



Information for NZ Superannuation - Recipients Living in the Cook Islands

Understanding your tax obligations under the NZ–Cook Islands tax agreement



No NZ Tax Deducted

If you receive NZ Superannuation and have confirmed with Work & Income NZ that you reside in the Cook Islands, no tax will be deducted in New Zealand.

Under the tax agreement between NZ and the Cook Islands, pension recipients living in the Cook Islands are taxed only in the Cook Islands.

✓ You are taxed only in the Cook Islands



Cook Islands Tax Rules

Tax-Free Thresholds — you pay no tax on income up to:

\$14,600

Rarotonga

\$60,000

Pa Enua (Outer Islands)



Must be in the Cook Islands 183+ days per year

Income above the threshold is taxed at

17%

✓ Rates apply to the current tax year



Example Tax Calculation

Here's how tax is worked out on a \$22,000 pension if you live in Rarotonga (tax-free threshold: \$14,600):

\$22,000

Your NZ Super



\$7,400

\$22,000 – \$14,600 threshold



\$1,258

\$7,400 × 17% tax rate