



# Smart Tax Solutions

Powered by TMNZ.  
Backed by Inland Revenue.

tmnz

# Save time on compliance and bring your clients more value with our tax products and tech features



Strategic tax management for New Zealand's leading accounting professionals

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# Tax Finance.

## Delay tax payments with cheaper funding

Avoid the scramble for tax cash. Tax Finance offers a smart, flexible way for your clients to defer and manage income tax payments. After paying the interest costs up front, they can delay payment to a later date or pay it off in regular instalments.

### Make your life easier

- Offer a smarter way to handle the timing of tax payments, not just compliance
- Keep clients' cash available while meeting obligations
- Provide practical advice that makes a difference

### Why your clients will love it

- Turn fixed tax dates into tax payments that work with your cashflow
- Keep funds on hand for payroll, stock, and growth
- Access competitive fixed interest rates without bank hoops or requirements
- Pay when you want and remain compliant

### Ideal for

- Businesses who want to delay outgoings without penalty
- Fast-growing businesses that want to hold funds longer
- Capital-intensive operations that need cash in the business

100%

No application fee for you and your client



### In practice

A Southland dairy farm faced a \$165k March provisional tax bill after investing \$430k in upgrades and herd expansion. TMNZ financed the full amount at rates much lower than IRD, saving them \$10.5k and set repayments to begin when income lifts from October.

**Outcome:** Working capital was available to cover winter feed, the client didn't have to sell any stock, and payments worked with the farm's income cycle, all while keeping the bank relationship intact.

*Turn tax into a cashflow lever and  
keep business growth moving.*

[Find out more ↗](#)

# Flexitax. Customisable income tax payment schedules

Match tax payments to your clients' revenue cycles and seasonal fluctuations. Buy tax at a floating interest rate – lower than IRD and most overdraft rates. Create flexible payment schedules that match your actual cashflow, keep you compliant, and smooth out the peaks and troughs through the year.

## Make your life easier

- Time tax payments with when clients earn income
- Show cashflow optimisation with payment schedules that flex when needed
- Spend less time on compliance and more on advisory

## Why your clients will love it

- Align obligations with actual cash cycles (seasonal, cyclical, or irregular)
- Ease pressure in low-revenue periods and put cash to work in peak times
- Stay compliant while investing in growth when opportunities arise

## Ideal for

- Businesses with cashflow constraints
- Seasonal or irregular revenue profiles
- Startups with fluctuating income

100%

No application fee for you and your client



## In practice

James's construction firm moved from three big instalments to 24 smaller payments (\$15k–\$45k), each made after project milestones. James was able to adjust the amounts to match actual cashflow.

**Outcome:** While he met his total tax obligation of \$812k without paying UOMI or penalties. More importantly, this improved his ability to pay his creditors on a more timely basis, improving key supplier relationships and took the stress out of managing monthly cashflow.

*Create tax payment schedules  
tailored to your client's business.*

[Find out more ↗](#)



# Tax Reassessment.

## Reduce the cost of reassessed tax

Reduce interest costs and limit penalties for IRD audits or voluntary disclosures. TMNZ Tax Reassessment gives you access to New Zealand's largest audit tax pool covering all reassessed tax types (PAYE, FBT, GST, NRWT, terminal, and provisional), so you can resolve matters faster with more certainty.

### Make your life easier

- Add specialist reassessment capability without extra headcount
- Support complex matters while staying focused on core work
- Strengthen your position as a comprehensive tax solutions partner

### Why your clients will love it

- Reduce interest costs and potentially lower IRD penalties
- Settle reassessments with expert guidance and minimal disruption
- Get a tailored approach that targets the best financial outcome

### Ideal for

- Businesses facing IRD audits, tax disputes, or filing disclosures
- Companies with cash to settle but wanting control
- Organisations needing a little more time to pay

100%

No application fee for you and your client



### In practice

A GST review of Food Truck Ltd found underpaid GST of \$500k from May 2023 to September 2024. With IRD penalties and interest accruing, Food Truck Ltd purchased back-dated tax from TMNZ, at 20% lower rates than IRD.

**Outcome:** This provided \$14k of savings to Food Truck Ltd and stopped further interest being charged. It also gave them an additional 30 days to pay the tax arrears which helped them manage the unexpected cash impact.

*Reassessments handled with expert support – less cost, less stress.*

[Find out more ↗](#)

# Tax Drawdown. Use tax payments as a line of credit

Give clients a compliant funding line from their TMNZ tax deposits. Draw down when needed and repay later to support the business when it matters most and retain tax at the original dates it was paid.

## Make your life easier

- Offer a flexible line of credit from tax deposits for real control
- Advise on optimal timing to maximise cashflow efficiency
- Stand out as a forward-thinking advisor with competitive, practical solutions

## Why your clients will love it

- Access funds when needed, not just on a fixed schedule
- Time payments around opportunities, seasonality, and unexpected costs
- Pay only for what they use, with no additional fees, while staying tax compliant

## Ideal for

- Businesses with unpredictable liabilities
- Companies needing liquidity without losing the benefit of their original tax payment dates
- Organisations needing flexible, low-cost working capital without additional costs

100%

No application fee for you and your client



## In practice

MetalWorks Ltd used Tax Drawdown to access \$100k against their tax deposits within days, without affecting banking facilities. They paid the tax back into the pool within 3 months.

**Outcome:** The company paid competitive interest rates with no credit checks or additional security required. They maintained their original tax payment position for future flexibility while still meeting IRD obligation and secured discounted raw materials improving their bottom line.

*Flexible tax funding: easy access  
to funds when you need it.*

[Find out more ↗](#)



# Tax Deposit. Take control of your tax

Help clients manage cashflow, plan for growth, navigate uncertain tax positions while avoiding unexpected tax bills. Put their tax payments to work by using TMNZ to maximise flexibility, minimise risk and unlock smarter ways to access working capital.

## Make your life easier

- Plan tax payments ahead of time
- Place deposits when it helps most and avoid unnecessary costs
- Demonstrate understanding of your clients business needs

## Why your clients will love it

- Retain control of tax payments
- Quick access to refunds with better interest earnings
- Maintain flexibility to move funds between tax dates, taxpayers and tax types

## Ideal for

- Profitable businesses with strong cashflow
- Companies seeking proactive tax planning
- Groups wanting to manage multiple entities efficiently

100%

No application fee for you and your client



## In practice

Emma's Auckland real estate agency was facing a downturn in business. She paid based on forecast tax numbers to retain cash in the business and when her earnings started to increase, deposited more later in the year.

**Outcome:** Emma had flexibility to adjust her tax payments as the year progressed leaving her feeling in control of both her tax position and her cashflow. When her tax return was finalised, TMNZ allocated the deposits to align with Emma's provisional tax dates. For a small fee, Emma was able to avoid IRD interest and penalties.

*Plan strategically and turn  
surplus cash into tax benefits.*

[Find out more ↗](#)

# IRD Integration

Get real-time access to client tax information, automate compliance reporting, and streamline communication. Direct IRD connectivity removes manual data entry, reduces errors, and keeps your practice working with the most current data for fast and accurate decisions.

## Make your life easier

- Instant access to IRD data for faster reviews and filings
- Automated reporting that cuts admin and error risk
- More time for higher-value advisory and planning

## Why your clients will love it

- Faster turnaround
- More accurate advice
- Better cashflow management with timely insights

## Ideal for

- Practices who value data accuracy
- Firms seeking automation and compliance efficiencies
- Teams that need real-time taxpayer data

*Direct connection to IRD: instant access, zero delays, maximum accuracy.*

[Find out more ↗](#)

# TaxLab Integration

Connect once and work from one place. TMNZ transactions appear in your TaxLab dashboard with automatic sync, so double entry drops away, reporting is clearer, and reviews move faster, freeing up more time for advisory. With our integration, you can easily generate tax pooling quotes, tax reminders and real time payment visibility directly from TaxLab to optimise your workflow.

## Make your life easier

- Streamline reminders to free up time for key client work
- Reduce the risk of errors and gain visibility
- Automate tax pooling quotes to increase efficiency

## Why your clients will love it

- Easy to read payment notices with clear options to pay
- Efficient and timely tax payment advice
- Optimised tax positions providing savings and flexibility

## Ideal for

- Practices wanting an all in one solution
- High-volume practices
- Firms wanting to build trust and strengthen client relationships

*Keep the TaxLab interface you know and add more power where it counts.*

[Find out more ↗](#)



# Group Optimiser

Group Optimiser lets you manage small group tax positions from a single dashboard. Enter details for each entity once, calculate positions across multiple taxpayers, and generate the required transactions in one pass. Used with IRD Integration, data can be trusted, and reviews are easier.

## Make your life easier

- Replace spreadsheets with guided inputs
- Calculate the most effective use of tax across the group in one step
- Create multiple transfers or purchases at once
- Save time at peak periods and reduce errors

## Ideal for

- Practices managing family and other small groups

*One tool for simple groups –  
calculate positions and optimise with ease.*

[Find out more ↗](#)

# Tax Calculator

Work out your tax payments across scenarios, entity types, and obligations with our tax calculator. Handle provisional and terminal tax, penalty calculations, and multi-year projections to support real-time planning and scenario analysis throughout the year.

## Make your life easier

- Run accurate calculations in meetings for immediate answers
- Compare scenarios on the spot and see tax impacts clearly
- Use multi-year projections to guide timing and strategy
- Automate transaction setup for compliance efficiencies

## Why your clients will love it

- Faster, clearer answers to “what if” questions
- Reliable calculations for tax payments and optimised return filing dates
- Better planning for cashflow and transaction timing
- Confidence in decisions backed by reliable calculations

## Ideal for

- Practices providing real-time advisory
- Businesses doing frequent scenario modelling
- Checking expected payments against Inland Revenue myIR statements

*Complex tax, calculated  
quickly and correctly.*

[Find out more ↗](#)

# Upcoming Deadlines

Track every tax deadline across your client base in one place. The Upcoming Deadlines system monitors multiple obligation types, prioritises upcoming tax dates, and enables you to send timely reminders, so nothing is missed and workflows run efficiently. This feature also prioritises client segments for your deposit reminders.

## Make your life easier

- Portfolio-wide visibility of due dates and obligations within the next 75 days
- Assists with smart prioritisation to manage workload
- Fewer errors and omissions, stronger compliance records
- Less admin, more advisory

## Why your clients will love it

- Timely notifications about upcoming obligations
- Fewer last-minute rushes and reduced risk of penalties
- More organised interactions and clearer timelines

## Ideal for

- Busy practices managing many clients
- Firms with complex compliance calendars
- Teams focused on risk management and consistency

*One view of everything due, nothing overlooked.*

[Find out more ↗](#)

# Automated Tax Swaps

Reallocate tax obligations between entities and periods to optimise overall positions. Adjust timing, refine entity use, and transfer obligations where appropriate to improve cashflow and reduce the total tax burden, while remaining fully compliant.

## Make your life easier

- Offer tax optimisation that goes beyond routine compliance
- Identify and carry out swaps that deliver clear value
- Show strategic tax management in practice
- Present as an advisor who brings options, not just obligations

## Why your clients will love it

- Support when dealing with seasonality, group structures, or major transactions
- Chances to improve the overall tax position with full compliance
- Treat tax obligations as levers you can set, not fixed costs

## Ideal for

- Accountants managing payments ahead of final tax positions
- Firms providing strategic advice on tax optimisation

*Treat tax as a setting you control, not a bill you endure.*

[Find out more ↗](#)



# Top 10 reasons to work with TMNZ

1

## Proven innovator since 2003

The original tax pooling provider in New Zealand (and globally), founded by EY Entrepreneur of the Year winner, Ian Kuperus.

2

## Largest pool in the country

Up to \$10 billion in tax funds under management.

3

## Proven impact

Over 100,000 taxpayers supported and \$500+ million saved.

4

## Trusted at scale

We're the exclusive tax pooling partner of CA ANZ and relied on by thousands of accountants nationwide.

5

## Deep audit cover

The largest, oldest pool of audit tax dating back to 2008.

6

## Biggest team in New Zealand

60+ team members across Auckland, Tauranga, Wellington, and Christchurch.

7

## Integrated technology

First tax pool directly connected to IRD as an approved Digital Services Provider; partner network includes Xero, MYOB, TaxLab, Wolters Kluwer CCH NZ and APS.

8

## Industry leadership

Powers the Tax Policy Charitable Trust, partners with CA ANZ on the annual IRD Satisfaction survey, and contributes to NZ's Digital Advisory Group and the IRD Security Working Group.

9

## Regulatory assurance

IRD-approved services under the Income Tax Act 2007 (sections RP17–RP21, OB, OP) and the Tax Administration Act 1994 (sections 124S–124X, 173M); Guardian Trust oversees all pool accounts.

10

## Purpose-driven

100% of profits invested via Whakatupu Aotearoa Foundation to support New Zealand communities and the environment.

Transform your tax management.  
Smart solutions for leading tax professionals.

Ready to get  
started?

Talk to our expert team — we're here to help you find the right products and tech to streamline tax compliance and support the growth of your practice.

[tmnz.co.nz](https://tmnz.co.nz) 0800 829 888

