



27 March 2024

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 1 February 2024. You requested the following:

*How many overseas student loans have been sold to third party debt collection agencies, for example Baycorp? If so what percentage do Baycorp pay IRD when purchasing the debt?*

None. Inland Revenue does not sell, give or transfer the debt of a borrower or defaulter to any third-party agencies. The third-party providers are contracted to locate and contact the debtor on behalf of Inland Revenue. Any payments made by student loan borrowers or child support customers are made directly to Inland Revenue.

#### **Publishing of OIA response**

We intend to publish our response to your request on Inland Revenue's website ([www.ird.govt.nz](http://www.ird.govt.nz)) as this information may be of interest to other members of the public. This letter, with your personal details removed, will 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 for your request.

Yours sincerely

[REDACTED]  
Matthew Prince

**Segment Management Lead**  
**Customer and Compliance Services, Individuals**