

# Akamaramaanga no te aronga tutaki tero

## Te aronga angaanga tei raro ake ta ratou moni angaanga I te tuanga iti e kare a ratou moni tauturu mei roto ma i te tipatimani Tango Ropianga

Mei te ra 1 Tianuare 2014 ka akatukeia te moni tero a te aronga angaanga. Te aronga tei angaanga atu i te mataiti 2013. Ka koi iatu te tero na runga i teia au akapapaanga i raro nei. Kare e tero ia tetai tangata angaanga moni i raro ake i te \$10,000 e mei te \$20,000 ki te \$30,000 ka tero iatu te reira tangata e 25%, e mei te \$30,000 aere atu ki runga, ka tero iatu ratou e 30%.

2013 personal income tax rates	
Threshold / Income band	Marginal tax rates
First \$10,000	Nil
\$10,000 to \$30,000	25 per cent
\$30,000 upwards	30 per cent

2014 personal income tax rates	
Threshold / Income band	Marginal tax rates
First \$11,000	Nil
\$11,000 to \$30,000	18.5 per cent
\$30,000 to \$80,000	27.5 per cent
\$80,000 upwards	30 per cent

### Eaa te ka tupu?

Teia I raro nei te akapapaanga o te tauiaanga o te tuanga tero inikamu e te ka tupu kia koe te tangata tutaki tero. Ko te tuanga tero kimi puapinga(VAT) ka akamaata iatu te reira mei te 12.5% mai ki te 15%. Ko te au tangata angaanga e tei rotopu ta ratou moni angaanga I te \$10,739 e te \$221,974 ko ratou ka meitaki atu I roto I teia tauiaanga me kapitiia te tauiaanga o te tero kimi puapinga (VAT) I runga tuanga akapouanga moni.

Ra 1 o Tianuare 2014, ka takore iatu te tero I runga I te intereti (Withholding tax), inara ka anoano ia koe kia akakite taau initireti I rauka ki roto I taau peapa akapapaanga tero. A te mataiti 2015 ka inangaro te pangaka I toou numero tero no reira aravei mai I te opati o te tero no tetai numero tero noou, e me kare katoa koe I kite I toou numero tero.

Gross annual income	2013 tax paid	2013 net income less CINSF employee contribution	2014 tax paid	2014 net income less CINSF employee contribution	Less income tax paid	Fortnightly amount better off
\$ 5,000	\$ -	\$ 4,750	\$ -	\$ 4,750	\$ -	\$ -
\$ 10,000	\$ -	\$ 9,500	\$ -	\$ 9,500	\$ -	\$ -
\$ 15,000	\$ 1,250	\$ 13,000	\$ 740	\$ 13,510	\$ 510	\$ 19.62
\$ 20,000	\$ 2,500	\$ 16,500	\$ 1,665	\$ 17,335	\$ 835	\$ 32.12
\$ 25,000	\$ 3,750	\$ 20,000	\$ 2,590	\$ 21,160	\$ 1,160	\$ 44.62
\$ 30,000	\$ 5,000	\$ 23,500	\$ 3,515	\$ 24,985	\$ 1,485	\$ 57.12
\$ 35,000	\$ 6,500	\$ 26,750	\$ 4,890	\$ 28,360	\$ 1,610	\$ 61.92
\$ 40,000	\$ 8,000	\$ 30,000	\$ 6,265	\$ 31,735	\$ 1,735	\$ 66.73
\$ 45,000	\$ 9,500	\$ 33,250	\$ 7,640	\$ 35,110	\$ 1,860	\$ 71.54
\$ 50,000	\$ 11,000	\$ 36,500	\$ 9,015	\$ 38,485	\$ 1,985	\$ 76.35
\$ 55,000	\$ 12,500	\$ 39,750	\$ 10,390	\$ 41,860	\$ 2,110	\$ 81.15
\$ 60,000	\$ 14,000	\$ 43,000	\$ 11,765	\$ 45,235	\$ 2,235	\$ 85.96
\$ 65,000	\$ 15,500	\$ 46,250	\$ 13,140	\$ 48,610	\$ 2,360	\$ 90.77
\$ 70,000	\$ 17,000	\$ 49,500	\$ 14,515	\$ 51,985	\$ 2,485	\$ 95.58
\$ 75,000	\$ 18,500	\$ 52,750	\$ 15,890	\$ 55,360	\$ 2,610	\$ 100.38
\$ 80,000	\$ 20,000	\$ 56,000	\$ 17,265	\$ 58,735	\$ 2,735	\$ 105.19
\$ 85,000	\$ 21,500	\$ 59,250	\$ 18,765	\$ 61,985	\$ 2,735	\$ 105.19
\$ 90,000	\$ 23,000	\$ 62,500	\$ 20,265	\$ 65,235	\$ 2,735	\$ 105.19
\$ 95,000	\$ 24,500	\$ 65,750	\$ 21,765	\$ 68,485	\$ 2,735	\$ 105.19
\$ 100,000	\$ 26,000	\$ 69,000	\$ 23,265	\$ 71,735	\$ 2,735	\$ 105.19

# Akamaramaanga no te aronga e koi moni aronga Pakari.

## Te au Tangata mataiti 60 – 69 e koi ana I te moni pakari e te moni angaanga.

A te ra 1 o Tianuare 2014, ka akamaata ia te moni a te aronga pakari ki te 25% e ka anoano ia kia akataka ia mai teia tuanga moni ki roto I ta ratou peapa akapapaanga tero.

Mei teia te tu ka akamaata iatu te koianga moni pakari a te aronga mataiti 60-69 mei te \$400 ki te \$500 I te marama. Ko te aronga e tei runga ake ta ratou moni pakari I te kotinga a te aronga kare e tero ia, ka tutaki mai ratou I tetai tuanga o te moni tere kare I maata atu I te 30%.

### Eaa te ka tupu?

Ka akamaata iatu te tutaki inara, ka anoano ia koe kia akataka mai I taau moni pakari ki roto I taau peapa akapapaanga tero o te mataiti kapipiti atu ki tetai uatu moni taau e koi ana. Me tei raro ake ra taau moni e koi ana I te kotinga a te aronga kare e tero ia \$11,000, kare I reira koe e tutaki tero. Ka anoanoia tetai numero tero no te au aronga pakari e pera katoa ka inangaro te au pangaka kia oronga koe I toou numero tero kia ratou a te mataiti 2015. Aravei mai I te tipatimani o te tero no tetai numero tero noou.

Ka akamaata iatu te moni tero kimi puapinga (VAT) ki te 15% mei te 12.5% mai. Ko te aronga angaanga moni e te koi moni pakari katoa nei ratou, e tei raro ake te katoa anga o ta ratou moni I te \$152,790 I te mataiti, ko ratou te ka meitaki I roto I teia tauiaanga.

Teia I raro nei te akapapaanga o te tauiaanga tero I roto I te au tuanga koianga moni e pera katoa te ka tupu na roto I te akamaata atu anga I te tero kimi puapinga (VAT).

Other taxable income	2013 Annual Pension	2013 net income	2014 Annual Pension	2014 net income	Amount better off from tax and pension changes	Fortnightly amount better off
\$ -	\$ 4,800	\$ 4,800	\$ 6,000	\$ 6,000	\$ 1,200	\$ 46.15
\$ 5,000	\$ 4,800	\$ 9,800	\$ 6,000	\$ 11,000	\$ 1,200	\$ 46.15
\$ 10,000	\$ 4,800	\$ 14,800	\$ 6,000	\$ 15,075	\$ 275	\$ 10.58
\$ 15,000	\$ 4,800	\$ 18,550	\$ 6,000	\$ 19,150	\$ 600	\$ 23.08
\$ 20,000	\$ 4,800	\$ 22,300	\$ 6,000	\$ 23,225	\$ 925	\$ 35.58
\$ 25,000	\$ 4,800	\$ 26,050	\$ 6,000	\$ 27,210	\$ 1,160	\$ 44.62
\$ 30,000	\$ 4,800	\$ 29,800	\$ 6,000	\$ 30,835	\$ 1,035	\$ 39.81
\$ 35,000	\$ 4,800	\$ 33,300	\$ 6,000	\$ 34,460	\$ 1,160	\$ 44.62
\$ 40,000	\$ 4,800	\$ 36,800	\$ 6,000	\$ 38,085	\$ 1,285	\$ 49.42
\$ 45,000	\$ 4,800	\$ 40,300	\$ 6,000	\$ 41,710	\$ 1,410	\$ 54.23
\$ 50,000	\$ 4,800	\$ 43,800	\$ 6,000	\$ 45,335	\$ 1,535	\$ 59.04
\$ 55,000	\$ 4,800	\$ 47,300	\$ 6,000	\$ 48,960	\$ 1,660	\$ 63.85
\$ 60,000	\$ 4,800	\$ 50,800	\$ 6,000	\$ 52,585	\$ 1,785	\$ 68.65
\$ 65,000	\$ 4,800	\$ 54,300	\$ 6,000	\$ 56,210	\$ 1,910	\$ 73.46
\$ 70,000	\$ 4,800	\$ 57,800	\$ 6,000	\$ 59,835	\$ 2,035	\$ 78.27
\$ 75,000	\$ 4,800	\$ 61,300	\$ 6,000	\$ 63,435	\$ 2,135	\$ 82.12
\$ 80,000	\$ 4,800	\$ 64,800	\$ 6,000	\$ 66,935	\$ 2,135	\$ 82.12
\$ 85,000	\$ 4,800	\$ 68,300	\$ 6,000	\$ 70,435	\$ 2,135	\$ 82.12
\$ 90,000	\$ 4,800	\$ 71,800	\$ 6,000	\$ 73,935	\$ 2,135	\$ 82.12
\$ 95,000	\$ 4,800	\$ 75,300	\$ 6,000	\$ 77,435	\$ 2,135	\$ 82.12
\$ 100,000	\$ 4,800	\$ 78,800	\$ 6,000	\$ 80,935	\$ 2,135	\$ 82.12

# Akamaramaanga no te aronga e koi moni Pakari.

## No te au Tangata mataiti 70+ e koi ana I te moni pakari ma tetai uatu moni angaanga.

A te ra 1 o Tianuare 2014, ka akamaata ia te moni a te aronga pakari ki te 25% e ka anoano ia kia akataka ia mai teia tuanga moni ki roto I ta ratou peapa akapapaanga tero.

Mei teia te tu ka akamaata iatu te koianga moni pakari a te aronga mataiti 70+ mei te \$500 ki te \$625 I te marama. Ko te aronga e tei runga ake ta ratou moni pakari I te kotinga moni a te aronga kare e tero ia, ka tutaki mai ratou I tetai tuanga o te moni tere kare I maata atu I te 30%.

### Eaa te ka tupu?

Ka akamaata iatu te tutaki inara, ka anoano ia koe kia akataka mai I taau moni pakari ki roto I taau peapa akapapaanga tero o te mataiti kapipiti atu ki tetai uatu moni taau e koi ana. Me tei raro ake ra taau moni e koi ana I te kotinga a te aronga kare e tero ia \$11,000, kare I reira koe e tutaki tero. Ka anoanoia tetai numero tero no te au aronga pakari e pera katoa ka inangaro te au pangaka kia oronga koe I toou numero tero kia ratou a te mataiti 2015. Aravei mai I te tipatimani o te tero no tetai numero tero noou.

Ka akamaata iatu te moni tero kimi puapinga (VAT) ki te 15% mei te 12.5% mai. Ko te aronga angaanga moni e te koi moni pakari katoa nei ratou, e tei raro ake te katoa anga o ta ratou moni I te \$139,457 I te mataiti, ko ratou te ka meitaki I roto I teia tauiaanga.

Teia I raro nei te akapapaanga o te tauiaanga tero I roto I te au tuanga koianga moni e pera katoa te ka tupu na roto I te akamaata atu anga I te tero kimi puapinga (VAT).

Other taxable income	2013 Annual Pension	2013 net income	2014 Annual Pension	2014 net income	Amount better off from tax and pension changes	Fortnightly amount better off
\$ -	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 1,500	\$ 57.69
\$ 5,000	\$ 6,000	\$ 11,000	\$ 7,500	\$ 12,223	\$ 1,223	\$ 47.02
\$ 10,000	\$ 6,000	\$ 16,000	\$ 7,500	\$ 16,298	\$ 298	\$ 11.44
\$ 15,000	\$ 6,000	\$ 19,750	\$ 7,500	\$ 20,373	\$ 623	\$ 23.94
\$ 20,000	\$ 6,000	\$ 23,500	\$ 7,500	\$ 24,448	\$ 948	\$ 36.44
\$ 25,000	\$ 6,000	\$ 27,250	\$ 7,500	\$ 28,298	\$ 1,048	\$ 40.29
\$ 30,000	\$ 6,000	\$ 31,000	\$ 7,500	\$ 31,923	\$ 923	\$ 35.48
\$ 35,000	\$ 6,000	\$ 34,500	\$ 7,500	\$ 35,548	\$ 1,048	\$ 40.29
\$ 40,000	\$ 6,000	\$ 38,000	\$ 7,500	\$ 39,173	\$ 1,173	\$ 45.10
\$ 45,000	\$ 6,000	\$ 41,500	\$ 7,500	\$ 42,798	\$ 1,298	\$ 49.90
\$ 50,000	\$ 6,000	\$ 45,000	\$ 7,500	\$ 46,423	\$ 1,423	\$ 54.71
\$ 55,000	\$ 6,000	\$ 48,500	\$ 7,500	\$ 50,048	\$ 1,548	\$ 59.52
\$ 60,000	\$ 6,000	\$ 52,000	\$ 7,500	\$ 53,673	\$ 1,673	\$ 64.33
\$ 65,000	\$ 6,000	\$ 55,500	\$ 7,500	\$ 57,298	\$ 1,798	\$ 69.13
\$ 70,000	\$ 6,000	\$ 59,000	\$ 7,500	\$ 60,923	\$ 1,923	\$ 73.94
\$ 75,000	\$ 6,000	\$ 62,500	\$ 7,500	\$ 64,485	\$ 1,985	\$ 76.35
\$ 80,000	\$ 6,000	\$ 66,000	\$ 7,500	\$ 67,985	\$ 1,985	\$ 76.35
\$ 85,000	\$ 6,000	\$ 69,500	\$ 7,500	\$ 71,485	\$ 1,985	\$ 76.35
\$ 90,000	\$ 6,000	\$ 73,000	\$ 7,500	\$ 74,985	\$ 1,985	\$ 76.35
\$ 95,000	\$ 6,000	\$ 76,500	\$ 7,500	\$ 78,485	\$ 1,985	\$ 76.35
\$ 100,000	\$ 6,000	\$ 80,000	\$ 7,500	\$ 81,985	\$ 1,985	\$ 76.35

# Akamaramaanga no te tuanga tero i runga i te moni mei roto mai i te Tango Ropianga.

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## Te au tutakianga a te Tango Ropianga

A te ra 1 o Tianuare 2014 ka akamaata iatu ki te 10% te tutakianga moni mei ko mai I te tipatimani o te Tango Ropianga e pera katoa ka akamaata katoa iatu te moni a te aronga pakari ki te 25%. Ka tero katoatoa iatu teia tuanga moni.

Teia I raro nei te akatakaanga:

	2013 regular social welfare payments		2014 regular social welfare payments	
	Monthly	Annual	Monthly	Annual
<b>60-69 pension</b>	400	4800	500	6000
<b>70+ pension</b>	500	6000	625	7500
<b>Destitute payment</b>	150	1800	165	1980
<b>Child payment</b>	60	720	66	792
<b>Carer's allowance</b>	150	1800	165	1980
<b>Power subsidy</b>	20	240	22	264

## Eaa te ka tupu?

Ka akamaata iatu teia tuanga moni inara ka anoano ia koe kia akakite ki roto I taau akapapaanga moni openga mataiti I teia tuanga moni nei kapipiti atu ki tetai uatu moni e koi ana koe. Me tei raro ake taau moni katoatoa e koi ana I te \$11,000 kare I reira koe e tutaki tero.

Ka anoano katoatoa ia te au Tangata e koi ana I teia tuanga moni nei kia aravei mai I te tipatimani o te Tero no tetai numero tero no ratou.

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## Te aronga koi moni meangiti

Ka akamaata iatu te moni a te aroanga angaanga koi moni meangiti, inara na te Cook Islands Minimum Wage Review Panel te reira e akataka mai I mua ake I teia openga mataiti (2013).

Ka akamaata ia rai te tero kimi puapinga(VAT) ki te 15% mei te 12.5% mai – irinakianga e 12 tene I te ora te moni ka akamaataia mei te ra 1 mai o Tianuare 2014 ei ravenga no te akatano atu anga I te moni kimi puapinga (VAT) ki te moni angaanga a te aronga koi moni meangiti. Tamanakoanga ra, ka maata atu te moni tere I teia numero nei.

# Akamaramaanga no te aronga koi moni pakari o Niu Tireni.

I raro ake I te 'Allocation of Taxing Right with Respect to Certain Income of Individuals' e te 'Establish a Mutual Agreement Procedure in Respect of Transfer Pricing Adjustments with New Zealand', kua orongaia mai te tikaanga e te Kavamani o Niu Tireni ki to tatou kavamani Kuki Airani kia tero iatu I te au aronga e noo nei I te Kuki Airani e koi nei I te moni pakari o Niu Tireni.

I raro ake I te tutakianga tero ou, e meangiti ake te tutakianga tero a te aronga koi moni pakari o Niu Tireni e noo nei ki te Kuki Airani I ta te aronga koi moni pakari o Niu Tireni e noo ki reira.

Na te aronga takaua e ko ratou anake ua te noo ana i roto I to ratou ngutuare, te moni maata rava atu e koi nei I roto I te tuanga moni pakari a te Niu Tireni.

Maximum gross pension payment	Tax payable on 2013 pension payments in New Zealand	Tax payable in the Cook Islands in 2013	Tax Payable in the Cook Islands in 2014
<b>\$ 21,336.64</b>	Between \$2,750.80 and \$7,035.60	\$ 2,834.16	\$ 1,912.28

Ko te aronga pakari e tokorua to ratou e te noo nei ki roto I te ngutuare o te aronga pakari na ratou te moni pakari meangiti rava atu e koi nei I Niu Tireni.

Minimum gross pension payment	Tax payable on 2013 pension payments in New Zealand	Tax payable in the Cook Islands in 2013	Tax Payable in the Cook Islands in 2014
<b>\$ 15,052.44</b>	Between \$1,649.44 and \$4,959.24	\$ 1,263.11	\$ 749.70

“ M” - ko te akatakaanga teia no te aronga tutaki tero meangiti

“ ST” – ko te akatakaanga teia no te aronga tutaki tero maata

Me inangaro koe I te kite oonu atu akara atu I te au akamaramaanga ki roto I te:

[http://www.workandincome.govt.nz/manuals-and-procedures/deskfile/nz\\_superannuation\\_and\\_veterans\\_pension\\_tables/new\\_zealand\\_superannuation\\_tables.htm](http://www.workandincome.govt.nz/manuals-and-procedures/deskfile/nz_superannuation_and_veterans_pension_tables/new_zealand_superannuation_tables.htm).