

New Zealand

An everyday guide to
expatriate life and work.

Contents

Quick Facts	3
Overview	3
Getting Started	
Climate and weather	4
Visas	4
Accommodation	4
Schools	4
Culture	
Language	6
Social etiquette	6
Eating	6
Drinking	6
Holidays	7
Getting In Touch	
Telephone	7
Internet	7
Postal services	7
Transport	7
Employment	
The job market	8
Income tax	8
Retirement	8
Business etiquette	8
Finance	
Currency	8
Cost of living	8
Banking	9
Cost of living chart	9
Health	
Private medical insurance	9
Emergencies	10
Pharmacies	10
Health risks	10
Vaccinations	10





Quick facts¹

Capital: Wellington

Population: About 5.1 million

Major language: English, Maori and New Zealand Sign Language

Major religion: Christianity

Currency: The New Zealand Dollar (NZD)

Time zone: GMT+12 (GMT+13 from the last Sunday in September to the first Sunday in April)

Emergency number: 111

Electricity: 230 volts, 50Hz. 'Type I' three-pin flat-blade plugs are used

Drive on the: Left

¹<https://www.expattarrivals.com/asia-pacific/new-zealand/moving-new-zealand>

Overview

New Zealand, known to its Maori inhabitants as Aotearoa, is a stunning country located in the southwestern Pacific Ocean. Despite being a fairly isolated island country, it offers high living standards, well-developed healthcare and education systems, low crime rates, and a welcoming culture.

The country is popular with expats who want a fresh start and a better work-life balance, attracted by the good state-sponsored healthcare, low crime rates, a society that values children and the environment, and high-quality public education. New Zealand isn't a cheap country to live in, but most consider it to be worth the cost.

This guide to New Zealand will hopefully set expats up for an easy start in the Land of the Long White Cloud. It covers everything from healthcare, visas, schools and climate, to its people, social and business etiquette, and systems. Expats who commit to their new home and take advantage of the laid-back, outdoorsy lifestyle it offers are sure to find that New Zealand has the potential to be their ideal expat destination.

Getting started

Climate and weather

Within this one small country, you can find almost any weather you want. Snowy peaks and sun-baked islands are both standard fare. The capital, Wellington, has a temperate climate, while Auckland, the larger second city, is a delightful, sun-drenched melting pot.

Visas

Moving or traveling to New Zealand typically requires a visa, unless you are from a visa waiver country. In that case, you can arrive without a visa and travel without working or beginning an extended course of study, but you will still need to fill out an NZeTA (New Zealand Electronic Travel Authority), which is more of a pre-arrival form than a visa application. However, to stay and work, you will need to choose between a few major visa options. Work visas, which can last up to five years (often two), require a suitable employer in New Zealand to hire you for a full-time post. Skilled Migrant Visas are another option, which are ideal if you have a job offer in New Zealand in a field that the NZ government officially considers 'skilled'. Work-to-residence visas are similar to work visas but require a permanent or long-term job offer on the long-term skills shortage list. After working on this visa for 24 months, you can apply for residency.¹

Accommodation

Accommodation in New Zealand offers a variety of options, including apartments, houses, and shared living spaces known as 'flats'. The type of accommodation you choose can depend on various factors such as your budget, lifestyle, and location preferences. Rental prices for properties in the city centre tend to be steeper than those in the suburbs. However, properties in New Zealand are typically more spacious than what many expats might be used to, especially those from Europe.

Utilities are usually not included in the rental price in New Zealand. This means that tenants will need to budget for additional costs such as electricity, water, and internet. However, the specifics can vary depending on the rental agreement, so it's important to clarify what is and isn't included before signing a lease.

Lastly, when renting a property in New Zealand, you will likely need to pay a rental deposit. This is typically equivalent to four weeks' rent and is held by the landlord as security against unpaid rent or damage to the property.²

Schools

The school system in New Zealand is known for its high standard of education and is funded primarily by the government. The majority of children attend public schools, which offer free education and are usually secular. These schools can be co-educational or single-sex and children are generally placed in state schools that serve their geographic zone. This means that families may need to consider the location of schools when deciding where to live. Private and international schools offer alternative options to public schools, but they are typically more expensive. Private schools receive some funding from the government, but the majority of their funding comes from school fees. International schools cater to students from a variety of countries and offer curricula such as the International Baccalaureate and the British and American systems.

Compulsory education in New Zealand begins at age six and continues until age 16, although children can be enrolled at age five if their parents choose to do so. Most children in New Zealand continue on to Years 12 and 13 to acquire the National Certificate of Educational Achievement (NCEA). The NCEA is internationally recognised and accepted by overseas universities.³

¹ <https://www.expatarrivals.com/asia-pacific/new-zealand/visas-new-zealand>

² <https://www.expatarrivals.com/asia-pacific/new-zealand/accommodation-new-zealand>

³ <https://www.expatarrivals.com/asia-pacific/new-zealand/education-and-schools-new-zealand>



Culture

New Zealand, located in Oceania, is a group of islands in the South Pacific Ocean, southeast of Australia. The country is generally regarded as a Western country, having been a former British colony, and it still retains the British monarch as its head of state despite having an independent government.

The culture of New Zealand is a blend of Western and indigenous influences. The Maori culture plays a vital role in public life and has heavily influenced the country's dominant culture. New Zealanders, also known as Kiwis, are known to be friendly, helpful, and egalitarian. They are also known for their love for outdoor activities and sports, with rugby being the favorite national pastime.

Language

New Zealand is a culturally diverse country with three official languages: English, Maori, and New Zealand Sign Language. English is the primary language used for day-to-day business, a legacy of the country's ties to the British Commonwealth. Maori, a Polynesian language similar to Hawaiian, Tongan, and Samoan, is spoken by over 157,000 people¹

Social etiquette and cultural faux pas

In New Zealand, greetings are casual and often consist of a handshake and direct eye contact. A smile is highly valued as it indicates pleasure at meeting the other person. Although New Zealanders move to first names quickly, it is best to address them by their honorific title and surname until they suggest moving to a more familiar level or they call you by your first name.

If you're dealing with Maori business associates, they have distinct protocols regarding how visitors should be welcomed and seen off. If the business dealings are with a tribal group (Iwi), the welcoming protocols may be practiced through the process of Powhiri – a formal welcome.

When it comes to gift-giving etiquette, if you're invited to a Kiwi's house, it's customary to bring a small gift such as flowers,

chocolates, or a book about your home country to the hosts. In a business setting, gifts are not usually exchanged during meetings. However, if invited to a colleague's home, be sure to take along wine, chocolates or flowers to say thank you. Gifts should not be overly expensive.

Kiwis dress casually, but neatly. Most restaurants do not have dress codes and except in business, dress is decidedly casual. Business dress is conservative, although jackets may be removed and shirtsleeves rolled up when working

Punctuality is important in both social and business settings. One cultural faux pas to avoid is confusing New Zealanders with Australians or presuming the cultures are the same. There is a friendly rivalry between the two countries, and New Zealanders may not appreciate being mistaken for Australians.²

Eating

New Zealand's cuisine is a diverse blend of British-based dishes, with Mediterranean and Pacific Rim influences. As an island nation with a primarily agricultural economy, New Zealand yields produce from land and sea. Many ethnic origin dishes have been willingly adopted by New Zealanders as their own, including sushi, antipasto, butter chicken, pad thai, and pasta.

When it comes to dining etiquette, New Zealanders are casual and this is reflected in their table manners. The more formal the occasion, the more strict the protocol. Wait to be told where to sit.

In terms of tipping, it's not a common practice in New Zealand. Service charges are not added to the bill and tips are not expected, but they are certainly appreciated for good service. If you do decide to tip, 10-15% is a good rule of thumb.³

Drinking

Drinking culture plays a significant role in New Zealand's social activities, with beer being the most popular alcoholic beverage. The majority of beer produced in New Zealand is a type of lager, either pale or amber in colour, and between 4%–5% alcohol by volume. There are also over 100 smaller craft breweries and brewpubs producing a vast range of beer styles. It's important to note that public drinking is prohibited in some areas, known as liquor ban areas, which are often in place in popular city centres and public parks. For those who prefer non-alcoholic beverages, New Zealanders have adopted the Mediterranean practice of drinking espresso-based coffees.⁴

¹ <https://www.worlddata.info/languages/te-reo-maori.php#:~:text=Te%20Reo%20Māori%20speaking%20countries,Māori%20as%20their%20mother%20tongue>

² <https://www.commisceo-global.com/resources/country-guides/new-zealand-guide>

³ <https://www.roughguides.com/new-zealand/eating-drinking/>

⁴ <https://www.roughguides.com/new-zealand/eating-drinking/>

Holidays

In New Zealand, employees are entitled to observe a variety of national public holidays and regional anniversary days. The dates for these holidays are generally fixed, but if they fall on a Sunday, the following Monday is observed as the holiday. In addition to these, regional anniversary days are observed locally by custom and practice and are generally prescribed by regional or city councils.

New Year's Day - 1 January
Day after New Year's Day - 2 January
Waitangi Day - 6 February
Good Friday
Easter Monday
ANZAC Day - 25 April
King's Birthday - 1st Monday in June
Matariki
Labour Day - 4th Monday in October
Christmas Day - 25 December
Boxing Day - 26 December
St Stephen's Day - 26 December

Getting in touch

New Zealand offers a reliable and efficient communication system for those looking to move there. The country has a well-developed communications sector, with both local and international mobile phone providers available.

Telephone

In New Zealand, telephone services are reliable and widely available, making it easy for expats to stay connected. Landline and fibre services are primarily owned by Chorus Limited. When it comes to mobile services, there are three main companies that own and operate their own network of towers: Spark, Vodafone, and 2Degrees.⁵

Internet

Internet services in New Zealand have seen significant improvements in recent years, with a number of options available for users. These include having an ADSL or fibre line installed, or using prepaid 4G or 5G broadband. The phone and fibre in New Zealand are mostly owned by Chorus Limited. With the completion of the Ultra-Fast Broadband programme in December 2022, internet in New Zealand is now available at globally competitive speeds. Some areas of the larger cities, such as the city centre in Wellington, offer free WiFi for those with laptops and handheld devices.⁶

Postal Services

The postal service in New Zealand, primarily provided by New Zealand Post, is known for its high reliability and speed, with domestic delivery times ranging from 1 to 3 business days and international delivery times from 3 to 10 business days, depending on the destination.

Alternative delivery options like parcel lockers and pick-up points are available for addresses not covered by the postal service.⁷

Transport

Transport in New Zealand is quite diverse, with options ranging from driving to public transport. Most people in New Zealand find driving easier and more convenient for much of their getting around, especially in rural areas where it is often the only option.

Intercity rail travel in New Zealand is largely limited to services between Auckland, Wellington, Christchurch, and Greymouth. However, there are extensive bus services that can take you to just about anywhere you want to go. Buses link with the ferries that also take cars and passengers regularly between the North and South Islands. For those interested in biking, it's worth noting that New Zealand's cities and towns are increasingly incorporating bike lanes into their infrastructure.

Taxis, or cabs, are also available in New Zealand, and are a common choice for transportation from the airport upon arrival. These taxis are regulated by the New Zealand Transport Agency, ensuring safety and reliability for passengers.⁷

⁵ <https://nzpocketguide.com/cellphone-networks-new-zealand/>

⁶ https://en.wikipedia.org/wiki/Internet_in_New_Zealand

⁷ <https://www.live-work.immigration.govt.nz/live-in-new-zealand/getting-started/transport>

Employment

The job market

New Zealand has a dynamic job market with a variety of in-demand occupations due to technological advancements and shifting industry demands. The country has a range of key industries with job opportunities, including healthcare, information technology, agriculture and forestry, construction, education, engineering, science, tourism and hospitality, and business and finance.

Income tax

In New Zealand, individuals and businesses are required to pay tax on their income. The personal income tax rates are progressive, with the lowest rate being 10.5% for income up to \$14,000 and the highest rate being 39% for income over \$180,000. Income tax, commonly known as Pay-As-You-Earn (PAYE), is deducted from your salary or wages by your employer before they pay you and is then paid to Inland Revenue on your behalf. If you are a new migrant, you may not have to pay tax on most of your overseas income for your first 4 years living in New Zealand. This means you may only have to pay income tax on what you earn in New Zealand. To be considered a tax resident in New Zealand, you need to have been in New Zealand as a resident for 41 days or more in each of the two 12-month portions of the 2 years before you apply for permanent residence.¹

Business etiquette

Business culture in New Zealand is a blend of traditional British professionalism and local South Pacific friendliness. The corporate environment is formal, reserved, and conservative, yet it also values warmth and friendliness, creating a relaxed yet professional atmosphere. The approach to management is hierarchical, with decisions typically made by senior-level executives. However, ideas, input, and collaboration from all members of the organization are highly valued.

Introductions in New Zealand are fairly casual, usually consisting of a handshake and direct eye contact. Formal titles such as Mr and Mrs are not commonly used, but expats may wish to use them rather than first names until they are told otherwise. The business dress code varies depending on the industry. In more formal business settings, men tend to wear traditional dark suits while women wear business suits or conservative dresses. However, some industries exhibit a

relaxed dress code where jeans and sports jackets are not uncommon. It's important to note that appearing well-groomed and presentable is highly valued.²

Retirement

Retirement in New Zealand offers a pleasant environment with low crime rates, modern facilities, and high levels of healthcare. For those looking to retire in New Zealand, there are two main retirement visas available. The Parent Retirement Visa requires the retiree to have at least NZ \$1 Million in qualifying investments and a child already resident in the country. The Temporary Retirement Visa requires \$750,000 in qualifying investments, an annual income of at least NZ\$60,000 and the applicant must also provide evidence that they have further funds equivalent to NZ\$500,000 as settlement funds available. The applicant must be over 66 and hold comprehensive health insurance.

Finance

Currency

The official currency of New Zealand is the New Zealand Dollar (NZD), which is divided into 100 cents.

Money is available in the following denominations:

Notes: 1, 2, 5, 10, 20, 50 and 100 NZD

Coins: 1, 5, 10, 25 and 50 cents, and 1 NZD

Cost of living

The cost of living in New Zealand is relatively high and fluctuates depending on the area. The South Island is significantly cheaper than the North Island, with Auckland and Wellington ranking 111th and 139th respectively in the 2023 Mercer Cost of Living Survey. Accommodation is likely to be the highest expense for anyone moving to New Zealand, with rental prices for properties in the city centre being steeper than those in the suburbs. Properties in New Zealand are typically more spacious than expats might be used to, especially those from Europe, and if furnished, are generally furnished to an excellent standard. Utilities are usually not included in the rental price of a property.

Public schools are generally free for residents, but there may be additional costs for uniforms, stationery and extracurricular activities. Private schools can be fairly steep, but they typically offer smaller class sizes, better amenities and a wider range of extracurriculars.

The cost of healthcare in New Zealand can vary depending on a few factors. Expats who hold a work visa and are

¹ <https://www.ird.govt.nz>

² <https://culturalatlas.sbs.com.au/new-zealand-culture/new-zealand-culture-business-culture>

employed in New Zealand for more than two years may be entitled to publicly funded healthcare services, which can significantly reduce the cost of medical treatment. Aside from government-funded healthcare, if anyone, resident or visitor, is injured while in New Zealand, they are usually covered by the country's Accident Compensation Scheme. In addition to publicly funded healthcare services, expats in New Zealand also have the option of private healthcare. Private healthcare can provide faster access to medical treatment and a wider range of services than the public healthcare system, but it can be costly.

Cost of Living Chart

Prices vary across the country but the list below shows average prices from August 2023.¹

Accommodation (monthly rent)

Three-bedroom apartment in city center NZD 3,076

Three-bedroom apartment outside city center NZD 2,492

Groceries

Eggs (dozen) NZD 8.86 Milk (1 liter) NZD 3.08

Rice (1kg) NZD 3.27

Loaf of white bread NZD 3.23

Chicken breasts (1kg) NZD 15.31

Eating out

Big Mac Meal NZD 15

Coca-Cola (330ml) NZD 3.75

Cappuccino NZD 5.43

Bottle of local beer NZD 10

3-course meal for two at a mid-range restaurant NZD 120

Utilities

Mobile Phone Monthly Plan NZD 65

Internet (average per month) NZD 85.64

Basic utilities (per month for small apartment) NZD 226

Transportation

Taxi rate (per kilometer) NZD 3.35

Bus/train fare in the city center NZD 3.50

Petrol/gasoline (per liter) NZD 2.79

¹ https://www.numbeo.com/cost-of-living/country_result.jsp?country=New+Zealand

Banking

Banking in New Zealand is dominated by four large banks, which account for 85% of the country's lending: ANZ Bank New Zealand, ASB Bank, Bank of New Zealand, and Westpac New Zealand. The country's financial system is modern and well-developed. For expatriates looking to move to New Zealand, opening a bank account is relatively straightforward, provided they have proof of address and identification.

ATMs and internet banking are widely available, making banking convenient for residents. However, it's important to check international transaction fees in advance to avoid any surprises, and choose to pay in the local currency to get the best exchange rate.³

Health

New Zealand offers a robust healthcare system that provides both public and private care options. The public healthcare system, funded through general taxation, is accessible and affordable for all permanent residents, offering free or heavily subsidised medical care. However, waiting periods for non-emergency procedures can be long. Expats need to have permanent residency status or hold a work visa valid for two or more years to access free public healthcare. They will also need to register with a general practitioner (GP) and get a National Health Index (NHI) number.⁴

Private Medical Insurance

Private healthcare in New Zealand is more expensive than public care, but it provides several benefits such as shorter wait times, access to specialist doctors, and more personalized care. For temporary residents and visitors, it's advised to get medical insurance from their home country before traveling to New Zealand. The cost of private medical insurance in New Zealand is generally less expensive than in the USA, but it depends on individual circumstances. Some employers offer medical cover, so it's worth checking with your company or negotiating medical insurance as part of your employment contract.⁵

³ <https://www.everythingoverseas.com/australia-and-new-zealand/banking-in-australia-and-new-zealand/>

⁴ <https://www.live-work.immigration.govt.nz>

⁵ <https://www.expattarrivals.com/asia-pacific/new-zealand/healthcare-new-zealand>

Emergencies

In New Zealand, the emergency number to dial for urgent attention is 111, which can be used to reach medical, fire, and police services. The country's emergency services are largely conducted by trained paramedics, with the majority of emergency medical services operated by St John's Ambulance and Wellington Free Ambulance. Both of these companies also provide air ambulance services operating out of Auckland and Wellington.¹

Pharmacies

Pharmacies in New Zealand are widely available, especially in urban areas. Both large pharmacy franchises and independent pharmacies can be found, offering a range of over-the-counter and prescription medications. Online pharmacy services are also available for convenience.²

Health Risks

New Zealand is generally a safe country with few health hazards. Unlike Australia, New Zealand has only two rare species of poisonous spiders and no snakes. However, as New Zealand is located along the Pacific Ring of Fire, it is prone to natural disasters such as earthquakes, tsunamis, and volcanic activity.

Vaccinations

Before traveling to New Zealand, it is recommended to ensure that you are up-to-date on all routine vaccines.³

¹ <https://www.live-work.immigration.govt.nz/live-in-new-zealand/safety/emergency-services>

² <https://www.expatarrivals.com/asia-pacific/new-zealand/healthcare-new-zealand>

³ <https://wwwnc.cdc.gov/travel/destinations/traveler/none/new-zealand>

