

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
\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

Interest liable for RWT	RWT deducted	RWT rate used
\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

Interest liable for RWT	RWT deducted	RWT rate used
\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

<b>2</b> ▶ Total Interest liable for RWT	<b>3</b> ▶ Total RWT deducted	Average RWT rate
\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

**4**▶ Payee's account/reference number

**5**▶ Joint account?  Yes  No

## Payer's details

Payer's name

Payer's IRD number

(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

Year ending 31 March

## Recipient's details

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

## Recipient's 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
\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

Interest liable for RWT	RWT deducted	RWT rate used
\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

Interest liable for RWT	RWT deducted	RWT rate used
\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

<b>2</b> ▶ Total Interest liable for RWT	<b>3</b> ▶ Total RWT deducted	Average RWT rate
\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

**4**▶ Payee's account/reference number

**5**▶ Joint account?  Yes  No

## Payer's details

Payer's name

Payer's IRD number

(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

## Notes for interest recipients

Use the details from this form to complete your tax return or personal tax summary (PTS) if required. If you've had multiple RWT rates deducted, you may receive more than one certificate from your interest payer.

To work out if you need to request a PTS go to [www.ird.govt.nz](http://www.ird.govt.nz) (keyword: PTS).

You must file a tax return or request a PTS if you:

- earned more than \$200 interest and pay child support
- earned more than \$200 interest and have a student loan and your total income is greater than the student loan threshold. You can get the current threshold from [www.ird.govt.nz](http://www.ird.govt.nz)
- earned more than \$200 interest from all sources and had RWT deducted at a rate lower than the rate that applies to your personal income level.

You can request a PTS at [www.ird.govt.nz](http://www.ird.govt.nz) (keywords: request a PTS) or by calling us on 0800 257 776.

To work out what RWT rate to use, go to [www.ird.govt.nz](http://www.ird.govt.nz) (keyword: RWT rate).

If you're required to file a personal tax summary, you should also check your current RWT rate is correct. This may mean you do not need to file one next year.

To change your RWT rate, you should check your interest payer's website to see what methods they offer. If required, you can download the *Choose your RWT rate (IR 456)* form from our website [www.ird.govt.nz](http://www.ird.govt.nz) "Forms and guides" or call our self-service number 0800 257 773.

Visit [www.ird.govt.nz](http://www.ird.govt.nz) or call 0800 377 774 for more information.

You must keep this certificate for three years.

## Notes to help you complete the IR 15

An IR 15 or an alternative form approved by Inland Revenue must be completed after 31 March each year.

An IR 15 only needs to be completed for recipients who've been paid more than \$50 interest during the tax year.

### Completing the IR 15

- 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 do not allocate a number, leave this box blank.
- Tick either "Yes" or "No" for "Joint account?"
- Enter the payer's full name, address and IRD number.

When you've completed the IR 15, give the Recipient's copy to the recipient by 20 May, attach the Inland Revenue copy to the RWT on the interest reconciliation statement (IR 15S), and send it to Inland Revenue by 31 May.

For more help completing this form go to [www.ird.govt.nz](http://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.