b> \$ 320:00	<b>C</b> \$ 38:26
<b>Total combined gross earnings</b> Add Box A and B PAYE (from PAYE tables) on combined total gross earnings in Box D	<b>D</b> \$ 1040:00	<b>Total PAYE</b>
Total PAYE paid from Box C	<b>E</b> \$ 125:10	<b>F</b> \$ 38:26
<b>PAYE to pay</b> Subtract Box F from Box E. This is your balance of PAYE to pay.	<b>G</b> \$ 86:84	Transfer to Box 3 on your <b>Employment information - IR348</b> form.

See tax table example on page 11

**Monthly Pay Periods – Earnings \$1,005 to \$1,200**

Earnings	Codes																			
	PAYE				KiwiSaver						Net CEC and ESCT									
	M	ME	SL Loaded	3%	4%	6%	8%	10%	CEC	10.5%	CEC	17.5%	CEC	30%	CEC	33%	CEC	39%		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1005.00	1209	1209	0	30.15	40.2	60.3	80.4	100.5	27	3.15	3.49	5.25	21.15	9	20.25	9.9	18.45	11.7		
1010.00	1214.6	1214.6	0	30.3	40.4	60.6	80.8	101	27.15	3.15	3.50	5.25	21.3	9	20.4	9.9	18.6	11.7		
1015.00	1220.2	1220.2	0	30.45	40.6	60.9	81.2	101.5	27.3	3.15	3.52	5.25	21.45	9	20.55	9.9	18.75	11.7		
1020.00	1225.7	1225.7	0	30.6	40.8	61.2	81.6	102	27.45	3.15	3.55	5.25	21.6	9	20.7	9.9	18.9	11.7		
1025.00	1231.28	1231.28	0	30.75	41	61.5	82	102.5	27.6	3.15	3.55	5.25	21.75	9	20.85	9.9	19.05	11.7		
1030.00	1236.89	1236.89	0	30.9	41.2	61.8	82.4	103	27.75	3.15	3.55	5.25	21.9	9	21	9.9	19.2	11.7		
1035.00	1242.49	1242.49	0	31.05	41.4	62.1	82.8	103.5	27.8	3.25	3.56	5.42	21.75	9.3	20.82	10.23	18.96	12.09		
1040.00	1248.1	1248.1	0	31.2	41.6	62.4	83.2	104	27.95	3.25	3.58	5.42	21.9	9.3	20.97	10.23	19.11	12.09		
1045.00	1253.7	1253.7	0	31.35	41.8	62.7	83.6	104.5	28.1	3.25	3.59	5.42	22.05	9.3	21.12	10.23	19.26	12.09		
1050.00	1259.3	1259.3	0	31.5	42	63	84	105	28.25	3.25	3.60	5.42	22.2	9.3	21.27	10.23	19.41	12.09		
1055.00	1264.9	1264.9	0	31.65	42.2	63.3	84.4	105.5	28.4	3.25	3.62	5.42	22.3	9.3	21.42	10.23	19.56	12.09		

## Secondary tax codes

By using a secondary tax code other than for your IR56 income, you often end up paying more tax than you need to.

Your records			
Payer	Pay week ending	For week	For month
Peter Brown	02/04/2022	\$180	
Peter Brown	09/04/2022	\$180	
Peter Brown	16/04/2022	\$180	
Peter Brown	23/04/2022	\$180	
	<b>April 2022</b>		<b>\$720</b>

PAYE to pay using SB tax code is \$86.61

PAYE to pay using S tax code is \$137.01

**Four-Weekly Secondary Earnings: Tax Code SB, S, SH, ST, SA – Earnings \$644 to \$800**

Earnings	Codes																					
	PAYE				KiwiSaver						Net CEC and ESCT											
	SB	S	SH	ST	SA	SL Loaded	3%	4%	6%	8%	10%	CEC	10.5%	CEC	17.5%	CEC	30%	CEC	33%	CEC	39%	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
644.00	77.47	122.55	203.05	222.37	261.01	77.28	19.32	25.76	38.64	51.52	64.4	17.33	1.99	16	3.32	3.62	5.7	13.05	6.27	11.91	7.41	
648.00	77.95	123.31	204.31	223.75	262.63	77.76	19.44	25.92	38.88	51.84	64.8	17.45	1.99	16.12	3.32	3.74	5.7	13.17	6.27	12.03	7.41	
652.00	78.43	124.07	205.57	225.13	264.25	78.24	19.56	26.08	39.12	52.16	65.2	17.57	1.99	16.24	3.32	3.86	5.7	13.29	6.27	12.15	7.41	
656.00	78.91	124.83	206.83	226.51	265.87	78.72	19.68	26.24	39.36	52.48	65.6	17.69	1.99	16.36	3.32	3.98	5.7	13.41	6.27	12.27	7.41	
660.00	79.39	125.59	208.09	227.89	267.49	79.2	19.8	26.4	39.6	52.8	66	17.81	1.99	16.48	3.32	4.11	5.7	13.53	6.27	12.39	7.41	
664.00	79.87	126.35	209.35	229.27	269.11	79.68	19.92	26.56	39.84	53.12	66.4	17.93	1.99	16.6	3.32	4.22	5.7	13.65	6.27	12.51	7.41	
668.00	80.36	127.12	210.62	230.66	270.74	80.16	20.04	26.72	40.08	53.44	66.8	17.94	2.1	16.54	3.5	4.04	6	13.44	6.6	12.24	7.8	
672.00	80.84	127.88	211.88	232.04	272.36	80.64	20.16	26.88	40.32	53.76	67.2	18.06	2.1	16.66	3.5	4.16	6	13.56	6.6	12.36	7.8	
676.00	81.32	128.64	213.14	233.42	273.98	81.12	20.28	27.04	40.56	54.08	67.6	18.18	2.1	16.78	3.5	4.28	6	13.68	6.6	12.48	7.8	
680.00	81.8	129.4	214.4	234.8	275.6	81.6	20.4	27.2	40.8	54.4	68	18.3	2.1	16.9	3.5	4.4	6	13.8	6.6	12.6	7.8	
684.00	82.28	130.16	215.66	236.18	277.22	82.08	20.47	27.36	41.04	54.72	68.4	18.42	2.1	17.02	3.5	4.52	6	13.92	6.6	12.72	7.8	
688.00	82.76	130.92	216.92	237.56	278.84	82.56	20.64	27.52	41.28	55.04	68.8	18.54	2.1	17.14	3.5	4.64	6	14.04	6.6	12.84	7.8	
692.00	83.24	131.68	218.18	238.94	280.46	83.04	20.76	27.68	41.52	55.36	69.2	18.66	2.1	17.26	3.5	4.76	6	14.16	6.6	12.96	7.8	
696.00	83.72	132.44	219.44	240.32	282.08	83.52	20.88	27.84	41.76	55.68	69.6	18.78	2.1	17.38	3.5	4.88	6	14.28	6.6	13.08	7.8	
700.00	84.21	133.21	220.71	241.71	283.71	84	21	28	42	56	70	18.8	2.2	17.53	3.67	4.7	6.3	14.07	6.93	12.81	8.19	
704.00	84.69	133.97	221.97	243.09	285.33	84.48	21.12	28.16	42.24	56.32	70.4	18.92	2.2	17.65	3.67	4.82	6.3	14.19	6.93	12.93	8.19	
708.00	85.17	134.73	223.23	244.47	286.95	84.96	21.24	28.32	42.48	56.64	70.8	19.04	2.2	17.77	3.67	4.94	6.3	14.31	6.93	13.05	8.19	
712.00	85.65	135.49	224.49	245.85	288.57	85.44	21.36	28.48	42.72	56.96	71.2	19.16	2.2	17.89	3.67	5.06	6.3	14.43	6.93	13.17	8.19	
716.00	86.13	136.25	225.75	247.23	290.19	85.92	21.48	28.64	42.96	57.28	71.6	19.28	2.2	17.81	3.67	5.18	6.3	14.55	6.93	13.29	8.19	
720.00	86.61	137.01	227.01	248.61	291.81	86.4	21.6	28.8	43.2	57.6	72	19.4	2.2	17.93	3.67	5.3	6.3	14.67	6.93	13.41	8.19	
724.00	87.09	137.77	228.27	249.99	293.43	86.88	21.72	28.96	43.44	57.92	72.4	19.52	2.2	18.05	3.67	5.42	6.3	14.79	6.93	13.53	8.19	

## Comparing the self-calculating and secondary tax code options

Based on the examples on the previous pages, by using the self-calculating method, you'd pay \$86.84 less than you would if you used an S tax code, but almost the same amount as if you used the SB tax code.

Option	Tax to pay
Self-calculating method	\$86.84
Secondary code	\$137.01
<b>Difference</b>	<b>\$50.17</b>
Self-calculating method	\$86.84
SB code (use only if your expected income from all sources will be less than \$14,000 a year)	\$86.61
<b>Difference</b>	<b>\$0.23</b>

## Completing the Tax code declaration - IR330

When you've worked out which tax code to use, you need to complete an IR330 tax code declaration form. You don't need to fill in a new IR330 each year, but you do need to complete a new one if you want to change your tax code. You can then apply the new code from the start of the pay period that you made the change. **Keep your IR330 as part of your tax records - don't send it to us.**

# Record keeping and completing your IR56 summary forms

You must keep all records for seven years. They must be in English, unless you have written approval from us to use another language for your records.

## Self-calculation records - IR56 summary form

If you have more than one source of income, we suggest you keep a weekly record of all your earnings.

Use the IR56 summaries at the back of this guide to help complete your **Employment information - IR348** and to correctly calculate your PAYE.

Remember:

- keep your own weekly records of all your income
- every payday, add the totals for the pay period and write this on your IR56 summary form - see pages 29-40 for blank forms to fill in.

Keep the IR56 summary form as well as a copy of your **New employee and KiwiSaver details - IR346K** form and copies of your **Employment information - IR348** forms.

## Main income records

If your IR56 income is your only income, at the end of each month add up your income and put it on your **Employment information - IR348**.

You need to keep a record of your earnings, such as payslips, diary or bank statements if your wage is direct credited, or a wage summary.

Employees of overseas employers will need to keep records of non-cash benefits received and employer superannuation contributions to include in your **Employment Information - IR348**

## Completing your IR56 summary forms

The IR56 summary form is used for self-calculating the tax you need to pay.

### Payer's name

This is the name of the person who is paying you. If you work for more than one person, fill in the names of all the payers.

### Box A - Total IR56 earnings

Add up the income from your IR56 earnings to get your total gross IR56 income.

### Box B - Total earnings from salary or wages

Add up the income that has PAYE deducted to get your total gross salary or wages.

#### Note

If you receive a benefit you may need to contact Work and Income to get details of your gross benefit income and PAYE.

### Box C - PAYE on salary or wages

Add up the PAYE deducted from your salary, wages or benefit to get your total PAYE deducted.

### Box D - Total gross earnings

Add Box A to Box B. This is your total combined gross earnings liable for tax for the month.

### Box E - PAYE

Go to the monthly PAYE tables to work out the PAYE on the amount in Box D using the tax code you selected (M or ME), or you can use our calculator under the "Calculators and tools" section of our website. Write the PAYE in Box E.

### Box F - Total PAYE paid

Copy the Box C amount here.

### Box G - PAYE to pay

Subtract Box F from Box E. Write the answer in Box G. This is the amount of PAYE you must pay us.

### Example - IR56 summary form

#### April 2023

##### Earnings as an IR56 taxpayer with NO PAYE deducted

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.
\$		.
\$		.
\$		.
\$		.
\$		.
\$		.
\$		.

Transfer to "gross earnings and/or schedular payments" box on your **Employment information - IR348** form.

**Total gross**

**A**

\$		.
----	--	---

##### Earnings with PAYE deducted (salary and wages)

Payer's name


Gross earning  
(before PAYE deducted)

\$		.
\$		.
\$		.
\$		.
\$		.
\$		.
\$		.
\$		.

PAYE deducted by employer

\$		.
\$		.
\$		.
\$		.
\$		.
\$		.
\$		.
\$		.

**B**

**Total gross**

**C**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.
----	--	---

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.
----	--	---

Total PAYE paid from Box C

**F**

\$		.
----	--	---

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.
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Transfer to Box 3 on your **Employment information - IR348** form.

#### Note

Keep the IR56 summary for your records - don't send the form to us.

# Calculating your PAYE

## PAYE tables

PAYE tables are updated each year, or when the tax rate changes. You can view the PAYE tables or use the PAYE calculator at [ird.govt.nz](http://ird.govt.nz) or you can order a copy by calling 0800 257 773 (remember to have your IRD number with you).

## Main tax codes

The first section of the PAYE tables has columns for M and ME codes. Use these columns if you have shown M or ME (or STC for self-calculation method) as your tax code on your IR330.

Remember if you used STC on your IR330 because you're using the self-calculating method, you need to use the M or ME column in the tax tables to calculate your tax.

Monthly Pay Periods – Earnings \$1,405 to \$1,600																		
Earnings		Codes																
\$	PAYE	SL Loan ded	KiwiSaver					Net CEC and ESCT										
	M		ME	3%	4%	6%	8%	10%	CEC	10.5%	CEC	17.5%	CEC	30%	CEC	33%	CEC	39%
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1405.00	185.68	185.68	0	42.15	56.2	84.3	112.4	140.5	37.74	4.41	34.8	7.35	29.55	12.6	28.29	13.86	25.77	16.38
1410.00	186.63	186.63	0	42.3	56.4	84.6	112.8	141	37.89	4.41	34.95	7.35	29.7	12.6	28.44	13.86	25.92	16.38
1415.00	187.59	187.59	0	42.45	56.6	84.9	113.2	141.5	38.04	4.41	35.1	7.35	29.85	12.6	28.59	13.86	26.07	16.38
1420.00	188.54	188.54	0	42.6	56.8	85.2	113.6	142	38.19	4.41	35.25	7.35	30	12.6	28.74	13.86	26.22	16.38
1425.00	189.49	189.49	0	42.75	57	85.5	114	142.5	38.34	4.41	35.4	7.35	30.15	12.6	28.89	13.86	26.37	16.38
1430.00	190.45	190.45	0	42.9	57.2	85.8	114.4	143	38.49	4.41	35.55	7.35	30.3	12.6	29.04	13.86	26.52	16.38
1435.00	191.4	191.4	0	43.05	57.4	86.1	114.8	143.5	38.64	4.51	35.7	7.52	30.45	12.9	28.86	14.19	26.28	16.77
1440.00	192.35	192.35	0	43.2	57.6	86.4	115.2	144	38.69	4.51	35.68	7.52	30.3	12.9	29.01	14.19	26.43	16.77
1445.00	193.31	193.31	0	43.35	57.8	86.7	115.6	144.5	38.84	4.51	35.83	7.52	30.45	12.9	29.16	14.19	26.58	16.77
1450.00	194.26	194.26	0	43.5	58	87	116	145	38.99	4.51	35.98	7.52	30.6	12.9	29.31	14.19	26.73	16.77
1455.00	195.21	195.21	0	43.65	58.2	87.3	116.4	145.5	39.14	4.51	36.13	7.52	30.75	12.9	29.46	14.19	26.88	16.77
1460.00	196.17	196.17	0	43.8	58.4	87.6	116.8	146	39.29	4.51	36.28	7.52	30.9	12.9	29.61	14.19	27.03	16.77
1465.00	197.08	197.08	0	43.95	58.6	87.9	117.2	146.5	39.44	4.51	36.43	7.52	31.05	12.9	29.76	14.19	27.18	16.77
1470.00	198.03	198.03	0	44.1	58.8	88.2	117.6	147	39.48	4.62	36.4	7.7	30.9	13.2	29.58	14.52	26.94	17.16
1475.00	198.98	198.98	0	44.25	59	88.5	118	147.5	39.63	4.62	36.55	7.7	31.05	13.2	29.73	14.52	27.09	17.16
1480.00	199.94	199.94	0	44.4	59.2	88.8	118.4	148	39.78	4.62	36.7	7.7	31.2	13.2	29.88	14.52	27.24	17.16
1485.00	200.89	200.89	0	44.55	59.4	89.1	118.8	148.5	39.93	4.62	36.85	7.7	31.35	13.2	30.03	14.52	27.39	17.16
1490.00	201.84	201.84	0	44.7	59.6	89.4	119.2	149	40.08	4.62	37	7.7	31.5	13.2	30.18	14.52	27.54	17.16
1495.00	202.8	202.8	0	44.85	59.8	89.7	119.6	149.5	40.23	4.62	37.15	7.7	31.65	13.2	30.33	14.52	27.69	17.16
1500.00	203.75	203.75	0	45	60	90	120	150	40.28	4.72	37.13	7.87	31.5	13.5	30.15	14.85	27.45	17.55
1505.00	204.7	204.7	0	45.15	60.2	90.3	120.4	150.5	40.43	4.72	37.28	7.87	31.65	13.5	30.3	14.85	27.6	17.55
1510.00	205.66	205.66	0	45.3	60.4	90.6	120.8	151	40.58	4.72	37.43	7.87	31.8	13.5	30.45	14.85	27.75	17.55
1515.00	206.61	206.61	0	45.45	60.6	90.9	121.2	151.5	40.73	4.72	37.58	7.87	31.95	13.5	30.6	14.85	27.9	17.55
1520.00	207.56	207.56	0	45.6	60.8	91.2	121.6	152	40.88	4.72	37.73	7.87	32.1	13.5	30.75	14.85	28.05	17.55
1525.00	208.52	208.52	0	45.75	61	91.5	122	152.5	41.03	4.72	37.88	7.87	32.25	13.5	30.9	14.85	28.2	17.55
1530.00	209.47	209.47	0	45.9	61.2	91.8	122.4	153	41.18	4.72	38.03	7.87	32.4	13.5	31.05	14.85	28.35	17.55
1535.00	210.42	210.42	0	46.05	61.4	92.1	122.8	153.5	41.22	4.83	38	8.05	32.25	13.8	30.87	15.18	28.11	17.94
1540.00	211.38	211.38	0	46.2	61.6	92.4	123.2	154	41.37	4.83	38.15	8.05	32.4	13.8	31.02	15.18	28.26	17.94
1545.00	212.33	212.33	0	46.35	61.8	92.7	123.6	154.5	41.52	4.83	38.3	8.05	32.55	13.8	31.17	15.18	28.41	17.94
1550.00	213.28	213.28	0	46.5	62	93	124	155	41.67	4.83	38.45	8.05	32.7	13.8	31.32	15.18	28.56	17.94
1555.00	214.24	214.24	0	46.65	62.2	93.3	124.4	155.5	41.82	4.83	38.6	8.05	32.85	13.8	31.47	15.18	28.71	17.94
1560.00	215.19	215.19	0	46.8	62.4	93.6	124.8	156	41.97	4.83	38.75	8.05	33	13.8	31.62	15.18	28.86	17.94
1565.00	216.14	216.14	0	46.95	62.6	93.9	125.2	156.5	42.12	4.83	38.9	8.05	33.15	13.8	31.77	15.18	29.01	17.94
1570.00	217.1	217.1	0	47.1	62.8	94.2	125.6	157	42.17	4.93	38.88	8.22	33	14.1	31.59	15.51	28.77	18.33
1575.00	218.05	218.05	0	47.25	63	94.5	126	157.5	42.32	4.93	39.03	8.22	33.15	14.1	31.74	15.51	28.92	18.33
1580.00	219	219	0	47.4	63.2	94.8	126.4	158	42.47	4.93	39.18	8.22	33.3	14.1	31.89	15.51	29.07	18.33
1585.00	219.91	219.91	0	47.55	63.4	95.1	126.8	158.5	42.62	4.93	39.33	8.22	33.45	14.1	32.04	15.51	29.22	18.33
1590.00	220.87	220.87	0	47.7	63.6	95.4	127.2	159	42.77	4.93	39.48	8.22	33.6	14.1	32.19	15.51	29.37	18.33

## Student loans

If you have a student loan you must use the 'SL Loan ded' column that corresponds to your tax code to calculate your repayment amount.

Remember that your tax code must be one of the following:

- M SL, ME SL, SB SL, S SL, SH SL, ST SL or SA SL if you have a student loan.



## Secondary tax codes

If you've shown an S, SB, SH, ST or SA tax code on your IR330 use the SB, S, SH, ST or SA columns at the back of the PAYE tables.

### Four-Weekly Secondary Earnings: Tax Code SB, S, SH, ST, SA – Earnings \$324 to \$480

Earnings		Codes																				
Earnings	PAYE					KiwiSaver										Net CEC and E SCT						
	SB	S	SH	ST	SA	SL Loan ded	3%	4%	6%	8%	10%	CEC	10.5%	CEC	17.5%	CEC	30%	CEC	33%	CEC	39%	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
324.00	38.97	61.65	102.15	111.87	131.31	38.88	9.72	12.96	19.44	25.92	32.4	8.78	0.94	8.15	1.57	7.02	2.7	6.75	2.97	6.21	3.51	
328.00	39.45	62.41	103.41	113.25	132.93	39.36	9.84	13.12	19.68	26.24	32.8	8.9	0.94	8.27	1.57	7.14	2.7	6.87	2.97	6.33	3.51	
332.00	39.93	63.17	104.67	114.63	134.55	39.84	9.96	13.28	19.92	26.56	33.2	9.02	0.94	8.39	1.57	7.26	2.7	6.99	2.97	6.45	3.51	
336.00	40.42	63.94	105.94	116.02	136.18	40.32	10.08	13.44	20.16	26.88	33.6	9.03	1.05	8.33	1.75	7.08	3	6.78	3.3	6.18	3.9	
340.00	40.9	64.7	107.2	117.4	137.8	40.8	10.2	13.6	20.4	27.2	34	9.15	1.05	8.45	1.75	7.2	3	6.9	3.3	6.3	3.9	
344.00	41.38	65.46	108.46	118.78	139.42	41.28	10.32	13.76	20.64	27.52	34.4	9.27	1.05	8.57	1.75	7.32	3	7.02	3.3	6.42	3.9	
348.00	41.86	66.22	109.72	120.16	141.04	41.76	10.44	13.92	20.88	27.84	34.8	9.39	1.05	8.69	1.75	7.44	3	7.14	3.3	6.54	3.9	
352.00	42.34	66.98	110.98	121.54	142.66	42.24	10.56	14.08	21.12	28.16	35.2	9.51	1.05	8.81	1.75	7.56	3	7.26	3.3	6.66	3.9	
356.00	42.82	67.74	112.24	122.92	144.28	42.72	10.68	14.24	21.36	28.48	35.6	9.63	1.05	8.93	1.75	7.68	3	7.38	3.3	6.78	3.9	
360.00	43.3	68.5	113.5	124.3	145.9	43.2	10.8	14.4	21.6	28.8	36	9.75	1.05	9.05	1.75	7.8	3	7.5	3.3	6.9	3.9	
364.00	43.78	69.26	114.76	125.68	147.52	43.68	10.92	14.56	21.84	29.12	36.4	9.87	1.05	9.17	1.75	7.92	3	7.62	3.3	7.02	3.9	
368.00	44.27	70.03	116.03	127.07	149.15	44.16	11.04	14.72	22.08	29.44	36.8	9.89	1.15	9.12	1.92	7.74	3.3	7.41	3.63	6.75	4.29	
372.00	44.75	70.79	117.29	128.45	150.77	44.64	11.16	14.88	22.32	29.76	37.2	10.01	1.15	9.24	1.92	7.86	3.3	7.53	3.63	6.87	4.29	
376.00	45.23	71.55	118.55	129.83	152.39	45.12	11.28	15.04	22.56	30.08	37.6	10.13	1.15	9.36	1.92	7.98	3.3	7.65	3.63	6.99	4.29	
380.00	45.71	72.31	119.81	131.21	154.01	45.6	11.4	15.2	22.8	30.4	38	10.25	1.15	9.48	1.92	8.1	3.3	7.77	3.63	7.11	4.29	
384.00	46.19	73.07	121.07	132.59	155.63	46.08	11.52	15.36	23.04	30.72	38.4	10.37	1.15	9.6	1.92	8.22	3.3	7.89	3.63	7.23	4.29	
388.00	46.67	73.83	122.33	133.97	157.25	46.56	11.64	15.52	23.28	31.04	38.8	10.49	1.15	9.72	1.92	8.34	3.3	8.01	3.63	7.35	4.29	
			123.59	135.35	158.87	47.04				41.36	39.2	10.61	1.15			8.46	3.3	8.13	3.63	7.47		

### Note

The PAYE that you calculate goes in column 3 of the IR348 - see page 20.

# Completing your Employment information - IR348

Every month you must complete and send in an **Employment information - IR348** form. The due date is within 10 working days from the end of the month.

The form needs to be completed with the following details:

- pay day date - this the last day of the month (for example, 30th)
- employment start (the date you started as an IR56 taxpayer) or finish date (the date you finished being an IR56 taxpayer) these only need to be shown once, in the month they occur
- enter MT in the pay frequency box
- pay period start and finish - this is the first and last days of the month
- gross earnings
- PAYE deducted (this is the tax you have calculated for your IR56 income)
- student loan deductions (if applicable)
- KiwiSaver deductions (if applicable) - see page 22.

If you file by paper you need to write your name, IRD number and tax code on the first couple of forms. After that this information will be pre-printed on them.

## Electronic filing

You might prefer to file your forms online. With myIR you can access a range of online services when and where you want. You'll need to register for a myIR secure online services account - go to [ird.govt.nz/myIR](http://ird.govt.nz/myIR) to register.

## Student loans

If you have a student loan, you're required to use one of the SL tax codes - M SL, ME SL, SB SL, S SL, SH SL, ST SL or SA SL - to determine the student loan repayment deductions from your earnings.

You also need to show a tax code with the "SL" student loan repayment code on your **Tax code declaration - IR330**.

## Child support

Inland Revenue assesses and collects child support from parents who don't live with their children or have shared care. For more information on how to make child support payments, go to [ird.govt.nz/childsupport](http://ird.govt.nz/childsupport) or call us on 0800 221 221.

## Employees of an overseas employer

If you live in New Zealand and your overseas employer does not have a sufficient presence in New Zealand, you have an obligation to register as an IR56 taxpayer. For more information on 'sufficient presence' go to: [taxtechnical.ird.govt.nz/operational-statements/2021/os-21-04](https://taxtechnical.ird.govt.nz/operational-statements/2021/os-21-04)

You will not need to register as an IR56 taxpayer if your employer registers as an employer with Inland Revenue or arranges for another person to undertake employment-related tax obligations for you.

Our proposed changes (from 1 April 2023), mean that if you are a New Zealand-based employee of an overseas employer and received non-cash benefits (also known as a fringe benefit), you will have to include these benefits as gross income in your **Employment Information – IR348** (EI) return. You will also need to include any employer superannuation contributions.

### Calculating non-cash benefits from your employer

If you receive any kind of non-cash benefit, for example health insurance, you must include the value of the benefit as part of your gross income in the EI return.

If the non-cash benefit is paid regularly, for example monthly, simply include the value of the non-cash benefit as gross income in the EI return and tax accordingly. You can use the PAYE calculator to do this, go to [ird.govt.nz/self-calculate-ir56](https://ird.govt.nz/self-calculate-ir56)

If it is a lump sum, you will need to calculate the PAYE on it separately to your salary. Then you will need to combine these in your EI return, go to [ird.govt.nz/calculate-lump-sum-paye](https://ird.govt.nz/calculate-lump-sum-paye)

If you receive a Working for Families entitlement and receive any kind of non-cash benefit, you will need to complete an **Adjust your income - IR215** form.

Any non-cash benefits received are not adjustable in your student loan obligation, for more information, go to [ird.govt.nz/eoy-adjustments](https://ird.govt.nz/eoy-adjustments)

### Calculating superannuation

If your employer contributes to a superannuation scheme or fund, you need to account for Employer Superannuation Contribution Tax (ESCT).

There are two options:

- Add this in the EI ESCT field, go to [ird.govt.nz/esct](https://ird.govt.nz/esct) or
- opt for it to be taxed as PAYE. This means your income is increased and now included for Working for Families, child support, independent earner tax credit and any student loan payments, for more information, go to [ird.govt.nz/payee-esct-deductions](https://ird.govt.nz/payee-esct-deductions)

### Example - Employment information - IR348



**Inland Revenue**  
Te Tari Taake

## Employment Information

For help, refer to IR337 Completing Employment Information forms

**Employer - IRD number** 1 0 0 1 0 0 1 0 0

**Month ending** 2 3 0 0 6 2 0 2 1

**Pay date** 2A 3 0 0 6 2 0 2 1

**Employer name** Peter Brown

Employee name and IRD number		IRD number		Tax code		Employment date start		Employment date finish		Pay Period date start		Pay Period date finish	
Surname <i>Brown</i>		First name(s) <i>Peter</i>		1 0 0 1 0 0 1 0 0		STC				0 1 0 6 2 1		3 0 0 6 2 1	
Child support code		Child support code		Pay frequency		Employment date start		Employment date finish		Pay Period date start		Pay Period date finish	
Gross earnings and/or scheduler payments		Employee share scheme income		Lump sum payment made and taxed at lowest rate		Net KiwiSaver employer contributions		ESCT deductions					
\$	7 2 0 0 0	\$	0 0	\$	0 0	\$		\$		\$		\$	
PAYE and/or scheduler tax deductions		Child support deductions		KiwiSaver deductions		Prior period PAYE adjustment		Net income					
\$	8 6 1 0	\$		\$		\$		\$		\$		\$	
SUCR		SLBOR		Prior period gross adjustments		Prior period PAYE adjustment		Net income					
\$		\$		\$		\$		\$		\$		\$	

Employee name and IRD number		IRD number		Tax code		Employment date start		Employment date finish		Pay Period date start		Pay Period date finish	
Surname		First name(s)											
Child support code		Child support code		Pay frequency		Employment date start		Employment date finish		Pay Period date start		Pay Period date finish	
Gross earnings and/or scheduler payments		Employee share scheme income		Lump sum payment made and taxed at lowest rate		Net KiwiSaver employer contributions		ESCT deductions					
\$	0 0	\$	7 2 0 0 0	\$		\$		\$		\$		\$	
PAYE and/or scheduler tax deductions		Child support deductions		KiwiSaver deductions		Prior period PAYE adjustment		Net income					
\$	8 6 1 0	\$		\$		\$		\$		\$		\$	
SUCR		SLBOR		Prior period gross adjustments		Prior period PAYE adjustment		Net income					
\$		\$		\$		\$		\$		\$		\$	

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**Declaration**  
 I declare that the information given in this return is true and correct.

Signature *P Brown* Date *12/07/21*

## ACC earners' levy

All workers, including IR56 taxpayers, must pay an ACC earners' levy to cover the cost of non-work injuries. Inland Revenue collects this levy on behalf of ACC. The earners' levy is already included in the PAYE amounts, so you don't have to do any extra calculations.

ACC will invoice you as an employer for the levies that are payable on your IR56 income (for example, levies to cover you for work-related injuries). If you also receive other income liable for ACC levies like schedular payments, active partnership income or self-employed income, we'll pass this information to ACC to invoice levies on this income.

### Further information

If you have any queries about ACC or levies payable, please see ACC's website [www.acc.co.nz/about-us](http://www.acc.co.nz/about-us) or contact the ACC Business Service Centre by:

phone 0800 222 776  
email [business@acc.co.nz](mailto:business@acc.co.nz)

## Independent earner tax credit (IETC)

IETC is a tax credit for individual New Zealand tax residents with annual net income\* between \$24,000 and \$48,000, who meet the following criteria:

- neither you nor your partner are entitled to Working for Families
- neither you nor your partner receive any overseas equivalent of Working for Families
- you're not receiving an income-tested benefit, NZ Super, Veteran's Pension or an overseas equivalent.

Entitlement is determined monthly, so if you do not meet the criteria for any part of a month you will not qualify for any of that month.

If you qualify for IETC, and your IR56 income is your main source of income, deduct PAYE using the ME tax code. Or, complete a **Tax code declaration - IR330** and give it to the employer you earn the highest income from. The tax codes are:

- ME for non-student loan borrowers who qualify, and
- ME SL for student loan borrowers who qualify.

For more information on IETC go to [ird.govt.nz/ietc](http://ird.govt.nz/ietc)

\* Net income means your total income from all sources less any allowable deductions or current year losses (not including any losses brought forward).

If you're not sure whether you qualify for the IETC you can continue to use the same tax code. At the end of the year, we'll send you an income tax assessment and let you know if you have an IETC entitlement.

## KiwiSaver

IR56 taxpayers fall into two groups for KiwiSaver.

1. Private domestic workers, that is, home help, nannies, attendant caregivers, gardeners and domestic odd-jobbers.
2. Embassy staff, New Zealand-based employee of an overseas employer and United States Antarctic Program workers.

### Private domestic workers

- can only opt in to KiwiSaver by contracting directly with a KiwiSaver scheme provider (if you meet the eligibility rules)
- can't opt out of KiwiSaver - contact your scheme provider to negotiate a break in contributions
- can deduct KiwiSaver contributions from your salary or wages
- can choose to make compulsory employer contributions.
- must include KiwiSaver amounts on the IR348 along with their PAYE.

#### Note

Private domestic workers are not liable for ESCT (employer superannuation contribution tax) on any employer contributions. If you make employer contributions include the gross amount in the 'Net KiwiSaver employer contributions' box of your **Employment information - IR348**.

### Staff employed by foreign embassies, New Zealand-based employee of an overseas employer, and United States Antarctic Program workers

- can only opt into KiwiSaver by contracting directly with a KiwiSaver scheme provider (if you meet the eligibility rules)
- cannot opt out of KiwiSaver - contact your scheme provider to negotiate a break in contributions
- can deduct contributions from your salary and wages
- are not entitled to receive compulsory employer contributions
- include KiwiSaver deductions on the IR348 along with their PAYE.

#### Note

Any KiwiSaver member can make voluntary contributions at any time, by making payments directly to their provider, or through Inland Revenue. These will not offset any obligation you have to make contribution deductions from your salary or wages. Voluntary contributions paid through Inland Revenue are not recorded on your employer returns.

For more information about KiwiSaver, go to [kiwisaver.govt.nz](http://kiwisaver.govt.nz) or **KiwiSaver for employers - KS4** or the **Employers Guide - IR335**.

## Payroll giving

Payroll giving is a voluntary scheme. It's a way of making donations from salary or wages to approved donee organisations and receiving an immediate tax credit for payroll donations of 33 1/3 cents for each dollar donated.

Private domestic workers who file their **Employment information - IR348** form electronically can choose to take part in payroll giving.

If you choose to donate through payroll giving you'll be responsible for:

- ensuring your chosen donee organisation is on the IRD approved donee organisation list at [ird.govt.nz/donee](http://ird.govt.nz/donee)
- deducting donations from your pay and passing the donation to the donee organisation
- advising the donee organisation that the donation is made through payroll giving
- calculating the tax credit you're entitled to and including this on your **Employment information - IR348**
- reducing the amount of PAYE by the amount of the tax credits for payroll donations for that pay period.

If you want to take part in payroll giving you'll need to complete your employment information electronically. Go to [ird.govt.nz](http://ird.govt.nz) to register and watch the demonstration.

For more information about taking part in payroll giving, refer to our **Payroll giving - IR617** guide or [ird.govt.nz/ir56](http://ird.govt.nz/ir56)

### Note

If you choose to donate through payroll giving, you won't be able to claim the same donation on the **Tax credit claim form - IR526** as you've already received the credit.

## Electronic filing

If you have access to the internet you can complete and file your IR348 online. With myIR you can access a range of online services when and where you want. You'll need to register for a myIR secure online services account - go to [ird.govt.nz/myIR](http://ird.govt.nz/myIR) to register.

To find out more about online filing you can attend one of our employer workshops/seminars being run throughout the country - [ird.govt.nz/seminars](http://ird.govt.nz/seminars)

## When to make payments

You must pay PAYE monthly. PAYE deducted in one month is due by the 20th of the following month.

**Example**

<b>Pay period</b>	<b>Due date</b>
Theresa worked for five days and was paid in October	20 November
Theresa worked for the whole of November and was paid on 1 December	20 January.

If your payment is made late, you'll be charged interest and may also be charged late payment penalties and non-payment penalties - see page 26.



# How to make payments

For full details on payment options go to [ird.govt.nz/pay](https://ird.govt.nz/pay)

## Paying online by credit or debit card

You can make all your online payments by credit or debit card. There is a 1.42% convenience fee on each transaction. You won't have to pay this fee if you're making overseas payments for a student loan or non-custodial child support.

## Electronically through your bank

Electronic payments are automatic payment, direct credit and online banking. Major banks offer an online tax payment service on their website which ensures the payment reference details are included with your payment. If your bank does not offer this service, you can pay using their standard online service. Make sure you include all the details we need to credit your payment to your account.

If you're paying PAYE, you need to select the DED tax type. DED refers to "employer deductions" and applies to PAYE or any combination of PAYE, child support, student loan, KiwiSaver and ESCT.

Example	
Particulars	1 0 0 1 0 0 1 0 0 <input type="text"/> <input type="text"/> Your IRD number
Payee code	0 0 0    T A X    D E D    Payee code must be 000 space TAX space DED
Reference	3 0 0 4 2 0 1 6 <input type="text"/> <input type="text"/> <input type="text"/> Your return period end date with no spaces or dashes

## Pay by self-service phonenumber

To make a payment:

1. Call our self-service phonenumber (0800 257 777).
2. Enter your IRD number.
3. If you are a:
  - salary and/or wage earner, press '1' (salary and wages) then '5' (credit/debit card payment)
  - self-employed individual or non-individual, press '2' (business enquiries) then '4' (credit/debit card payment).

Payments you make using your credit card or debit card will incur a fee.

# Penalties and interest

## Late filing penalties

Late filing penalties apply when an **Employment information - IR348** isn't filed by the due date. The penalty for late filing your employment information is \$250. If charged, you have 30 days after the end of the month in which you were required to file to pay the penalty.

If the late filing penalties aren't paid within 30 days after the end of the month, you'll also be charged late payment penalties and interest on the late filing penalties.

## Late payment penalty and interest

We'll charge you a late payment penalty if you miss a payment, but if you have a good payment history with us we may contact you before we do this. We'll also charge you interest if you don't make your tax payment by the due date. Interest isn't charged or paid on amounts of \$100 or less of underpaid or overpaid tax.

## Non-payment of employment deductions penalty

If the PAYE amount owing for the month isn't paid by the due date, we'll send you a reminder letter. If the overdue amount isn't paid or an instalment arrangement entered into, we'll charge you a non-payment penalty (NPP). You'll still have to pay the late payment penalties and interest.

Every month an amount remains outstanding we'll charge you a further NPP. If, within a month of the penalty date you don't pay in full or enter into an instalment arrangement, the NPP will be 10% of the unpaid tax. If you do pay in full or enter into an instalment arrangement within that month, the NPP will be at a reduced rate of 5% of the unpaid tax.

For more information about penalties and interest see our guide **Penalties and interest - IR240**.

## Arrangements

In some situations where you can't pay your tax by the due date we may agree to arrange a payment plan with you. If you think you are going to have difficulties paying your PAYE, talk to us before it's overdue as we may be able to reduce the penalties. The longer you leave it the more you'll have to pay.

## Failing to account for PAYE

You are responsible for deducting your own PAYE and paying this to us. Failing to do so is a serious offence and we would consider charging shortfall penalties or prosecution. There are also penalties for failing to deduct or account for student loan repayments (where applicable).

# End-of-year responsibilities

IR56 taxpayers whose only income is from IR56 income, salary or wages, Māori authority distributions, interest or dividends and we are satisfied we have all your income details we will automatically complete your end-of-year income tax assessment and advise you of the result.

If you received any other type of income apart from IR56 income, salary or wages (with PAYE deducted), Māori authority distributions, interest or dividends, you must file an IR3 return.

If you have made any donations of \$5 or more to an approved donee organisation you can claim tax credits on the donation. For more information go to [ird.govt.nz/donations](https://ird.govt.nz/donations)

## Note

If you have donated through payroll giving you have already received the credit and can't claim for it again.

For more information on your end-of-year income tax assessment go to [ird.govt.nz/income-tax-assessments](https://ird.govt.nz/income-tax-assessments)

# Services you may need

## 0800 self-service number

Our 0800 self-service number, 0800 257 777, is open 7 days a week. Make sure you have your IRD number ready when you call.

For access to your account-specific information, you'll need to be enrolled with voice ID or have a PIN.

When you call, confirm what you want from the options given. If you need to talk with us, we'll re-direct your call to someone who can help you.

## Need to speak with us?

Have your IRD number ready and call us on one of these numbers.

General tax, tax credits and refunds	0800 775 247
Employer enquiries	0800 377 772
General business tax	0800 377 774
Overdue returns and payments	0800 227 771

We're open 8am to 6pm Monday to Friday, and 9am to 1pm Saturday. We record all calls.

Our self-service lines are open 7 days a week. They offer a range of automated options, especially if you're enrolled with voice ID.

Find out more at [ird.govt.nz/contact-us](https://ird.govt.nz/contact-us)

## Supporting businesses in our community

Our Community Compliance officers offer free tax education and advice to businesses and small organisations, as well as seminars for personal tax and entitlements.

Our Kaitakawaenga Māori offer a free advisory service to help meet the needs of Māori individuals, organisations and businesses.

Go to a seminar or workshop, or request a visit from us to find out more about:

- records you need to keep
- taxes you need to know about
- using our online services
- completing your tax returns (eg GST, employer returns)
- filing returns and making payments
- your KiwiSaver obligations.

Go to [ird.govt.nz/contact-us](https://ird.govt.nz/contact-us) and select **Request a business advisory** to find out about requesting a visit.

Find a seminar or workshop near you at [ird.govt.nz/seminars](https://ird.govt.nz/seminars)

## Privacy

Meeting your tax obligations means giving us accurate information so we can assess your tax and entitlements under the Acts we administer. We may charge penalties if you do not.

We may also exchange information about you with:

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

You can ask for the personal information we hold about you. We'll give the information to you and correct any errors, unless we have a lawful reason not to. Find our full privacy policy at [ird.govt.nz/privacy](https://ird.govt.nz/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.

If you disagree with how we've assessed your tax, you may need to follow a formal disputes process.

Find out more about making a complaint, and the disputes process, at [ird.govt.nz/disputes](https://ird.govt.nz/disputes)

# IR56 summary forms

Use the monthly summary forms on the following pages to record your PAYE using the self-calculating method.

**April 2022**

**Earnings as an IR56 taxpayer with NO PAYE deducted**

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

**Earnings with PAYE deducted (salary and wages)**

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**

**May 2022**

Earnings as an IR56 taxpayer **with NO PAYE deducted**

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

\$		.	
----	--	---	--

Earnings **with PAYE deducted** (salary and wages)

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**

**June 2022**

**Earnings as an IR56 taxpayer with NO PAYE deducted**

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

**Earnings with PAYE deducted (salary and wages)**

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**



**July 2022**

**Earnings as an IR56 taxpayer with NO PAYE deducted**

Payer's name


Gross earning  
(with no PAYE deducted)

\$		
\$		
\$		
\$		
\$		
\$		
\$		
\$		

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

**Earnings with PAYE deducted (salary and wages)**

Payer's name


Gross earning  
(before PAYE deducted)

\$		
\$		
\$		
\$		
\$		
\$		
\$		
\$		

PAYE deducted by employer

\$		
\$		
\$		
\$		
\$		
\$		
\$		
\$		

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		
----	--	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		
----	--	--

Total PAYE paid from Box C

**F**

\$		
----	--	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		
----	--	--

Transfer to Box 3 on your **Employment information - IR348 form.**

**August 2022**

**Earnings as an IR56 taxpayer with NO PAYE deducted**

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

**Earnings with PAYE deducted (salary and wages)**

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**

# September 2022

## Earnings as an IR56 taxpayer with NO PAYE deducted

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

\$		.	
----	--	---	--

## Earnings with PAYE deducted (salary and wages)

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

\$		.	
----	--	---	--

\$		.	
----	--	---	--

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**

**October 2022**

**Earnings as an IR56 taxpayer with NO PAYE deducted**

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

**Earnings with PAYE deducted (salary and wages)**

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**

# November 2022

## Earnings as an IR56 taxpayer with NO PAYE deducted

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

\$		.	
----	--	---	--

## Earnings with PAYE deducted (salary and wages)

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**

**December 2022**

**Earnings as an IR56 taxpayer with NO PAYE deducted**

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

**Earnings with PAYE deducted (salary and wages)**

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**

# January 2023

## Earnings as an IR56 taxpayer with NO PAYE deducted

Payer's name


Gross earning  
(with no PAYE deducted)

\$		
\$		
\$		
\$		
\$		
\$		
\$		
\$		

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

## Earnings with PAYE deducted (salary and wages)

Payer's name


Gross earning  
(before PAYE deducted)

\$		
\$		
\$		
\$		
\$		
\$		
\$		
\$		

PAYE deducted by employer

\$		
\$		
\$		
\$		
\$		
\$		
\$		
\$		

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		
----	--	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		
----	--	--

Total PAYE paid from Box C

**F**

\$		
----	--	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		
----	--	--

Transfer to Box 3 on your Employment information - IR348 form.

**February 2023**

**Earnings as an IR56 taxpayer with NO PAYE deducted**

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

**Earnings with PAYE deducted (salary and wages)**

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
----	--	---	--

Transfer to Box 3 on your **Employment information - IR348 form.**



### March 2023

#### Earnings as an IR56 taxpayer with NO PAYE deducted

Payer's name


Gross earning  
(with no PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

Transfer to "gross earnings and/or schedular payments" box on your employment information.

**Total gross**

**A**

\$		.	
----	--	---	--

#### Earnings with PAYE deducted (salary and wages)

Payer's name


Gross earning  
(before PAYE deducted)

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

PAYE deducted by employer

\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	
\$		.	

**B**

**C**

**Total gross**

**Total PAYE**

**Total combined gross earnings**

Add Box A and B

**D**

\$		.	
----	--	---	--

PAYE (from PAYE tables) on combined total gross earnings in Box D

**E**

\$		.	
----	--	---	--

Total PAYE paid from Box C

**F**

\$		.	
----	--	---	--

**PAYE to pay**

Subtract Box F from Box E.

This is your balance of PAYE to pay.

**G**

\$		.	
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Transfer to Box 3 on your **Employment information - IR348 form.**







**Te Kāwanatanga o Aotearoa**  
New Zealand Government