



1. Double taxation - being liable to pay tax in both countries

If you have income from one country and are resident in another, you may be liable to pay tax in both countries under their tax laws. To avoid 'double taxation' in this situation, the United Kingdom (UK) has negotiated Double Taxation (DT) treaties with countries that include New Zealand. The precise conditions that apply to your income from the UK as a resident of New Zealand can be found in the text of the UK/New Zealand Double Taxation Convention. Go to www.gov.uk/government/collections/tax-treaties

2. Purpose of form New Zealand Individual

Form New Zealand Individual allows you as a resident of New Zealand to apply under the United Kingdom/New Zealand Double Taxation Convention for relief at source from UK Income Tax on a UK State Pension, and UK-source pensions, purchased annuities, royalties and interest. Use the form to claim repayment of UK tax in cases where payments of the income have already been made with UK tax taken off.

3. Tax vouchers

There's no need to send tax vouchers with your completed form New Zealand Individual, but you should keep them safe in case they're needed later to support your claim. If you have any doubt about how you've completed the form you can send vouchers if you think it will help us. If you receive a pension, see the notes about Parts C.1 and C.2 in the section 'Completing the form New Zealand Individual'.

4. Evidence of residence in New Zealand and where to send the completed form

It's a condition of relief from UK Income Tax under the terms of United Kingdom/New Zealand Double Taxation Convention that the beneficial owner of the income is resident in New Zealand. Send your completed form to the New Zealand Inland Revenue office for the district you reside in. The New Zealand Inland Revenue will certify that you're resident in New Zealand for the purposes of New Zealand tax and will send the certified form to HM Revenue and Customs, Pay As You Earn and Self Assessment, BX9 1AS, United Kingdom.

5. Confidentiality

All the information you provide to HM Revenue and Customs (HMRC) is confidential. We can only discuss your tax affairs with you or any tax adviser named by you.

6. Help or further information

If, after using these notes you need help or more information:

- visit our website www.gov.uk and search for 'double taxation'
- phone HM Revenue and Customs on + 44 135 535 9022 if calling from outside the UK or 0300 200 3300 if calling from the UK
- write to HM Revenue and Customs, Pay As You Earn and Self Assessment, BX9 1AS, United Kingdom

Please quote your reference number with us whenever you contact us.

7. Completing the form New Zealand Individual

Use the following notes to help you complete Parts A to F of form New Zealand Individual.

You should:

- include on the form only the income on which you're claiming relief from UK tax under the provisions of the UK/New Zealand Double Taxation Convention
- give all the information requested and attach any supporting documents that are asked for, if you need more room, attach a separate sheet of paper, write your name and your HMRC reference number on each additional sheet that you use

Part A: Personal details of claimant

Give all the details asked for. If you have a tax adviser, include the tax adviser's details.

Part B: Questions

Tick the boxes that apply to you and give any additional information asked for. Answer question 8 if you're including UK copyright royalties in the form. See the notes about Part C.4.

Note: Please strike through all unused or partially completed sections.

Part C: Application for relief at source from UK Income Tax

As explained in these notes, the UK/New Zealand Double Taxation Convention provides for:

- no UK tax to be withheld from payments of pensions and annuities
- UK tax at 10% to be withheld from payments of interest
- UK tax at 10% to be withheld from payments of royalties

Give the details asked for in Part C to apply for relief at source from UK Income Tax on future payments of income.

Relief at source

Relief at source may be available in cases where HMRC is able to exercise its discretion to issue a notice (under Statutory Instrument 1970 Number 488, as amended). We deal with each application on its merits. Where we cannot agree to allow relief at source or cannot arrange it, you can claim repayment of the UK tax taken off.

If relief at source is granted, tell HMRC at the address in note 6, without delay, if there's any subsequent change to the information you've given on the form New Zealand Individual.

Part C.1: UK State Pension

The UK State Pension is normally liable to UK Income Tax. As a resident of New Zealand you can apply to have this income exempted from UK Income Tax.

State Pension

A State Pension is a National Insurance benefit and is taxable, but is usually paid without tax taken off. If you receive a UK State Pension you can claim exemption from UK Income Tax under the UK/New Zealand Double Taxation Convention. Tick the 'UK State Pension' box in Part C.1 of the form New Zealand Individual and give the date payments began.

State Pension Deferral lump sum

If you've received a State Pension Deferral lump sum from which UK tax has been taken off, complete Part C.1 as above and enter in Part D the amount of the lump sum and the amount of tax taken off. Send a photocopy of the notification

of the lump sum award that you received from The Pension Service with your form New Zealand Individual. This will help us make the repayment.

Part C.2: UK pensions and purchased annuities

Pensions and most annuities from the UK, paid to you as a resident of New Zealand, can be exempted from UK Income Tax.

If the pension and/or annuity is taxed under the PAYE (Pay As You Earn) system, any adjustment will go back to the latest of the following:

- the date on which you became resident in New Zealand for the purpose of that country's tax
- the date payments of the income began
- the earliest UK tax year which remains in date for claiming repayment of UK Income Tax

Please send with your form New Zealand Individual a photocopy of the latest P60 that you've received from the payer of your pension. This will help us make the adjustment.

Part C.3: UK interest

UK source interest can be paid to you with 10% tax taken off. Any UK tax in excess of 10% that has been taken off can be repaid to you.

Interest from securities

UK tax is deducted from interest on loan stocks issued by:

- companies which are not quoted on the Stock Exchange
- local authorities

We may be able to arrange for interest on these stocks to be paid with tax taken off at 10% as explained in the note about relief at source.

Interest from the following UK sources is paid with no UK tax taken off, so there's no need to apply for relief from UK tax at source. Do not enter in Part C.3 of form New Zealand Individual:

- interest from company loan stocks quoted on the Stock Exchange (paid automatically without deduction of UK tax)
- interest from UK government securities (paid automatically without deduction of UK tax)
- interest from UK banks and building societies (paid automatically without deduction of UK tax)

If you've already received any interest with UK tax taken off, you may claim repayment of the tax in excess of 10%.

Other interest

If you receive interest from a privately arranged loan, give the following details on a separate sheet:

- name and address of the UK payer of the interest
- date of the loan agreement
- amount of the loan
- due dates of the interest

Also attach a copy of the loan agreement.

Part C.4: Royalties

Most UK source royalties can be paid to you with a rate of 10% tax taken off. Any UK tax in excess of 10% that has been taken off can be repaid to you.

The Double Taxation Convention allows relief only to the beneficial owner of the royalties. The beneficial owner is normally the originator of the work or product.

Copyright royalties for literary, dramatic, musical or artistic works

If you're not the originator but have acquired the rights, attach to the form New Zealand Individual a copy of the licence, contract or assignment under which you've acquired the UK rights. This will help HMRC to check that the beneficial ownership condition in the Double Taxation Convention is satisfied.

Other royalties

Attach to the form New Zealand Individual a copy of the licence agreement between you and the UK payer of the royalties. If you're not the originator of the product giving rise to the royalties but have acquired the rights, please also attach a copy of the licence, contract or assignment under which you've acquired the UK rights.

Part D: Claim for repayment of UK Income Tax

Trivial Pension Commutation Payments

From 6 April 2006, registered pension schemes and life insurance companies can pay 'Trivial Pension Commutation Payments'. This means that instead of receiving a small annual pension or annuity, a single lump sum is paid. UK tax is taken off these amounts under the normal PAYE (Pay as You Earn) rules.

If you've received a Trivial Pension Commutation Payment and on the date the lump sum was paid you were resident for tax purposes in New Zealand you can claim repayment of the tax that has been taken off. You should:

- enter details of the lump sum in Part D of the form New Zealand Individual and
- attach Parts 2 and 3 of the form P45 that you received from the payer of the lump sum

For guidance on claiming tax taken off a State Pension lump sum, see the note about State Pension at Part C.1 above.

Interest and royalties

As explained in these notes, the UK/New Zealand Double Taxation Convention provides for a reduced rate of UK tax to be withheld from payments of interest and royalties. If you've received interest or royalty payments from which UK tax has been taken off, you may claim repayment of some of the UK tax. Enter the details asked for in Part D and see the guidance at Part F about how to work out the amount repayable to you.

Income from a trust or estate

If you receive payments from a trust or estate, write the name of the trust or estate in the source of income box in Part D.

If you've received a payment from a discretionary trust, write both the name of the trust and its UK tax reference number in the source of income box in Part D. HMRC will 'look through' to the income received by the trustees and work out the repayment due to you. It's likely that you'll only be entitled to some of the amount shown as tax credit at the rate applicable to trusts in the Statement of income from trusts, R185 (Trust Income), given to you by the trustees.

Part E: Payment details and authority

E1 Payment to a nominee

You should only fill in Part E1 if you want HMRC to make any repayment to a nominee on your behalf. We'll send the repayment by post direct to your nominee's address so you'll need to give the full postal address and other details asked for on the form.

E2 Payment made to you at another address

If you want HMRC to send the repayment to you at an address that is not your residential address, give details in Part E2.

Part F: Declaration

You must sign the form New Zealand Individual personally in Part F.

You may claim on behalf of:

- an unmarried minor (someone under the age of 18)
- a mentally incapacitated person
- someone who's died

Claims should normally be made by:

- a parent or guardian on behalf of an unmarried minor
- the person authorised by the courts to look after the affairs of a mentally incapacitated adult (or the DWP appointee)
- the executor or administrator of the estate of someone who's died (the claim will relate to income up to the date of death only)

Ask HMRC if you're in any doubt about whether you're the right person to make the claim. Remember that in these notes and in the form, references to 'you' and 'your' may equally apply to the person on whose behalf you're claiming.

Interest or royalty payments - working out the amount of tax repayable

As explained in these Notes, the UK/New Zealand Double Taxation Convention provides for UK Income Tax to be withheld at the reduced rate of 10% from payments of interest and royalties payable to a resident of New Zealand.

For interest or royalty payments that have been made to you with UK tax taken off, you may claim repayment of the UK tax in excess of 10%.

Use the boxes below to work out the amount of UK tax repayable to you. If you do not enter an amount in Part F 2(a) of form New Zealand Individual, HMRC will work out the repayment.

You may use these boxes to work out the amount of any repayment of tax on UK interest or royalty payments.

Enter in box 1 the amount of income before UK tax and in box 2 the amount of UK tax taken off (get these figures from the totals boxes in Part D of form New Zealand Individual).

	Income		UK tax		
1	£	• 0 0	2	£	• 0 0

Calculate 10% of the total amount in box 1 and enter the result in box 3.

3	£	• 0 0
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Deduct the amount in box 3 from the amount in box 2 and enter the result in box 4.

4	£	• 0 0
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Finally, take the amount you have shown in box 4 and enter it at Part F 2(a) on the form New Zealand Individual. This is the amount repayable to you.