



Inland Revenue
Te Tari Taake

RWT withholding certificate

IR15
June 2019

Year ending
31 March

Recipient's details

(If you earned over \$200 interest, read the notes on the back)

Inland Revenue copy

Recipient's
name

Recipient's IRD number

1

(8 digit numbers start in the second box) 1 2 3 4 5 6 7 8

Recipient's
address

Interest liable for RWT

\$

RWT deducted

\$

RWT rate used

Interest liable for RWT

\$

RWT deducted

\$

RWT rate used

Interest liable for RWT

\$

RWT deducted

\$

RWT rate used

Total interest liable for RWT

2

Total RWT deducted

3

Average RWT rate

Payee's account/reference number

4

5 Joint account? ☐ Yes ☐ No

Payer's details

Payer's
name

Payer's IRD number

6

(8 digit numbers start in the second box) 1 2 3 4 5 6 7 8

Payer's
address

Signed by
authorised
person

Signature

Date



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Notes for interest recipients

Use this form to complete your income tax assessment if your interest details have not already been reported to us. If you've had multiple RWT rates deducted, you may receive more than one certificate from your interest payer.

Update your income details to include your interest if:

- you earned more than \$200 interest and pay child support
- your interest payer doesn't have your IRD number
- you earned more than \$200 interest from all sources and had RWT deducted at an incorrect rate for your personal income level.

Student loan borrowers

You must update your income details to include your interest if your adjusted net income is \$1,500 or more and your total income, including salary or wages, is \$1,500 or more above the annual repayment threshold.

Find out more about adjusted net income and the annual student loan repayment threshold at www.ird.govt.nz/studentloans

Check your current RWT rate is correct. To work out which RWT rate to use go to www.ird.govt.nz (search keywords: RWT rate).

To change your RWT rate, check your interest payer's website to see what methods they offer. If required, you can download the form **Choose your RWT deduction rate - IR456** from our website under **Forms and guides**.

You must keep this certificate for 3 years.

Notes to help you complete the IR15

An IR15 or an alternative form approved by Inland Revenue must be completed after 31 March each year. Interest payers will no longer be required to provide certificates of interest and RWT deducted for the year ending 31 March 2021 and future years, unless the recipient hasn't provided their IRD number.

An IR15 only needs to be completed for recipients who've been paid more than \$50 interest during the tax year.

Filing certificates electronically

RWT certificate details can be sent to us in an electronic format. You can do this in myIR. Depending on the size of the file, it can be emailed or sent on a disk (CD or DVD). In order to ensure the security of the file, it must also be encrypted.

If you are filing more than 1,000 certificates, we prefer you to provide IR15 details electronically.

For more information about electronic filing, including file format and encryption requirements, go to www.ird.govt.nz (keywords: RWT filing).

Completing the IR15

- Enter the recipient's full name and IRD number (and address, if known).
- Enter dollars and cents in the "Interest liable for RWT" and "RWT deducted" boxes.
- Enter the rate in the "RWT rate" boxes.
- Enter the total dollars and cents totals in Box 2 and Box 3.

To work out the average RWT rate:

1. divide "Total RWT deducted" Box 3 by "Total interest liable for RWT" Box 2
2. multiply the answer by 100
3. show this figure, to two decimal places, in the "Average RWT rate" box.

- Show the reference/account number used to identify the payee. If you don't allocate a number, leave this box blank.
- Tick either "Yes" or "No" for "Joint account?" When using the new investment income reporting requirements details for each owner of a joint account will need to be provided.
- Enter the payer's full name, address and IRD number.

When you've completed the IR15, give the recipient their copy by 20 May, attach the Inland Revenue copy to your **RWT on interest reconciliation statement - IR15S** and send it to Inland Revenue by 15 May.

For more help completing this form go to www.ird.govt.nz (keywords: RWT paying tax) or call us on 0800 377 774.

If your address is a PO Box, please show your box lobby, if you have one. If you're unsure of your box lobby please contact New Zealand Post.