

Broadbase International Ltd Newsletter – May 2010

Did anyone register to vote in the UK elections from New Zealand? Apparently the post from the UK was delayed due to the Icelandic volcano, leaving expat voters in New Zealand and Australia with ballots which arrived too late. The last hung parliament in the UK (in 1974) lasted for less than a year, and there are already rumours of a referendum on an AV (Alternative Vote) system fairly soon, so you may get another chance to cast a ballot fairly soon.

New Zealand went through a similar process of electoral reform in the early 1990s, rejecting the First Past the Post system for Mixed Member Proportional representation, or MMP. MMP was one of four alternative systems presented in a quite complicated 1992 referendum. The results since the first MMP election was held in 1996, with two major parties and a number of minor parties vying to be “kingmaker”, have certainly been interesting!

To find out more about voting in New Zealand (it's compulsory for permanent residents over 18 to register once they've been in New Zealand for a year) and voting in UK elections when you're living in New Zealand, check our article on [Voting in New Zealand](#).

KiwiSaver Top-Ups

If you have a KiwiSaver fund you have until the end of June to make a "top up" payment to make the most of government contributions to your fund. The government currently matches your contributions up to \$20 a week (\$1042.86 per year) if you are over 18, whether you are working or not. This contribution is pro-rated for the proportion of the year you have been a member of a KiwiSaver scheme if you joined KiwiSaver less than one year ago. Please contact your fund manager to see whether this may apply to you, and take a look at the article on our website for [more information on KiwiSaver](#).

Did you Know?

You cannot donate blood in New Zealand if you have lived in the UK, Ireland or France for more than 6 months between January 1980 and December 1996. This is due to the risk of transmitting CJD or Mad Cow Disease, and also applies to the donation of heart valves, skin and your body to science. You can still donate some organs, check the [Organ Donation New Zealand](#) website for more information.

Keeping Warm this Winter

We've enjoyed a beautiful warm dry autumn so far, but apparently the winter weather is not far away. We've found a couple of resources that may help you to keep warm this winter:

1. [PowerSwitch](#) is a free calculator from Consumer (New Zealand's Which?) that allows you to input your location and power usage, and find out which the cheapest electricity plan is. Switching to an alternative supplier is seldom more complicated than making a phone call and filling in a new direct debit form, so it is well worth checking out that you are on the best rate.
2. If you are thinking about installing insulation or a heating appliance, [check whether you may qualify for an EECA grant](#). Some local councils also run schemes to encourage and subsidise heating appliance and insulation expenses, such as the [Clean Heat Project](#) here in Canterbury.
3. If you live in Christchurch, check the [Christchurch City Council's thermal imaging map](#) – enter your address and you can see a thermal scan of your roof, which will give you an idea of how good your insulation is. You can check out your neighbours too!

If you haven't yet experienced a New Zealand winter, check our article on [Common Problems with New Zealand Houses](#).

Biosecurity

The instant fine for failing to declare biosecurity risk goods when arriving in New Zealand increased from \$200 to \$400 in April. Quite a high price to pay for a piece of fruit lying forgotten in your bag, so [make sure you understand what you need to declare](#). Remember to take a look at the [Shipping](#) section of our UK website for more information on biosecurity regulations and shipping your household goods to New Zealand.

Updates

We've updated our guide to the Migrant Investment Guide to take account of the new New Zealand Retirement Visas, which have an investment element. Please feel free to order a copy of our updated and renamed Acceptable Investment Guide, either [via our website](#) or by [emailing Jeremy](#).

We've updated several of the articles in the Legal Guide to Life in New Zealand on our UK website with the assistance of noted Christchurch lawyer Henry Brandts-Giesen from Helmore Ayers Lawyers. Take a look at:

- [Making a New Zealand Will](#)
- [Enduring Power of Attorney](#)
- [New Zealand Family Trusts](#)
- [Legal Guide to Buying Property in New Zealand](#)

Henry has also contributed some interesting comments to our article on [New Zealand's Property Relationships Act](#).

Important Dates

New Zealand's **Queen's Birthday** national holiday is on Monday 7th June (we will be closed on this day).

Fathers Day in the UK is on Sunday 20th June.

Until Next Month...

Wishing you well until we are next in touch. Please feel free to contact us anytime if you have any questions about the financial side of life in New Zealand.

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