



18 June 2024

[REDACTED]  
[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 20 May 2024. You requested the following:

1. *What online platforms does IRD advertise through?*
2. *Any privacy impact assessments that have been carried out on the use of targeting features through social media platforms or other online marketing platforms for IRD advertising.*
3. *When did the use of the "custom audiences" feature to target IRD advertising on Meta/Facebook platforms begin?*
4. *Could a copy of IRD advertisements run on Facebook in April 2024, that utilised the custom audiences feature, please be provided?*
5. *In the past six months, what groups have different ads on Meta platforms been targeted at, using the custom audiences feature? e.g. people with student loans, Jobseeker recipients, business owners, etc.*
6. *How much did IRD pay to Meta for advertising and marketing in the 22/23 financial year?*
7. *How much has IRD paid to Meta for advertising and marketing, so far, in the 23/24 financial year?*
8. *How much did IRD spend on advertising and marketing in total in the 2022/2023 financial year?*
9. *How much has IRD spent on advertising and marketing in total in the 2023/2024 financial year?*
10. *How much did IRD spend on advertising and marketing through advertising agencies in financial years 2017/2018, 2018/2019, 2019/2020, 2020/2021, 2021/2022, 2022/2023 (excluding in-house advertising and marketing costs)? I would like this data to be provided by each individual financial year."*

### **Question 1**

Inland Revenue advertises directly through Meta (Facebook and Instagram), LinkedIn, Google, and YouTube. Inland Revenue also works with advertising agencies on certain campaigns which means its ads are placed through a range of advertising platforms.

## Question 2

In 2016, Inland Revenue conducted a privacy impact assessment before it began using the custom audience feature within Meta. This assessment is enclosed as **Appendix A**.

The use of the custom audience feature was reviewed and approved by the relevant managers, privacy officer, information security, and the Tax Council office. Final approval was granted by the Marketing and Communications manager.

Since then, Meta has made changes to its custom audience feature that allow Inland Revenue to upload customer lists and share a link to the hashed list with external marketing agencies. This approach mitigates the risk of directly sharing customer lists with the agencies.

## Question 3

Inland Revenue has used the 'custom audience' feature within Meta since 2016.

## Question 4

Advertisements that Inland Revenue generated on Facebook in April 2024 using the custom audiences feature are enclosed in **Appendix B**.

There are 53 documents that fall in scope of your request. **Appendix C** provides a description of the type of these 53 documents.

## Question 5

Customer groups that have been selected for direct marketing since 1 January 2024 until 1 June 2024 have been provided in **Appendix D**.

## Question 6

Inland Revenue's total payments to Meta for advertising and marketing for the 2022/2023 financial year are publicly available on the Parliament website, in response to parliamentary written question 11154 (2023), at [11154 \(2023\) \(parliament.nz\)](#). I have therefore decided to refuse this part of your request for this under section 18(d) of the OIA, as the information requested is publicly available.

## Question 7

A billing report from Meta from 1 April 2023 – 30 May 2024 is enclosed as **Appendix E**.

## Question 8

Inland Revenue's total advertising costs for the 2022/2023 financial year are publicly available on the Parliament website, in the response to question 50 of Inland Revenue's 2022/2023 Annual Review, at [Inland Revenue - Annual Review Written Responses 2022-23 \(parliament.nz\)](#). I have therefore decided to refuse this part of your request for this under section 18(d) of the OIA, as the information requested is publicly available.

**Question 9**

Inland Revenue’s total spend so far for the 2023/2024 financial year on advertising and marketing is \$0.618m. This includes advertising and marketing costs from July 2023 to May 2024.

**Question 10**

Inland Revenue’s total spend on external marketing agencies for the 2019/2020, 2020/2021, 2021/2022 and 2022/2023 years are provided in Table 1.

Table 1 does not include data for the 2017/2018 and 2018/2019 financial years. This information is stored in our historical database, which has restricted access. Retrieving these records would require extensive manual effort, necessitating significant time and resources, which would adversely impact Inland Revenue's other operations. Therefore, this part of your request is refused under section 18(f) of the OIA, as the information requested cannot be made available without substantial collation.

In making my decision, I considered if narrowing the request or extending the timeframe would enable Inland Revenue to answer your request. However, in this case, neither of these options would enable Inland Revenue to grant you the information requested.

**Table 1**

Year	Total Spend (\$m)
2019/2020	2.555
2020/2021	1.159
2021/2022	0.973
2022/2023	0.872

**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](mailto: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](mailto: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](http://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



Kieran Burlace

**Domain Lead, Marketing and Communications - Marketing**



# Use of Facebook's Custom Audience for advertising campaigns

## Brief Privacy Analysis

Prepared by:

Date:

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### About this Document

The purpose of this document is to demonstrate that privacy has been considered in a project or process that involves personal information. The Analysis pulls together relevant information to determine whether a full Privacy Impact Assessment (PIA) should be completed and records IRs decision of why a PIA has not been done. It will answer the following questions:

1. Does this proposal involve a new way of managing personal information?
2. Does the proposal raise a significant privacy risk for IR?
3. Is a full privacy impact assessment required?

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## 1. Project summary: Data matching for advertising campaigns

### 1.1 Brief description of the project

This project is initially for advertising activity directed at Student Loans customers but would be used more widely in marketing campaigns. For instance, using this service to display banners to social policy customers without a myIR account

Currently we provide our advertising agency (FCB) with personal information in the form of a list of email addresses and mobile numbers. This data is then 'hashed' (a way of encrypting the data so it cannot be identified to anyone) and matched against Facebook profiles and to be used in targeted advertising campaigns.

Facebook has increased the data matching capabilities to include more than just email and mobile numbers. The new data types available for matching include:

- First Name
- Last Name
- Postal Code
- City
- Date of birth
- Gender

By providing this information we could greatly improve the results of the marketing activities and direct more relevant messages to customers. In the case of Student Loan overseas-based borrowers we currently have contact details (email and mobile numbers)

of approximately 55% of the population. If we were to use the full list of data types FCB estimates we would be able to match 87% of the population.

This would greatly improve Inland Revenues ability to meet its objectives of increasing repayments and increasing the contact details we have for overseas-based student loan borrowers.

The main stakeholders or entities involved in this project will be:

- Corporate Legal and Corporate Integrity & Assurance teams to advise any changes required from a legal perspective
- Marketing – to implement any changes required
- Intel delivery – To provide the data
- FCB – Receive the password protected data files and load the data to Facebook’s system. Facebook provide FCB with a Custom Audience for advertising purposes

### **How Custom Audience works**

Inland Revenue sends its advertising agency (FCB) a list of the people we wish to present adverts to. FCB can create a customer list custom audience as they’re the owner of an ad account connected to Meta Business Manager or the owner has provided admin or advertiser permissions.

To make a custom audience from a customer list, Meta is provided with information about existing customers and this is matched to Meta profiles. The information on a customer list is known as an “identifier” (such as email, phone number, address) and is use it to help find the audiences you want your ads to reach. Your customer list can either be a CSV or TXT file that includes these identifiers.

A custom audience is created by adding a customer list into Meta Ad Manager and selecting the identifiers to be used (name, email etc). Information in the customer list is hashed and will be unidentifiable at an individual level. Hashing is a type of cryptographic security method that turns identifiers into randomized code and cannot be reversed. For example, for example, John.doe@ird.govt.nz may come out hashed as wLKziR/6RoXDv1MDaXLH1UNUC9nIVr97jrTnL4TcxsM=.

It’s important to note that hashing is one way; you can take an email address and hash it, however you can’t take hashed data and turn it back into an email address.

After information in the customer list is hashed, it is sent to Facebook. Facebook uses this hashed information by comparing it to its own hashed information and builds a custom audience by finding the Facebook profiles that match. After the Custom Audience is created, the matched and unmatched hashed information is deleted.

[About custom audiences | Meta Business Help Center \(facebook.com\)](#)

### **1.2 Personal information that the project will involve**

In the table below, describe:

- the personal information that will be collected, used and/or disclosed
- the source of the information
- the purpose of the information for your project.

*Note:* “Personal information” is any information about an identifiable living person. However, a person doesn’t have to be named in the information to be identifiable.

Type of personal Information	Source of Information	Purpose of information for the project
<ul style="list-style-type: none"> <li>• First Name</li> <li>• Last Name</li> <li>• Postal Code</li> <li>• City</li> <li>• Date of birth</li> <li>• Gender</li> </ul>	Inland Revenues database	To improve advertising effectiveness and deliver the right message to the right customers at the right time

## 2. Privacy assessment

### 2.1 Areas that are risky for privacy

Some types of projects are commonly known to create privacy risks. If the project involves one or more of these risk areas, it's likely that a Privacy Impact Assessment (PIA) will be valuable.

Use this checklist to identify and record whether your proposal raises certain privacy risks. **Delete any that do not apply.**

Does the project involve any of the following?	Yes (tick)	No (tick)	If yes, explain your response
<b>Information management generally</b>			
A substantial change to an existing policy, process or system that involves personal information  <i><b>Example:</b> New legislation or policy that makes it compulsory to collect or disclose information</i>		✓	No substantial change just another way for IR to advertise or market to taxpayers.
Any practice or activity that is listed on a risk register kept by IR  <i><b>Note:</b> Check your business unit's risk register and with Risk Services</i>		✓	
Does the project involve any of the following?	Yes (tick)	No (tick)	If yes, explain your response
<b>Collection</b>			

Does the project involve any of the following?	Yes (tick)	No (tick)	If yes, explain your response
A new collection of personal information <b>Example:</b> Collecting information about individuals' location		✓	
Collecting information which is not necessary for IR to carry out its functions <b>Example:</b> Information is not relevant to tax administration		✓	
A new way of collecting personal information <b>Example:</b> Collecting information online or via app rather than on paper forms		✓	
Collecting information from someone other than the individual themselves <b>Example:</b> Contacting a person's employer to obtain information		✓	
<b>Storage, security and retention</b>			
A change in the way personal information is stored or secured <b>Example:</b> Storing information in the cloud		✓	
A change to how sensitive information is managed <b>Example:</b> Moving financial records to a new database	✓		We would be sending more information to FCB which would be stored for a short time while they transfer it to Facebook. IR has a contact with FCB to provide services which includes confidentiality obligations.
Transferring personal information offshore or using a third-party contractor <b>Example:</b> Outsourcing the payroll function or storing information in the cloud	✓		As above



Does the project involve any of the following?	Yes (tick)	No (tick)	If yes, explain your response
<p>A decision to keep personal information for longer than IR has previously</p> <p><b>Example:</b> Changing IT backups to be kept for 10 years when previously only stored for 7</p>		✓	<p>After a Custom Audience is created, the matched and unmatched hashed information is deleted.</p>
Does the project involve any of the following?	Yes (tick)	No (tick)	If yes, explain your response
<b>Use or disclosure</b>			
<p>A new use or disclosure of personal information that is already held</p> <p><b>Example:</b> Sharing information with other agencies in a new way</p>		✓	<p>IR uses customer information in marketing campaigns. For Custom Audience the information is added to a Meta Ad Account and then hashed before being sent to Facebook for matching.</p>
<p>Sharing or matching personal information held by different organisations or currently held in different datasets</p> <p><b>Example:</b> Combining information with other information held on public registers, or an information matching or sharing agreement</p>	✓		<p>Information will be matched by Facebook but the information is hashed before it is sent to Facebook. Facebook matches the hashed data against Facebook's profiles to serve customers the correct advertisements. The hashed information cannot be reversed.</p>
<b>Individuals' access to their information</b>			
<p>A change in policy that affects how people can access information that IR holds about them</p> <p><b>Example:</b> Archiving documents after 6 months into a facility from which they can't be easily retrieved</p>		✓	
Does the project involve any of the following?	Yes (tick)	No (tick)	If yes, explain your response
<b>Identifying individuals</b>			

Does the project involve any of the following?	Yes (tick)	No (tick)	If yes, explain your response
Establishing a new way of identifying individuals <i>Example: A unique identifier, a biometric, or an online identity system</i>		✓	
A new way of linking individuals or entities in a database		✓	It's the same way of linking individuals just new data types within this.
Does the project involve any of the following?	Yes (tick)	No (tick)	If yes, explain your response
<b>New intrusions on individuals' property, person or activities</b>			
Introducing a new system for searching individuals' property or premises		✓	
Surveillance, tracking or monitoring of movements, behaviour or communications <i>Example: Installing a new CCTV system or GPS in vehicles</i>		✓	
Changes to premises that will involve private spaces where clients or customers may disclose personal information <i>Example: Co-location or changing the location of a reception desk, where people may discuss personal details</i>		✓	
List anything else that may impact on privacy, such as intrusions into physical space			

## 2.2 Initial risk assessment

If you answered "Yes" to any of the questions above, use the table below to give a rating – either **Low (L)**, **Medium (M)**, or **High (H)** – for each of the aspects of the project set out in the first column.

For risks that you've identified as Medium or High, indicate (in the right-hand column) how the project plans to lessen the risk (if this is known).

If you answered "No" to all the questions in 2.1 above, move on to section 3 below.

Aspect of the Project	Rating (L, M or H)	Describe any medium and high risks and how to mitigate them
<p><b>Level of information handling</b></p> <p>L – Minimal personal information will be handled</p> <p>M – A moderate amount of personal information (or information that could become personal information) will be handled</p> <p>H – A significant amount of personal information (or information that could become personal information) will be handled</p>	M	<p>The way we send the data to FCB and the way it is stored is very secure.</p> <p>Hashing the data means that it is un-identifiable when it gets to Facebook and the hashed data is unable to be reversed so the identities would be protected.</p>
<p><b>Sensitivity of the information</b></p> <p>L – The information will not be sensitive (name, IRD number, or job title)</p> <p>M – The information may be considered to be sensitive (contact details, date of birth plus name plus IRD number, biometric data)</p> <p>H – The information will be highly sensitive (health or financial details, information about high profile individuals)</p>	M	<p>The details may be considered to be sensitive. We are using:</p> <ul style="list-style-type: none"> <li>• First Name</li> <li>• Last Name</li> <li>• Postal Code</li> <li>• City</li> <li>• Date of birth</li> <li>• Gender</li> </ul>
<p><b>Significance of the changes</b></p> <p>L – Only minor change to existing functions/activities</p> <p>M – Substantial change to existing functions/activities; or a new initiative</p> <p>H – Major overhaul of existing functions/activities; or a new initiative that's significantly different</p>	L	<p>Minor change to existing activities</p>

<p><b>Interaction with others</b></p> <p>L – No interaction with other agencies</p> <p>M – Interaction with one or two other agencies</p> <p>H – Extensive cross-agency (that is, government) interaction or cross-sectional (non-government and government) interaction</p>	<p>M</p>	<p>Interaction with FCB.</p>
<p><b>Public impact</b></p> <p>L – Minimal impact on the organisation and clients</p> <p>M – Some impact on clients is likely due to changes to the handling of personal information; or the changes may raise public concern or media attention</p> <p>H – High impact on clients and the wider public, and concerns over aspects of project; widespread media interest is likely</p>	<p>M</p>	<p>Potential for public concern or media attention, however it is predicted to be minimal.</p>

### 3. Summary of privacy impact

<p><b>The privacy impact for this project has been assessed as:</b></p>	<p>Tick</p>
<p><b>Low</b> – There is little or no personal information involved; or the use of personal information is uncontroversial; or the risk of harm eventuating is negligible; or the change is minor and something that the individuals concerned would expect; or risks are fully mitigated</p>	
<p><b>Medium</b> – Some personal information is involved, but any risks can be mitigated satisfactorily</p>	<p>✓</p>
<p><b>High</b> – Sensitive personal information is involved, and several medium to high risks have been identified</p>	
<p><b>Reduced risk</b> – The project will lessen existing privacy risks</p>	
<p><b>Inadequate information</b> – More information and analysis is needed to fully assess the privacy impact of the project.</p>	

### 3.1 Reasons for the privacy impact rating

There is sensitive personal information involved as well as several medium risks identified, however the risks can be adequately mitigated through the recommended systems/processes.

## 4. Recommendation

### Do a full privacy impact assessment

Describe:

- the likely timing of the PIA
- who will be responsible for doing the PIA

or


### A full privacy impact assessment is not required

Explain why a PIA is not needed

## 5. Document Sign off

Position	Name	Sign off	Date
Project Manager			
Privacy Officer			
[Add others]			



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Tax can be complicated. Know what you need to do for the end of tax year in Aotearoa.



[IRD.GOV.T.NZ/END-OF-TAX-YEAR](https://IRD.GOV.T.NZ/END-OF-TAX-YEAR)


### End of tax year

Meet Ivy & Rikki.

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Tax can be complicated. Know what you need to do for the end of tax year in Aotearoa.

**AOTEAROA  
END OF TAX YEAR**

**KNOW  
WHAT TO DO**

and I'm Rikki

The graphic features two cartoon characters, Ivy and Rikki, standing on a yellow background. Ivy is on the left, wearing a white short-sleeved shirt and dark trousers, with a name tag that says 'IVY'. Rikki is on the right, wearing a blue suit jacket over a white shirt, with a name tag that says 'RIKKI'. In the center, the text 'AOTEAROA END OF TAX YEAR' is written in a teal, sans-serif font, with 'KNOW WHAT TO DO' below it in a larger, bold, teal font. A teal speech bubble shape is positioned behind the text. Below the characters, a dark teal rounded rectangle contains the text 'and I'm Rikki'. In the bottom right corner of the graphic, there is a circular icon with a speaker and an 'x' over it, indicating a muted audio track.

[ird.govt.nz/end-of-tax-year](https://ird.govt.nz/end-of-tax-year)

**End of tax year**

Meet Ivy & Rikki.

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### End of tax year

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# AOTEAROA END OF TAX YEAR

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# KNOW WHAT TO DO



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Tax can be complicated. Know what you need to do for the end of tax year in Aotearoa.

**AOTEAROA  
END OF TAX YEAR**

**KNOW  
WHAT TO DO**

from Inland Revenue Te Tari Taake.

The main graphic features a bright yellow background. In the center, the text 'AOTEAROA END OF TAX YEAR' is written in a bold, teal, sans-serif font. Below this, the words 'KNOW WHAT TO DO' are written in a larger, even bolder, teal font. A teal speech bubble shape points downwards from the bottom of 'KNOW WHAT TO DO'. On the left side, there is a cartoon illustration of a woman with long dark hair, wearing a white short-sleeved button-down shirt and dark trousers. She has a name tag that says 'IVY'. On the right side, there is a cartoon illustration of a man with short brown hair, wearing a dark blue suit jacket over a white shirt. He has a name tag that says 'RIKKI'. At the bottom of the graphic, there is a dark teal rectangular box containing the text 'from Inland Revenue Te Tari Taake.' in white. A small speaker icon is visible in the bottom right corner of the graphic area.

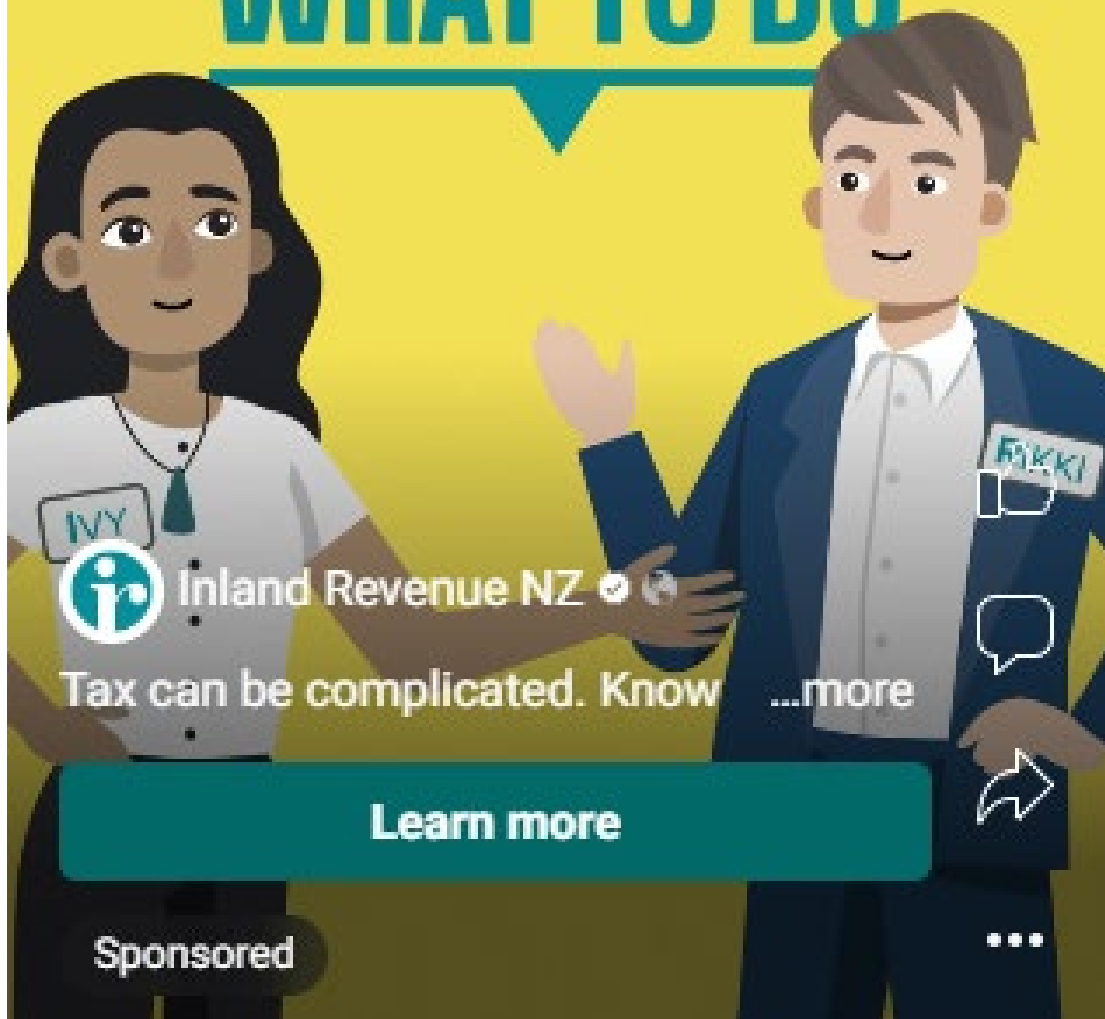
IRD.GOV.T.NZ/END-OF-TAX-YEAR

**End of tax year**

Meet Ivy & Rikki.

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# AOTEAROA END OF TAX YEAR KNOW WHAT TO DO



Inland Revenue NZ

Tax can be complicated. Know ...more

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**AOTEAROA**  
**END OF TAX YEAR**  
**KNOW**  
**WHAT TO DO**

Ivy 780

Ricky 788

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Tax can be complicated. Know what you need ... **52**

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Tax can be complicated. Know what you need to do for the end of tax year in Aotearoa.

**AOTEAROA**  
**END OF TAX YEAR**  
**KNOW**  
**WHAT TO DO**

from Inland Revenue Te Tari Taake.

The graphic features two cartoon characters, Ivy and Rikki, standing on either side of the central text. Ivy is on the left, wearing a white shirt and dark pants, with a name tag that says 'IVY'. Rikki is on the right, wearing a blue suit and white shirt, with a name tag that says 'RIKKI'. The background is a solid yellow color.

[ird.govt.nz/end-of-tax-year](https://ird.govt.nz/end-of-tax-year)

**End of tax year**

Meet Ivy & Rikki.

**Learn more**



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Find out if the interest limitation rules affect how you calculate deductions for mortgage interest in your tax return.

**Own a rental property?**




**Inland Revenue**  
Te Tari Taake

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

**Interest limitation rules.**

Rules may affect your ren...

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What are the property interest limitation rules? 

Recently, the Government announced from 1 April 2024 claiming interest as an expense for residential property in New Zealand will be phased back in.

Find out more about the changes: [ird.govt.nz/property-interest-rules-changes](https://ird.govt.nz/property-interest-rules-changes)

What does this mean for this tax year?

There will be no change for the period 1 April 2023 to 31 March 2024. So, you will still be able to claim 50% of the interest incurred if the property was purchased before 27 March 2021.

If the property was purchased on or after 27 March 2021, no interest can be claimed.

Exclusions and exemptions from the rules still apply. For example, main homes, property development and new builds.



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What are the property interest limitation rules? 🏠

Recently, the Government announced from 1 April 2024 claiming interest as an expense for residential property in New Zealand will be phased back in.

Find out more about the changes: [ird.govt.nz/property-interest-rules-changes](https://ird.govt.nz/property-interest-rules-changes) ... **See more**



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# Own a rental property?



Inland Revenue  
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Find out if the interest limitation rules affect how you calculate... [More](#)



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What are the property interest limitation rules?



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**Own a rental property?**

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What are the property interest limitation rules?

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Find out if the interest limitation rules affect how you calculate deductions for mortgage interest in your tax return.

# Own a rental property?



Inland Revenue  
Te Tari Taake

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**Interest limitation rules.**  
Rules may affect your rental.

[Learn more](#)



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Find out if the interest limitation rules affect how you calculate deductions for mortgage interest in your tax return.

A graphic with a teal background. At the top, a white speech bubble contains the text 'Own a rental property?' in large, bold, teal letters. Below the speech bubble is a 3D rendering of a small, tan-colored house with a dark blue roof and a chimney. To the left of the house is a wooden signpost with a sign that says 'FOR RENT'. A large yellow checkmark is positioned to the right of the house. In the bottom right corner of the graphic, the Inland Revenue logo and name 'Inland Revenue Te Tari Taake' are displayed.

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

**Interest limitation rules.**

Rules may affect your rental.

[Learn more](#)



The image shows a Facebook post from the official page of Inland Revenue. The post features a graphic with a teal background. At the top, a white speech bubble contains the text "Own a rental property?". Below this, there is a 3D illustration of a small house with a blue roof and a yellow checkmark on its side. To the left of the house is a wooden signpost with a sign that says "FOR RENT". In the bottom right corner of the graphic is the Inland Revenue logo, which consists of a stylized 'i' and 'r' inside a circle, followed by the text "Inland Revenue for Taxpayers". Below the graphic, the post text reads "Inland Revenue... Interest limitation rules." and "Sponsored".

Own a rental property?

Inland Revenue... Interest limitation rules.

Sponsored




Item 17



This image is a larger, clearer version of the Facebook post shown in Item 16. It includes the same graphic with the text "Own a rental property?", the house illustration, the "FOR RENT" sign, and the Inland Revenue logo. To the right of the graphic, the text "Interest limitation rules." and the website address "ird.govt.nz" are displayed.

Own a rental property?

Interest limitation rules.  
ird.govt.nz

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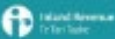
Did you receive a top up on your Small Business Cashflow loan (SBCS)?

If you took out a top up on your SBCS loan in March or April 2022, you'll receive repayment information, such as the amount and due dates in myIR.

If you'd like to change your repayment plan, please contact us in myIR before your first scheduled payment is due to discuss options.

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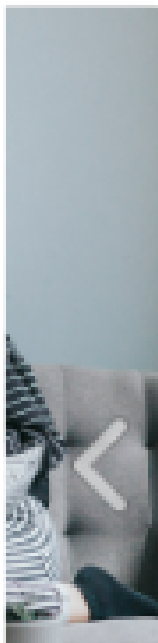
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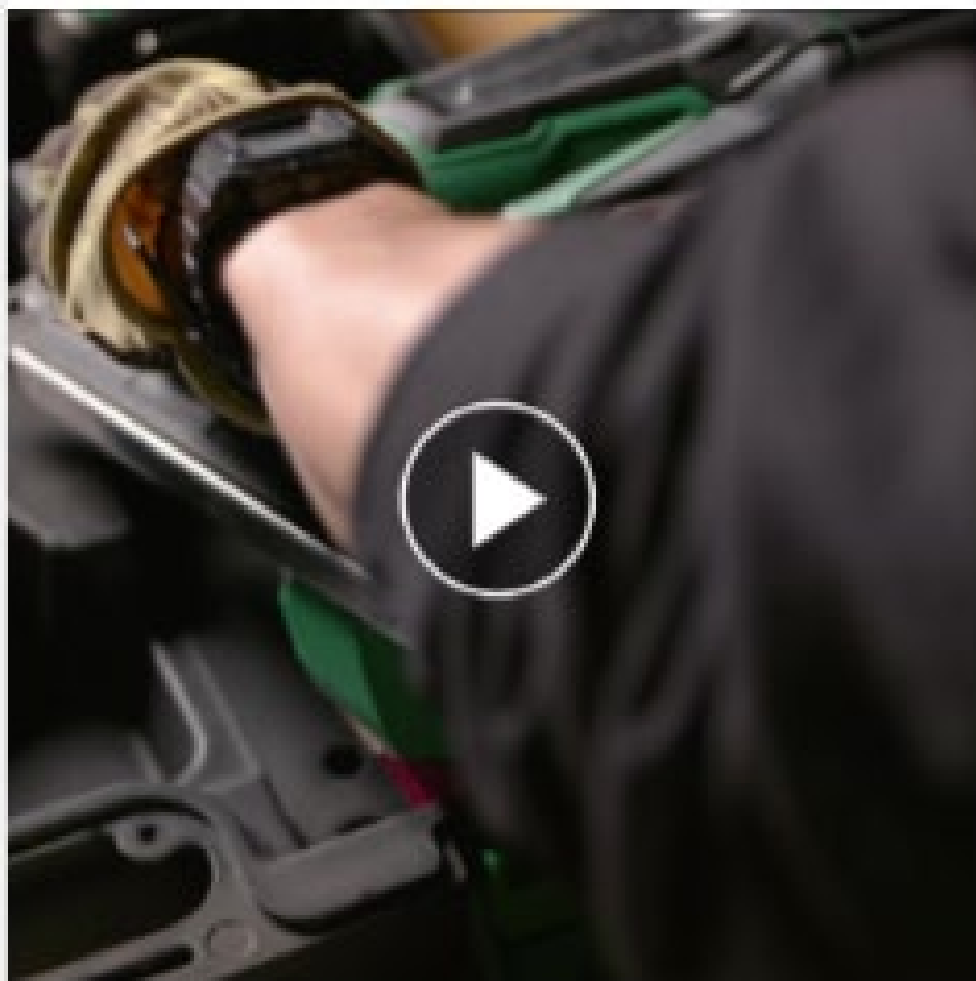
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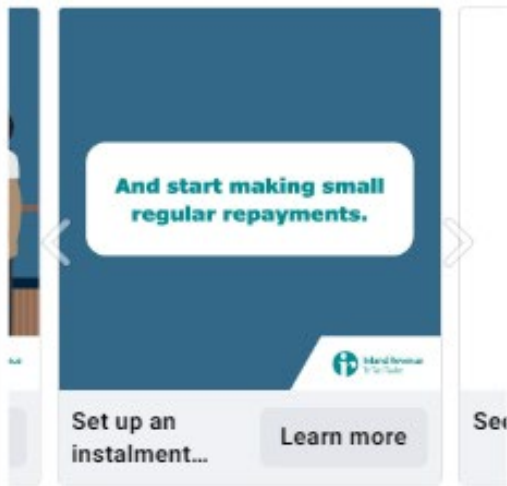
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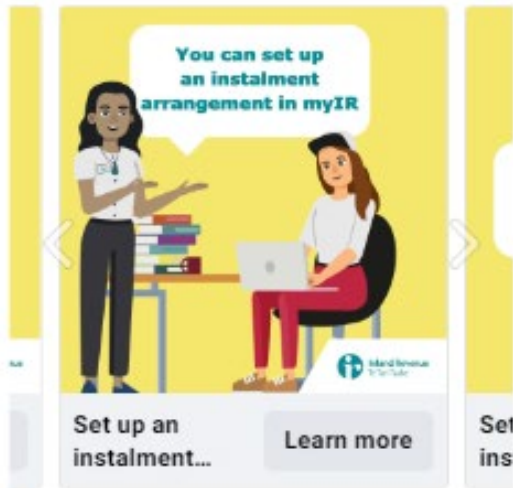
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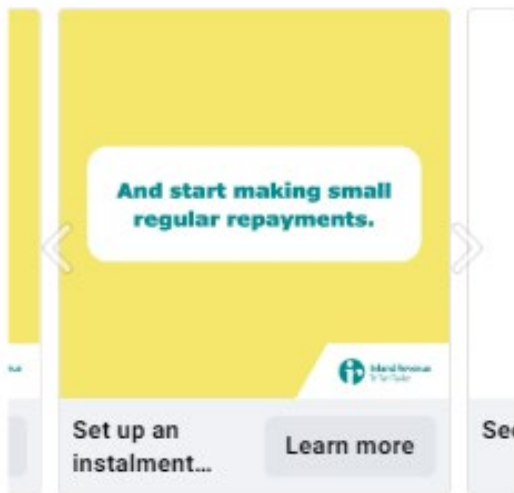
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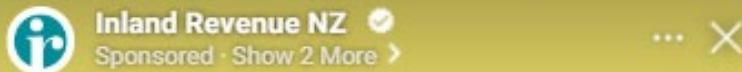
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Casey has recently gone back to study full time, but she is having difficulty repaying her student loan. Did you know Casey is able to apply for a reduced student loan repayment?

You may find yourself in a difficult situation while repaying your student loan. Whether you're based in New Zealand or now overseas, there are options that you can explore to help manage your student loan.

To find out about repayment options, visit <https://www.ird.govt.nz/student-loans/tracking-my-student-loan-balance/difficulty-repaying-student-loan>



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Working for Families payments are here to help with raising your family.

To find out whether you can get Working for Families payments, try the tool on our website. It's free and takes less than 5 minutes - <https://www.ird.govt.nz/working-for-families/eligibility>



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Do you have a side hustle? Is it a hobby or business?

Did you know a small side hustle you've been doing for years could be classed as a business if you aim to make a profit?

This could include regularly selling your goods at the local market or on an online platform. Being in business means you have to fulfil tax obligations.

Learn more about your tax obligations on our website - <https://www.ird.govt.nz/business-and-organisations>



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Were you born on or after 1 July 1959 and have lived outside New Zealand?

The new residence criteria for getting New Zealand Superannuation and Veteran's Pension will start to affect people turning 65 from 1 July 2024 onwards.

The number of years you'll need to have lived in NZ since turning 20 is gradually increasing from 10 to 20 years. This still needs to include at least 5 years living in NZ from the age of 50.

This gradual change gives you and your whānau time to plan.

You may be able to use time spent living in another country to meet the residence criteria, depending on the country.

This change is due to a law passed in 2021. People already receiving NZ Super/Veteran's Pension, or who turn 65 before 1 July 2024, aren't affected.

For more information on the change, visit – [workandincome.govt.nz/nzsresidency](https://workandincome.govt.nz/nzsresidency)

Date of birth	Number of years you need to have lived in NZ since turning 20
Born before 30 June 1959	10 years
1 July 1959 – 30 June 1960	11 years
1 July 1960 – 30 June 1961	12 years
1 July 1961 – 30 June 1962	13 years
1 July 1962 – 30 June 1963	14 years
1 July 1963 – 30 June 1964	15 years
1 July 1964 – 30 June 1965	16 years
1 July 1965 – 30 June 1966	17 years
1 July 1966 – 30 June 1967	18 years
1 July 1967 – 30 June 1968	19 years
1 July 1968 – 30 June 1969	20 years
Born after 1 July 1969	20 years

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You may be able to use time spent living in another country to meet the residence criteria, depending on the country.

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For more information on the change, visit – [workandincome.govt.nz/nzsresidency](https://workandincome.govt.nz/nzsresidency)



more



See more at [workandincome.govt.nz](https://workandincome.govt.nz)

<b>Item</b>	<b>Document Type</b>
1.	External Marketing – End of Tax Year Campaign video
2.	External Marketing – End of Tax Year Campaign Mobile preview
3.	External Marketing – End of Tax Year Campaign In-Stream Banner
4.	External Marketing – End of Tax Year Campaign Facebook Story
5.	External Marketing – End of Tax Year Campaign Post
6.	External Marketing – End of Tax Year Campaign Facebook Reel
7.	External Marketing – End of Tax Year Campaign Facebook Reel
8.	External Marketing – End of Tax Year Campaign Mobile view
9.	External Marketing – Interest Limitation Campaign
10.	External Marketing – Interest Limitation Campaign – Mobile view
11.	External Marketing – Interest Limitation Campaign – Boosted post
12.	External Marketing – Interest Limitation Campaign – Facebook Story
13.	External Marketing – Interest Limitation Campaign
14.	External Marketing – Interest Limitation Campaign
15.	External Marketing – Interest Limitation Campaign – Mobile view
16.	External Marketing – Interest Limitation Campaign
17.	External Marketing – Interest Limitation Campaign
18.	Small Business Cashflow
19.	Small Business Cashflow
20.	Small Business Cashflow
21.	Small Business Cashflow
22.	Student Loans
23.	Student Loans
24.	Student Loans
25.	Student Loans
26.	Student Loans
27.	Student Loans
28.	Student Loans – Overdue payments
29.	Student Loans – Overdue payments
30.	Student Loans – Overdue payments
31.	Student Loans – Overdue payments

<b>Item</b>	<b>Document Type</b>
32.	Tax Toolbox Campaign
33.	Tax Toolbox Campaign
34.	Tax Toolbox Campaign
35.	Tax Toolbox Campaign
36.	Tax Toolbox Campaign
37.	Tax Toolbox Campaign
38.	Tax Toolbox Campaign
39.	Business – GST Instalment Arrangement
41.	Business – GST Instalment Arrangement
42.	Business – GST Instalment Arrangement
43.	Business – GST Instalment Arrangement
44.	Individuals – Instalment Arrangement
45.	Individuals – Instalment Arrangement
46.	Individuals – Instalment Arrangement
47.	Individuals – Instalment Arrangement
48.	Individuals – Instalment Arrangement
49.	Student Loans – Reduced repayment
50.	Working for Families – Eligibility
51.	Individuals – Tax obligations
52.	MSD/IR collaboration – Superannuation
53.	MSD/IR collaboration – Superannuation

**Appendix D**

<b>Campaign name</b>	<b>Ad Set Name</b>	<b>Audience Group</b>
<b>Working for Families: Notice of Entitlement Campaign 2024</b>	Difficult to estimate customers	Working for Families
<b>Working for Families: Notice of Entitlement Campaign 2024</b>	General WffTC customers - \$50 or less	Working for Families
<b>Working for Families: Notice of Entitlement Campaign 2024</b>	New parents	Working for Families
<b>SBCS campaign 2024 - Top up loans</b>	SBCS campaign 2024 - March/April	
<b>Special Ad Category - student loan NZOBB</b>	Student loan NZOBB - April/March overdue date	Overseas based with Student Loan
<b>Student Loan 23/24 NZOBB</b>	Student loan 23/24 OBB - UPDATE_2 March REMINDER ALL SEGMENTS	Overseas based with Student Loan, NZ based with Student Loan
<b>Student Loan 23/24 NZOBB</b>	Student loan 23/24 OBB - February - default March reminder	Overseas based with Student Loan
<b>Special Ad Category - student loan NZOBB</b>	Student loan NZOBB - May/overdue payment	Overseas based with Student Loan
<b>Working for Families: Notice of Entitlement Campaign 2024</b>	General WffTC customers – more than \$50	Working for Families
<b>7 February 2024 - tax year 2022/2023</b>	Post 1 - 7 February 2022/2023 tax year	
<b>7 February 2024 - tax year 2022/2023</b>	Post 2 - 7 February 2022/2023 tax year	
<b>Student Loan 23/24 NZOBB</b>	Student Loan 23/24 OBB - Jan Compliant/default Fruit burst	Overseas based with Student Loan
<b>Special Ad Category - student loan NZOBB</b>	Student loan NZOBB - May/Fruit burst	Overseas based with Student Loan
<b>Special Ad Category - student loan NZOBB</b>	Student loan NZOBB - April/Chocofish	Overseas based with Student Loan
<b>Student Loan 23/24 NZOBB</b>	Student loan 23/24 OBB - UPDATE_1 March ALL SEGMENTS (15 sec & long video)	Overseas based with Student Loan, NZ based with Student Loan
<b>Construction Tax Toolbox campaign 2024</b>	Construction (15sec video) - Get on with it smash your tax.	
<b>Construction Tax Toolbox campaign 2024</b>	Construction (15sec Video) - Nah, seriously nail your tax this year	
<b>Construction Tax Toolbox campaign 2024</b>	Construction (15sec video) - Cut the excuses. Sort your tax.	
<b>Student Loan 23/24 NZOBB</b>	Student loan 23/24 OBB - February - compliant	Overseas based with Student Loan
<b>SBCS campaign 2024 - Top up loans</b>	SBCS campaign 2024 - May/June	
<b>Promoting Instalment Arrangements 2021 - 2024</b>	Instalment arrangement IND Feb - May 2024	
<b>Promoting Instalment Arrangements 2021 - 2024</b>	Instalment Arrangements IND Nov - Feb 2024	
<b>Construction Tax Toolbox campaign 2024</b>	Construction (STATIC - Nah, seriously nail your tax this year.	
<b>Construction Tax Toolbox campaign 2024</b>	Construction (STATIC - Take your tax as seriously as your trade.	
<b>Construction Tax Toolbox campaign 2024</b>	Construction (STATIC) - Get on with it smash your tax.	
<b>Construction Tax Toolbox campaign 2024</b>	Construction (STATIC) - Cut the excuses. Sort your tax.	

<b>Promoting Instalment Arrangements 2021 - 2024</b>	Instalment Arrangement - IND April/May	
<b>Promoting Instalment Arrangements 2021 - 2024</b>	Instalment Arrangement GST Nov - Feb 2024	
<b>Student Loan 23/24 SLNZB</b>	Student loan 23/24 - May - moving overseas	NZ based with Student Loan
<b>Student Loan 23/24 SLNZB</b>	Student loan 23/24 - April - Overdue payment	NZ based with Student Loan
<b>Student Loan 23/24 SLNZB</b>	Student loan 23/24 - Jan into Feb - Moving overseas	NZ based with Student Loan
<b>Student Loan 23/24 SLNZB</b>	Student loan 23/24 NZB - Feb/Manage myIR	NZ based with Student Loan
<b>Working for Families: Notice of Entitlement Campaign 2024</b>	Business income verification customers	Working for Families
<b>Student Loan 23/24 SLNZB</b>	Student loan 23/24 - MARCH - Self employed	NZ based with Student Loan
<b>Promoting Instalment Arrangements 2021 - 2024</b>	Instalment arrangement GST Feb - April 2024	
<b>Promoting Instalment Arrangements 2021 - 2024</b>	Instalment Arrangement - GST April/May	
<b>Working for Families: Notice of Entitlement Campaign 2024</b>	Nil/low-income customers	Working for Families
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	MSD - Superannuation NZ Residency	myIR login database (all customers)
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	May 2024 - GST and key dates	GST and Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	April 2024 - Business	Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	May 2024 - Working for Families	Working for Families
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	May 2024 - Student Loans	NZ based with Student Loan
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	March 2024 - GST and Deadlines	GST and Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	April 2024 - Student Loans	NZ based with Student Loan
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	February 2024 - Working for Families	Working for Families
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	January 2024 - GST	GST and Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	January 2024 - Working for Families	Working for Families
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	January 2024 - Business	Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	February 2024 - GST	GST and Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	February 2024 - Business	Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	April 2024 - Working for Families	Working for Families
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	myIR - Update your details (March-April 2024)	myIR login database (all customers)
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	May 2024 - Business	Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	March 2024 - Student Loans	NZ based with Student Loan

<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	March 2024 - Business	Business
<b>Working for Families: Notice of Entitlement Campaign 2024</b>	MFTC customers	Working for Families
<b>Special Ad Category - student loan NZOBB</b>	Student loan NZOBB - June/15 sec & long video	Overseas based with Student Loan
<b>Interest Limitations 2024 - Property</b>	Interest Limitations - April 2024	
<b>Student Loan 23/24 SLNZB</b>	Student loan 23/24 NZB - June/Manage myIR	NZ based with Student Loan
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	June 2024 - GST	GST and Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	June 2024 - Business	Business
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	June 2024 - Student Loans	Overseas based with Student Loan
<b>2. Mnthly Content - Website Traffic- IR Facebook Page</b>	June 2024 - Working for Families	Working for Families
<b>Student Loan 23/24 NZOBB</b>	Student loan 23/24 OBB - UPDATED! March - ALL SEGMENTS .	Overseas based with Student Loan, NZ based with Student Loan

## Appendix E



Meta Platforms Ireland Limited  
Merrion Road  
Dublin 4  
D04 X2K5  
Ireland  
VAT Reg. No. IE9692928F

Account: **Not in scope**  
Business: Inland Revenue  
55 Featherston Street  
Pipitea  
Wellington, 6011  
New Zealand

## Billing Report: 04/01/2023 - 05/31/2024

### Meta Ads payment

Date	Transaction ID	Payment Method	Amount	Payment Status
05/22/2024	7484505271666097-7677921728991 111	Not in scope	NZ\$5,000.00 NZD	Paid
04/30/2024	7507671109349507-7507671126016 172	Not in scope	NZ\$545.35 NZD	Paid
04/28/2024	7468437149939575-7391790610937 562	Not in scope	NZ\$5,007.67 NZD	Paid
04/08/2024	7374213059361988-7304772386306 052	Not in scope	NZ\$1,257.65 NZD	Paid
04/01/2024	7444312472352039-7343764629073 498	Not in scope	NZ\$1,053.72 NZD	Paid
03/31/2024	7439874449462508-7240077272775 559	Not in scope	NZ\$1,281.89 NZD	Paid

03/28/2024	7258962274220397-7335114439938 514	Not in scope	NZ\$1,250.00 NZD	Paid
03/26/2024	7259142330869056-7252050388244 919	Not in scope	NZ\$1,250.00 NZD	Paid
03/25/2024	7351272271656059-7316041591845 802	Not in scope	NZ\$1,250.00 NZD	Paid
03/23/2024	7409665169150103-7316354305147 861	Not in scope	NZ\$1,250.11 NZD	Paid
03/21/2024	7300772346706060-7300772356706 059	Not in scope	NZ\$275.21 NZD	Paid
03/18/2024	7273866572729970-7196702050446 422	Not in scope	NZ\$1,000.00 NZD	Paid
03/15/2024	7378077625642191-7278406792275 949	Not in scope	NZ\$1,252.96 NZD	Paid
03/12/2024	7248747801908510-7366362316813 722	Not in scope	NZ\$1,250.00 NZD	Paid



03/10/2024	7256925084424120-7188074814642 477	Not in scope	NZ\$1,250.00 NZD	Paid
03/07/2024	7253507691432523-7148296975286 923	Not in scope	NZ\$1,269.12 NZD	Paid
02/29/2024	7201415863308371-7121116568004 964	Not in scope	NZ\$630.11 NZD	Paid
02/26/2024	7105527269563894-7111365368980 091	Not in scope	NZ\$1,256.33 NZD	Paid
02/19/2024	7081890378594257-7174032212713 408	Not in scope	NZ\$1,252.35 NZD	Paid
02/07/2024	7108529285930363-7029387150511 240	Not in scope	NZ\$1,255.61 NZD	Paid
01/31/2024	7031501140299846-7037757503007 541	Not in scope	NZ\$290.10 NZD	Paid
01/29/2024	7097331043716856-14183866	Not in scope	NZ\$1,251.36 NZD	Paid
01/20/2024	7040199796096650-6963725783744 051	Not in scope	NZ\$1,254.84 NZD	Paid
12/31/2023	6892965024153461-14034008	Not in scope	NZ\$1,004.77 NZD	Paid

12/12/2023	6921378784645417-13902842	Not in scope	NZ\$1,250.00 NZD	Paid
11/30/2023	6905421402907817-13821202	Not in scope	NZ\$303.81 NZD	Paid
11/26/2023	6855868147863151-13794291	Not in scope	NZ\$1,250.68 NZD	Paid
11/15/2023	6749199148530046-13718206	Not in scope	NZ\$1.62 NZD	Paid
11/15/2023	6822284887888141-13718109	Not in scope	NZ\$1,251.18 NZD	Paid
11/01/2023	6853221451461147-13620336	Not in scope	NZ\$29.24 NZD	Paid
10/31/2023	6668540453262587-13616028	Not in scope	NZ\$1,250.30 NZD	Paid
10/01/2023	6620116941438269-13396257	Not in scope	NZ\$367.34 NZD	Paid
09/30/2023	6620540941395873-13387647	Not in scope	NZ\$1,260.99 NZD	Paid
09/25/2023	6625515850898380-13351916	Not in scope	NZ\$1,264.13 NZD	Paid
09/20/2023	6606801642769801-13316533	Not in scope	NZ\$1,264.06 NZD	Paid
09/15/2023	6489051674544800-13281511	Not in scope	NZ\$1,260.40 NZD	Paid
09/10/2023	6597729680343659-13246542	Not in scope	NZ\$1,260.10 NZD	Paid
09/01/2023	6533330036783632-13184607	Not in scope	NZ\$753.46 NZD	Paid
08/25/2023	6415845888532046-13132444	Not in scope	NZ\$1,254.43 NZD	Paid
08/13/2023	6475819215868045-13045952	Not in scope	NZ\$1,257.08 NZD	Paid
08/01/2023	6409624472487522-12957610	Not in scope	NZ\$1,120.18 NZD	Paid
07/13/2023	6433516786764951-12819763	Not in scope	NZ\$1,250.50 NZD	Paid
07/02/2023	6311374788979158-12738508	Not in scope	NZ\$873.56 NZD	Paid
06/27/2023	6222243684558928-12702461	Not in scope	NZ\$1,250.68 NZD	Paid
06/21/2023	6356020314514599-12658740	Not in scope	NZ\$1,263.76 NZD	Paid
06/14/2023	6175116402604990-12609271	Not in scope	NZ\$1,264.85 NZD	Paid
06/08/2023	6308233285959969-12565850	Not in scope	NZ\$1,264.63 NZD	Paid
06/01/2023	6130855537031077-12514736	Not in scope	NZ\$1,192.93 NZD	Paid
05/25/2023	6107474039369234-12458348	Not in scope	NZ\$1,260.28 NZD	Paid
05/18/2023	6100533316729969-12407225	Not in scope	NZ\$1,263.20 NZD	Paid

05/09/2023	6115600171889951-12336457	Not in scope	NZ\$1,250.58 NZD	Paid
04/30/2023	6041549695961665-12275664	Not in scope	NZ\$281.95 NZD	Paid
04/28/2023	6015782925205006-12256013	Not in scope	NZ\$1,259.88 NZD	Paid
04/19/2023	5988908441225788-12194375	Not in scope	NZ\$1,250.01 NZD	Paid
04/10/2023	6111982242251742-12130161	Not in scope	NZ\$1,250.00 NZD	Paid
			<b>Total Amount Billed</b>	NZ\$66,214.96 NZD
			<b>Total Funds Added</b>	NZ\$0.00 NZD

Not in scope  
Not in scope

Not in scope Not in scope	Not in scope	Not in scope Not in scope	Not in scope
Not in scope	Not in scope	Not in scope	Not in scope Not in scope
		Not in scope	Not in scope
		Not in scope	Not in scope

VAT Rate: 0%  
VAT Amount: NZ\$0.00