

INFORMATION ON BANK ACCOUNTS AND IRD (TAX)

INLAND REVENUE DEPARTMENT (IRD):

With your visa from Immigration NZ, there will be wording around an arrival period. There will be a final date by which you must arrive in New Zealand.

- It's also the date by which you must apply for an IRD number if you want to use this process.
- If you wait until after this date, you'll need to apply for an IRD number as 'living in New Zealand and not a new arrival'.

You can apply for your IRD number in several ways:

- At an AA Driver Licensing Agent. You can fill out the application form and bring the required documents to your local agent. Our staff will submit your application to Inland Revenue. The AA has close to 100 licensing agents around New Zealand.

To find your nearest AA licensing agent: <https://locations.aa.co.nz/renew-driver-licences->

- Through your local NZ Post store
Apply for an IRD number at your local NZ Post store and we'll organise and forward it on to Inland Revenue for you. There is no cost when you apply for an IRD number with NZ Post or Inland Revenue.
- IRD Online - <https://www.ird.govt.nz/managing-my-tax/ird-numbers/ird-numbers-for-individuals/new-arrival-to-new-zealand---ird-number-application>

If you have a student visa or a work visa, you'll need:

- your passport details.
- your Immigration New Zealand Application Number
- your most recent overseas tax number (if you have one)
- an NZ bank account, showing your name and account number, or customer due diligence (CDD), if you have one.

APPLY ONLINE: [https://myir.ird.govt.nz/tools/ /](https://myir.ird.govt.nz/tools/)

OPENING A BANK ACCOUNT:

There are different banks in New Zealand which you can open an account with such as ANZ, ASB, BNZ, Kiwibank, TSB, and Westpac.

The usual documents you will be needing are:

- Your contact details: phone number and home address
- Your tax details: IRD Number or international tax details available
- Proof of address:
 - power, water, phone statement or bill; (if you live in a flat or is renting, you may show your tenancy agreement as proof of address, OR the utilities/bill of the main tenant/landlord, OR your mobile phone registration
 - letter from AIS (if living in the AIS Dorm) – you can get this from your Marketing Manager

Please visit the banks website for more information. The links are below:

ASB: <https://www.asb.co.nz/moving-to-new-zealand>

ANZ: <https://www.anz.co.nz/promo/moving-to-new-zealand/>

WESTPAC: Apply online - <https://www.westpac.co.nz/accounts-cards/open-a-new-zealand-bank-account-from-overseas/#how-to-apply>

KIWI BANK: <https://www.kiwibank.co.nz/personal-banking/accounts/international/moving-new-zealand/>

The application process:

Send these documents to migrant.banking@kiwibank.co.nz:

- A completed [Migrant banking application form](#) (PDF 208.3 KB)
- A certified copy of your passport. A certified copy is a photocopy stamped and signed by an acceptable certifier confirming it's a true copy of the original, and that the photo is a true likeness of you. The [Migrant banking application form](#) (PDF 208.3 KB) has a list of acceptable documents and certifiers and who can certify them.
- A certified copy of your proof of your residential address in your home country.
- A completed [Overseas tax declaration](#)
- Depending on whether you will be studying or working we'll also need either the relevant visa that entitles you to work in New Zealand or, your student visa and proof of your enrolment in a New Zealand educational facility.

Next steps

Once you've sent in your completed application form, with the correctly certified documents, we'll email within one to two business days to let you know:

- Your account details

- Information on how to send international payments to your new Kiwibank account before you arrive
- Instructions on how to set up internet banking
- Where to find your [nearest Kiwibank](#) branch, so we can set up an appointment for you to activate your accounts once you arrive in New Zealand. Once we've verified your identity and address in a Kiwibank branch, you'll be able to withdraw money from your account.