



Questions?
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New Zealand in General - Frequently Asked Questions

1. What is living in New Zealand like?

Kiwi's pride themselves on their can-do attitude. They're not afraid of hard work and do a lot of tasks themselves. Most clean their own homes, work in their own gardens, do DIY (do it yourself) home maintenance in and around the home and even grow some of their own food. Lots of homes in the suburbs have small vegetable gardens. No job is too menial or beneath Kiwis. When living in New Zealand a similar attitude will be expected of you. It is the responsibility of tenants to keep their accommodation clean and tidy and maintain the garden whether you partake in the shared accommodation through Ligament or source your own accommodation. A positive can-do attitude is a must for living in New Zealand!

We generally don't live in grand houses, we don't have gated communities, with nannies, maids or cooks. You may have a cleaner, but this is definitely not the norm. Our houses are older. You would be very lucky to live in a new build. Rents are high and so are house prices relevant to the cost of daily living. It is very unusual to have a pool. It is normal for children to walk or bike to and from school, alone, if they live close enough. Private schools are VERY expensive and not an option for most people. Schooling is zoned to where you live, so often there is little choice as to which school your child will attend. And they will attend with all the other children that live in the area. You can usually arrange some kind of afterschool care, some schools provide this where children attending gather in a school hall together for afterschool activities, or maybe a babysitter who can be with your kids for a few hours after school. Some preschools go from 7.30-5.30, and some do school hours. Most cars are not fancy. We get a lot of Japanese imports making cars affordable and practical. Very few people buy new cars. Petrol is expensive. You put your own petrol into your car. Food and wine are relatively expensive. We are not a tropical country, it snows in half of the country for half of the year, it gets cold and rainy in winter. Summers are lovely.

2. What is New Zealand's climate like?

Weather in New Zealand can be unpredictable. Locals like to joke that you can experience four seasons in one day. It's a cardinal rule that if you are going anywhere at night, even in summer take a coat / cardigan! If you are planning on doing any hikes, trips overnight, you

should be prepared for anything! Weather for anywhere in NZ can be found here: www.metservice.com

If you are arriving towards the middle of the year it will be winter in New Zealand. It will be cold so get prepared with a really warm coat, beanie, scarf and good shoes that will keep your feet warm and you will be fine!

3. Why is the sun so strong in NZ?

New Zealand sun is harsh due to two main factors - firstly the air is clearer here than other countries where smog or pollution can act as a bit of a sunscreen. Secondly, there is a hole in the ozone layer over Antarctic which isn't far from New Zealand. Please be mindful of the sun in NZ, pack hats, and good sunglasses.

4. What are the seasons in New Zealand?

- **Summer** – December, January and February
(**NI** - typical 25°C - 10°C, **SI** - typical 22°C - 10°C)
- **Autumn** – March, April and May
NI – typical 23°C - 6°C, **SI** - typical 22°C - 2°C)
- **Winter** – June, July (typically the coldest month) and August
(**NI** – typical 23 - 6°C, **SI** - typical 23 - 6°C)
- **Spring** – September, October and November
(**NI** – typical 23 - 6°C, **SI** - typical 23 - 6°C)

You will still have the odd extremes, far hotter/colder days all around New Zealand

5. What is the rental situation like in New Zealand?

House prices have increased dramatically over the past few years due to an increasing population, our lack of construction workers, long consent processes to build new house made worse since the 2010 Christchurch Earthquakes and the 2016 Kaikoura earthquakes, and an increased number of Citizens returning to New Zealand and buying property due to the Covid Outbreak. This means Accommodation rates can increase from time to time, to cover the raising rental costs the company is subjected to. You are however, moving to the best country in the world 😊 fresh clean air and water, safety, great healthcare system, schools, food, not to mention the incredible scenery with so many things to see and do 😊

6. What if something was to happen to a member in my family back in home during my time in NZ. Are you entitled to compassionate leave?

We understand that things don't always go to plan and family and friends back home can become unwell. We are pretty understanding about this kind of scenario. We don't have paid compassionate leave as such; however, you accrue up to 4 weeks annual leave per annum which you have the option of taking, or we have historically allowed unpaid leave also.

If there is a death in the family, you are entitled to Bereavement leave as follows:

a. After six months' continuous service with us, you shall be entitled to three days' paid bereavement leave on the death of your spouse or partner, child, parent, brother or sister, mother-in-law, father-in-law, grandparent or grandchild.

b. In any other case where we accept that you have suffered a bereavement, taking into account your closeness of association with the deceased and any responsibilities you have in relation to the death or funeral, we may grant you one day of paid bereavement leave.

If this was to be the case, and you decided to leave New Zealand, if you wished to return, you would have to gain another Managed Isolation Space to re-enter into NZ.

7. How do you decide where I will be placed?

This is an extremely important process for us. Getting this part right is paramount. We do a variety of assessments with you that include gathering information about your values, personality, temperament, what situations you thrive in etc. This gives us an idea of what your needs are and where you would best be placed. Our Placement Facilitator will be in touch with you after your contract has been signed, where you will complete a placement profile which details the locations you are considering, the disciplines you are wanting to work within, your preferences for team make-ups etc. We then create a profile of you with these assessments and your preferences. We do the same with our Clinics. We can then match what you are looking for with what Clinics are looking for.

8. What is ACC and Accident Compensation Levy?

ACC stands for Accident Compensation Co-operation. This is part of our National Health system. If you have an injury, whether at work or home, you are eligible to get subsidised treatment costs: GP, Physio, Chiropractor, Osteopath etc. ACC pays for this by charging everyone who works in NZ an ACC levy which is payable to ACC by your employer. If you

have an accident and can't work for more than 21 days, you are able to get 80% of your wages paid to you weekly. The catch here is that this 80% figure is worked out on your past 12 months of work. As you will be new to the country, you will not have income in NZ for that total period. You have the option (before you may be injured) of being able to arrange with ACC an insurance called Cover Plus Extra, which means you can insure or cover yourself for earning a certain amount of money. Or you can get your own private health insurance in the unlikely event you will have a serious injury that forces you to be off work for longer than 3 weeks.

9. What if I need surgery or treatment that is not ACC covered?

You are able to get Private Health Insurance if you would prefer this option. Southern Cross is the biggest private insurance company in NZ. Our health care system is great compared to other countries. If you need surgery, or hospital treatment, this is covered by the public health care system. Our hospitals are clean and world class with good service and treatment. A reason you would need Private Health Insurance is if you wanted to have elective surgery, or possibly fast track some non-urgent treatment. If you have health insurance in your home country, it may continue to provide cover in NZ. Please check with your Insurance provider for more details.

10. How much annual leave is a full-time staff member entitled to?

Four weeks annual leave is accrued over a 52-week period. Ligament allows you to use this as it is accrued, i.e. you don't need to wait for your first 12 months to have access to your annual leave.

11. What is APC? What is the cost of this?

APC is an Annual Practising Certificate which all physios and OTs are required to have to practice in NZ. You are able to apply for this once you have your NZ Physiotherapy/Occupational Therapy Registration. We reimburse the monthly cost of this as per your employment contract.

12. Is there an induction plan for new starters? If so, what does this involve?

Yes, depending on how much experience you and how well you pick up the new systems, depends on how much input you will need. Our standard Induction period includes full

system training, ACC familiarisation, Clinic and Ligament process familiarisation, shadowing and peer reviews. We make sure that you feel fully supported and comfortable!

13. How much tax do I have to pay?

Below is New Zealand's Current tax rates.

Income tax rates

For each dollar of income	Tax rate
Up to \$14,000	10.5%
Over \$14,000 and up to \$48,000	17.5%
Over \$48,000 and up to \$70,000	30%
Remaining income over \$70,000	33%

Here is a link that you can put your annual salary into and it will tell you what your after tax income will be.

<https://www.ird.govt.nz/income-tax/income-tax-for-individuals/tax-codes-and-tax-rates-for-individuals/tax-rates-for-individuals>

14. How much does it cost to live in New Zealand?

Here is a great website that gives a range of comparisons for you to compare costs from where you live to living in NZ.

<https://www.immigration.govt.nz/live/moving-to-new-zealand/cost-of-living-in-new-zealand/>

For any further questions please email our friendly and helpful team at info@ligamentnz.com