



29 July 2024

[REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 16 July 2024. You requested the following:

- "1. A yearly number of off-shore New Zealander's with current student loans. Please include a yearly breakdown since 2020.*
- 2. A yearly breakdown of total amount of student debt owed to the government from offshore New Zealanders. Please include a yearly breakdown since 2020.*
- 3. A yearly number of offshore New Zealanders who were/are making the required payments they should be making on their student loan. Please include a yearly breakdown since 2020.*
- 4. How many loan defaulters have been arrested at our border since the Student Loan Scheme Amendment Act 2014 assented. Please also give a yearly breakdown.*
- 5. Total number of New Zealanders with student debt who entered New Zealand between 20th March 2020 and 13th March 2022.*
- 6. Total number of New Zealanders with student debt who entered New Zealand between 14th March 2020 and 30th June 2024.*
- 7. Total number of New Zealanders who repaid their student debt when entering the country between 20th March 2020 and 13th March 2022.*
- 8. Total number of New Zealanders who repaid their student debt when entering the country between 14th March 2022 and 30th June 2024.*
- 9. Total amount of overseas student debt collected between 20th March 2020 and 13th March 2022.*
- 10. Total amount of overseas student debt collected between 21st March 2020 and 30th June 2024."*

On 18 July 2024, you clarified your request to withdraw questions 1,2 and 3 after online information was provided to sufficiently answer these. You also refined question 9 to a date

range of 1 March 2020 – 31 March 2022 and question 10 to a date range of 1 March 2020 – 30 June 2024.

Caveats

For the purpose of this response student loan debt has been defined as the total amount owing by the borrower. This includes both amounts still to pay and amounts overdue including interest, penalties and fees. Data is provided where the customer meets the above criteria and has a loan balance greater than \$20.

Some customers may have entered New Zealand multiple times during these periods. Duplicate customers have been removed per individual question however some customers may be present over multiple questions, meaning these figures should not be used cumulatively to make a total population.

It is not possible to provide a breakdown by residency due to frequent changes in residency status.

We believe there may have been an error in dates for question 6, so have provided both date ranges for question 6 and question 8.

Question 4

Since 2014 there have been 11 Student Loan customers arrested at the border due to overdue amounts outstanding on their loan. To protect the privacy of individual persons, this information cannot be broken down yearly as it increases the risk of being able to identify an individual, which is contrary to the confidentiality provisions set out in section 18 of the Tax Administration Act (TAA). As such, your request for a yearly breakdown is refused under section 18(c)(i) of the OIA, as releasing this information would be contrary to section 18 of the TAA.

Question 5

Between the dates of 20 March 2020 and 13 March 2022 (inclusive), 34,693 customers with a student loan debt entered New Zealand.

Question 6

Between the dates of 14 March 2020 and 30 June 2024 (inclusive), 262,473 customers with a student loan debt entered New Zealand.

Between the dates of 14 March 2022 and 30 June 2024 (inclusive) 250,632 customers with a student loan debt entered New Zealand.

Question 7

Of the 34,693 customers who entered New Zealand between 20 March 2020 and 13 March 2022 with a student loan debt, 9,591 no longer have a student loan balance.

Question 8

Of the 262,473 customers who entered New Zealand between 14 March 2020 and 30 June 2024 with a student loan debt, 39,263 no longer have a student loan balance.

Of the 250,632 customers who entered New Zealand between 14 March 2022 and 30 June 2024 with a student loan debt, 33,752 no longer have a student loan balance.

Question 9

For the period 1 March 2020 to 31 March 2022, the total amount of payments received from overseas based borrowers was \$405,550,767.58.

Question 10

For the period 1 March 2020 to 30 June 2024, the total amount of payments received from overseas based borrowers was \$769,380,946.10.

Right of review

If you disagree with my decision on your OIA request, you can ask an Inland Revenue review officer to review my decision. To ask for an internal review, please email the Commissioner of Inland Revenue at: commissionerscorrespondence@ird.govt.nz.

Alternatively, under section 28(3) of the OIA, you have the right to ask the Ombudsman to investigate and review my decision. You can contact the office of the Ombudsman by email at: info@ombudsman.parliament.nz.

If you choose to have an internal review, you can still ask the Ombudsman for a review.

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue's website (ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you again for your request.

Yours sincerely



Rebecca McStay

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