

MOVING TO NEW ZEALAND

— 2026 —

— COMPLETE RELOCATION GUIDE



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01 Is New Zealand Right For You?

An honest overview before you commit

New Zealand consistently ranks among the world's best countries for quality of life, safety, and natural beauty. But it is also remote, expensive, and can feel isolated. Here is an honest look at both sides.

WHY PEOPLE MOVE TO NZ	WHAT SURPRISES PEOPLE
Outstanding natural environment — mountains, beaches, forests all accessible	High cost of living — Auckland especially rivals London and Sydney
Very safe — low crime, stable democracy, rule of law	Distance — 12+ hours to most of the world. Isolation is real.
Strong work-life balance culture — 4 weeks leave minimum	Housing affordability is challenging in main cities
English speaking — easy transition from UK, USA, Ireland, South Africa	Salaries can be lower than equivalent roles in UK/USA/Australia
Excellent public education — free for residents	Limited specialist shopping — many items cost more or are unavailable
Clean air, clean water, uncrowded spaces	The 'overseas tax' — imported goods are expensive
Welcoming to migrants — multicultural society	TV, media, entertainment options smaller than larger countries
Great healthcare system (free for residents)	Earthquakes and volcanic activity are a real consideration

■ Best Cities to Research Before Deciding

- Auckland — largest city, most jobs, highest cost. Multicultural, vibrant but expensive.
- Wellington — capital city, compact, great food scene, windy. Government and tech jobs.
- Christchurch — rebuilt after 2011 earthquake, affordable, flat, good for families.
- Hamilton / Tauranga / Dunedin — regional cities, lower cost, strong communities, more limited job markets.

02 Visa Pathways

Which route applies to you — start here

New Zealand's immigration system has multiple pathways depending on your age, skills, job offer, family connections, and long-term goals. The most common routes are:

PATHWAY	WHO IT'S FOR	OUTCOME	TYPICAL TIMELINE
Accredited Employer Work Visa (AEWV)	Anyone with a job offer from an INZ-accredited employer	Temporary work rights in NZ	4–8 weeks
Skilled Migrant Category (SMC)	Skilled workers with NZ job + qualifications/industry experience	Permanent residency	6–12 months
Green List — Straight to Residence	Tier 1 roles (nurses, engineers, teachers etc)	Permanent residency fast-track	3–6 months
Green List — Work to Residence	Tier 2 roles — work 2 years then apply for residence	Residency after 2 years	2+ years
Working Holiday Visa	Age 18–30 (some countries to 35). Explore and work temporarily	12 months temporary	2–4 weeks
Partner/Family Visa	Partners or family of NZ citizens/residents	Varies — can lead to residence	3–12 months
Entrepreneur Work Visa	Starting or buying a business, invest NZD \$100,000+	Temporary → residence pathway	6–18 months
Student Visa	Study at a NZ educational institution	Duration of study	4–8 weeks
New August 2026: Skilled Work Experience	5 years relevant work experience, 2 years in NZ at 1.1x median wage	Permanent residency	NEW PATHWAY Aug 2026
New August 2026: Trades & Technician	Level 4+ qual + 4 years experience, 18 months in NZ at median wage	Permanent residency	NEW PATHWAY Aug 2026

■ August 2026 — Major New Residence Pathways Opening

The New Zealand Government has announced two new pathways to residence under the Skilled Migrant Category, effective August 2026. These open routes to permanent residency for people who previously had no clear pathway:

- SKILLED WORK EXPERIENCE PATHWAY:** If you have 5 years relevant experience in a skill level 1–3 role, including at least 2 years working in New Zealand at 1.1x the median wage (currently ~NZD \$37/hr), you can apply for permanent residency. No formal qualification required.
- TRADES & TECHNICIAN PATHWAY:** If you hold a Level 4+ qualification in a specified trade or technical role and have 4+ years post-qualification experience including 18 months in New Zealand at median wage, you can now apply for residence. This opens residency to tradespeople who were previously stuck on temporary visas.

Detailed eligibility lists will be published closer to August 2026. Check immigration.govt.nz for updates.

03 Accredited Employer Work Visa (AEWV)

The most common first step for skilled workers

The AEWV is the primary pathway for people with a job offer from a New Zealand employer. The employer must be INZ-accredited — meaning Immigration New Zealand has approved them to hire overseas workers. This protects workers from exploitation.

Requirements

- ✓ A job offer from an INZ-accredited employer — employer must be listed on the accredited employer register
- ✓ The job must be on the National Occupation List (NOL) at skill level 1–3, OR pay at or above the median wage (NZD \$33.56/hr in 2026)
- ✓ You meet any role-specific requirements (qualifications, registration, English language)
- ✓ Health and character requirements met — medical certificate and police clearance may be required
- ✓ Your job was genuinely advertised to New Zealanders first (employer responsibility, not yours)

How Long Can You Stay?

YOUR SITUATION	VISA LENGTH
Job at skill level 1–3 (NOL listed)	Up to 5 years
Job below skill level 3 paying 1.5x median wage (\$50.34/hr)	Up to 5 years
Job below skill level 3 at median wage	Up to 3 years (max stay for this category)
Partner included in application	Partner gets same visa duration with open work rights
Dependent children	Student visa (or in some cases included with AEWV)

Application Steps

1	Find your job and confirm accreditation Search jobs on seek.co.nz , linkedin.com , and indeed.co.nz . Once you have an offer, ask the employer to confirm their INZ accreditation number. You can verify this at immigration.govt.nz/employ/accredited-employers-register .
2	Employer sends you a Job Check approval Your employer must complete a Job Check before you can apply. This confirms the role is genuine and was advertised. They will receive a Job Check approval number — they give this to you.
3	Apply online for your AEWV Apply at immigration.govt.nz using your Job Check number. Pay the application fee. Upload all required documents.
4	Provide biometrics if required Some nationalities must visit a Visa Application Centre (VFS Global) to provide fingerprints and a photo.

5

Receive your eVisa

If approved, you receive an eVisa by email. No stamp in passport — it is linked digitally. You can then book travel to New Zealand.

■ ■ 47 New NOL Occupations Added from March 9, 2026

From 9 March 2026, Immigration New Zealand is adding 47 new occupations to the National Occupation List (NOL) under the new occupational classification system replacing ANZSCO. This includes reclassified chef categories and many other roles. If your occupation was previously not on the list, it may now qualify.

Three roles are also moving from Skill Level 3 to Skill Level 4 — meaning new English language and other requirements apply. Check immigration.govt.nz for the current NOL before applying.

04 Skilled Migrant Residency

Your path to permanent residency in New Zealand

The Skilled Migrant Category (SMC) Resident Visa is the main pathway to permanent residency for skilled workers. It uses a points-based system. You need a minimum of 6 points.

How the Points System Works

CATEGORY	POINTS AVAILABLE	REQUIREMENT
Income — 6 points	6 points	Earn 3x the median wage (NZD \$100.68/hr or NZD \$210,000+/yr)
Income — 4 points	4 points	Earn 2x the median wage (NZD \$67.12/hr or NZD \$140,000+/yr)
Income — 3 points	3 points	Earn 1.5x the median wage (NZD \$50.34/hr or NZD \$105,000+/yr)
Income — 2 points	2 points	Earn 1.1x the median wage (NZD \$36.92/hr)
Income — 1 point	1 point	Earn the median wage (NZD \$33.56/hr)
Occupational Registration	3–6 points	Registered in a recognised NZ profession (e.g., nurse, teacher, engineer)
NZ Qualification	3–6 points	Bachelor's degree or higher from a NZ institution
Overseas Qualification	3 points	Assessed by NZQA as equivalent to NZ qualification
NZ Skilled Work Experience	1–3 points	Each year of skilled work in NZ (max 3 points)

Key Eligibility Rules

- ✓ Must have a skilled job or job offer in New Zealand at the time of application
- ✓ Must be 55 years of age or under
- ✓ Must meet English language requirement
- ✓ Must meet health requirements — medical certificate required
- ✓ Must meet character requirements — police clearance from all countries lived in
- ✓ Overseas qualifications must be assessed by NZQA (allow 4–8 weeks and NZD \$500–\$700 for assessment)
- ✓ From August 2026: required NZ work experience reduces from 3 years to 2 years maximum
- ✓ From August 2026: wage threshold for applying for residence removed — only need to maintain median wage

Green List — Fast Track to Residency

If your occupation is on the Green List, you may qualify for residency faster than the standard SMC pathway:

GREEN LIST TIER	PATHWAY	KEY ROLES INCLUDE
Tier 1 — Straight to Residence	Apply for resident visa directly with job offer	Registered nurses, surgeons, anaesthetists, psychiatrists, software engineers
Tier 2 — Work to Residence	Work in NZ for 24 months on AEWV, then apply for residence	Early childhood teachers, civil engineers, accountants, many health services

■ Check the Green List First

The full Green List is at immigration.govt.nz/green-list. If your occupation is on Tier 1, you could be a permanent resident within 3–6 months of arriving with a job offer. This is the fastest legal pathway to NZ residency that exists.

05 Working Holiday Visa

Best option for under 35s who want to try NZ first

The Working Holiday Visa lets young people live and work in New Zealand for up to 12 months (sometimes 23 months for some nationalities). It is an excellent way to experience NZ before committing to a full relocation.

COUNTRY	AGE LIMIT	DURATION	KEY NOTES
UK	18–35	Up to 23 months	Second year available. Very popular — apply early.
USA	18–30	12 months	Limited annual quota — apply on opening day
Canada	18–35	12 months	Can be extended in some cases
Ireland	18–30	12 months	
Germany	18–30	12 months	
France	18–30	12 months	
Japan	18–30	12 months	Quota limited — apply early
South Korea	18–30	12 months	Quota limited
Australia	18–35	12 months	Reciprocal arrangement
Argentina/Chile	18–35	12 months	

■ WHV to Residency Strategy

Many successful migrants follow this path: WHV → find skilled employer → AEWV → accumulate NZ work experience → SMC residency.

The Working Holiday gives you time to build connections, find the right employer, and experience different regions before committing. It can be the smartest first step even if you are confident about moving.

06 Complete Fee Breakdown

Every cost you may need to pay — budget accordingly

Immigration fees are just the start. Here is the full picture.

VISA / ITEM	COST (NZD)	NOTES
Accredited Employer Work Visa	\$750–\$830	Depends on length and role type. Employer covers Job Check fee separately.
Skilled Migrant Category Resident Visa	\$6,450	Applications from within NZ. Increased Oct 2024.
Green List Straight to Residence Visa	\$6,450	Same application as SMC residence.
Working Holiday Visa	\$280–\$320	Varies by nationality.
Partner/Family Work Visa	\$500–\$800	Varies by circumstances.
Student Visa	\$375	Standard fee.
NZQA Qualification Assessment	\$500–\$700	Required for overseas qualifications. Allow 6–8 weeks.
Medical Certificate (GP report)	\$200–\$500	Required for most applications. Use INZ-approved doctors.
Chest X-ray (if required)	\$150–\$300	Some nationalities / health conditions.
Police Clearance	\$20–\$150	Per country. Some countries take weeks — apply early.
Biometrics (if required)	Varies	At VFS Global centre. Check if your nationality requires this.
English language test (IELTS etc.)	\$330–\$400	Required for most visa types. Results valid 2 years.
Licensed Immigration Adviser	\$300–\$3,000+	Highly recommended for SMC/residency. Saves costly mistakes.
International freight / shipping	\$3,000–\$15,000	Full household shipment. Depends on origin and volume.
Pet import / quarantine	\$2,000–\$10,000+	Biosecurity strict. Start process 6+ months before travel.
Flights (estimate, per person)	\$1,500–\$4,000	Depends on origin. Auckland/Christchurch main entry points.
Initial settlement funds (recommended)	\$15,000–\$30,000	Cover bond, first month rent, car, setup costs on arrival.

07 Cost of Living

Real 2026 numbers to plan your budget

New Zealand is an expensive country by international standards. Here are realistic monthly budget figures for 2026.

EXPENSE	AUCKLAND / MONTH	WELLINGTON / MONTH	CHRISTCHURCH / MONTH
1-bed flat rental	\$2,200–\$2,800	\$1,800–\$2,400	\$1,400–\$1,900
2-bed house rental	\$2,800–\$3,800	\$2,200–\$3,000	\$1,800–\$2,500
Groceries (1 person)	\$400–\$600	\$380–\$560	\$350–\$520
Transport (public)	\$200–\$300	\$150–\$250	\$100–\$180
Utilities (power/internet)	\$180–\$280	\$200–\$300	\$180–\$260
Eating out (2x/week)	\$200–\$350	\$180–\$300	\$150–\$250
Health insurance	\$80–\$200	\$80–\$200	\$80–\$200
Total (1 person, renting)	~\$3,300–\$4,600	~\$2,900–\$4,000	~\$2,400–\$3,400
Minimum wage (pre-tax)	\$NZD 23.15/hr — increases April 1, 2026		
Median wage (NZD)	\$33.56/hr = ~\$5,800/month gross		

■ New Zealand Is Cheaper When You...

Buy a car rather than use taxis — public transport is limited outside main cities. Second-hand cars are good value.

Cook at home — eating out is expensive at NZD \$20–\$35 per meal. Supermarkets are Pak'nSave (cheapest), Countdown, New World.

Live regionally — Napier, New Plymouth, Nelson offer excellent lifestyle at significantly lower cost than Auckland.

Use TradeMe (NZ's eBay) for second-hand furniture, appliances, and cars when you first arrive.

08 Finding Work in New Zealand Before You Arrive

Job search strategy that actually works

The single most common reason people struggle to move to NZ is not having a job first. Most visa types require a job offer. Starting your job search before you arrive is essential.

Best Job Search Platforms

PLATFORM	BEST FOR	URL
Seek NZ	All jobs — largest NZ job board. Filter by visa status.	seek.co.nz
LinkedIn	Professional roles, networking, research hiring managers	linkedin.com
Trade Me Jobs	Broad NZ audience, includes regional roles	trademe.co.nz/jobs
Indeed NZ	Aggregates from multiple sources	nz.indeed.com
Work and Income NZ	Government-backed, includes trades and entry-level	workandincome.govt.nz
Health New Zealand Jobs	Nurses, doctors, healthcare roles	careers.health.nz
NZ Government Jobs	Public sector and government departments	careers.govt.nz
Engineering NZ	Engineering and technical roles	engineeringnz.org

CV and Application Tips for NZ

- ✓ Use UK/Australian spelling and conventions — New Zealand follows similar style
- ✓ Keep CV to 2 pages maximum — NZ employers prefer concise, achievement-focused CVs
- ✓ Lead with a professional summary tailored to each role
- ✓ Include quantified achievements — 'Increased sales by 23%' beats 'Responsible for sales'
- ✓ Do NOT include a photo on your CV — this is not standard in NZ
- ✓ Address visa status directly in your cover letter — state what visa you hold or are applying for
- ✓ New Zealand is relationship-driven — a warm LinkedIn message to a hiring manager before applying dramatically increases response rates
- ✓ Research the company culture — NZ workplaces value directness, teamwork, and work-life balance

■ In-Demand Sectors in 2026

Healthcare: Nurses, GPs, specialists, aged care workers — severe shortage nationwide

Construction & Trades: Builders, electricians, plumbers, project managers — high demand everywhere

Technology: Software engineers, data analysts, cybersecurity — Auckland and Wellington especially

Education: Teachers at all levels, especially Maths, Science, ESOL

Agriculture: Farm managers, dairy workers, viticulture — regional roles, often include housing

09 Housing

Renting, buying, and what to expect when you arrive

Housing is competitive in New Zealand's main cities. Understanding how the market works before you arrive prevents expensive mistakes.

Renting — What You Need to Know

- ✓ Rental agreements: Fixed-term (6 or 12 months) or periodic (month-to-month). Both are common.
- ✓ Bond: Typically 4 weeks rent, held by Tenancy Services. Returned when you leave if no damage.
- ✓ Advance rent: Usually 1–2 weeks rent in advance on top of bond.
- ✓ Rental platforms: TradeMe.co.nz is the #1 platform. Also realestate.co.nz and private Facebook groups.
- ✓ Landlords cannot: discriminate against visa holders. Your visa status does not legally allow refusal.
- ✓ Pets: Many rentals say 'no pets'. Always ask — some landlords will accept them with a pet bond.
- ✓ The Residential Tenancies Act protects you as a tenant — know your rights at [tenancy.govt.nz](https://www.tenancy.govt.nz)
- ✓ Average time to secure rental: 1–4 weeks in cities. Apply fast — good properties go in days.

Buying Property

As a non-resident, buying property in New Zealand is restricted under the Overseas Investment Act. Residents and citizens can buy freely. Temporary visa holders generally cannot purchase existing homes.

- ✓ Resident visa holders: Can buy property freely with no restrictions
- ✓ AEWV holders: Generally cannot buy existing residential property
- ✓ New build apartments: Overseas buyers can purchase new builds in some circumstances — check with a lawyer
- ✓ Property prices: Auckland median ~NZD \$950,000. Wellington ~\$750,000. Christchurch ~\$600,000 (2026 estimates)

■ Sort Your Housing BEFORE You Arrive

Arriving in New Zealand without accommodation lined up is stressful and expensive. Short-term options (Airbnb, backpackers, serviced apartments) are pricey. Start your rental search 6–8 weeks before you move. Many landlords will video-call interview remotely. Use TradeMe.co.nz and reach out directly to landlords.

10 Healthcare, Schools & Daily Life

What life actually looks like once you're there

Healthcare

- ✓ Resident visa holders: Access to public healthcare at the same cost as New Zealand citizens
- ✓ AEWV holders: Access to publicly-funded primary healthcare after 2 years on the visa
- ✓ ACC (Accident Compensation Corporation): Covers accident injuries for EVERYONE in NZ — residents and visitors alike. Completely free.
- ✓ Private health insurance: Strongly recommended even for residents — reduces wait times for elective procedures
- ✓ GP registration: Register with a local GP immediately on arrival. Some areas have long waiting lists.
- ✓ Prescriptions: Subsidised for eligible residents — \$5 per prescription item
- ✓ Emergency: Dial 111. Emergency departments are free for everyone.

Schools

- ✓ State schools: Free for NZ residents and citizens from year 1 to year 13
- ✓ School year: February to December (Southern Hemisphere summer)
- ✓ State integrated and private schools: Small fees apply. Often religious affiliation.
- ✓ Early childhood education (ECE): 20 hours/week FREE for children aged 3–5 (eligibility varies by visa)
- ✓ School zones: State schools have zones — where you live determines which school your child attends. Research zones before choosing where to rent.

Driving in New Zealand

- ✓ Drive on the LEFT — same as UK, Australia, Japan
- ✓ Overseas licence: Valid for use in NZ for up to 12 months from arrival (extended to 18 months from 2026)
- ✓ After 12–18 months: Convert to NZ licence. Written test required. No driving test if from approved countries (UK, USA, Australia etc.)
- ✓ Buy a car: Strongly recommended outside main cities. TradeMe.co.nz for private sales. Budget NZD \$5,000–\$15,000 for a reliable used car.
- ✓ WOF (Warrant of Fitness): Annual safety check required for all vehicles on NZ roads

■ NZ Culture Tips

Kia Ora — standard greeting. Using it shows respect for Maori culture.

BYO — Bring Your Own alcohol to restaurants. Many NZ eateries are BYO — saves money.

Shoes off indoors — especially in Maori homes. Follow the lead of your host.

Public holidays matter — most businesses close on Waitangi Day (Feb 6) and ANZAC Day (Apr 25).

The weather varies enormously — Wellington is extremely windy. Christchurch has cold winters. Auckland is mild but wet.

11 Moving Your Belongings

Shipping, biosecurity, and what to leave behind

New Zealand's strict biosecurity rules (see the Visitor Guide for full details) apply even more to household goods. Everything you ship must be clean and declared.

Household Goods — What You Can Ship

- ✓ Furniture, clothing, books, electronics — no issues
- ✓ Kitchen equipment — must be clean, no organic residue
- ✓ Outdoor/garden equipment — must be thoroughly cleaned, no soil or plant material
- ✓ Children's wooden toys — must be clean, no soil
- ✓ Musical instruments — must be clean, declare all animal-skin drums etc.
- ✓ Sports equipment — hiking boots, camping gear must be spotlessly clean

What You Generally Cannot Ship

- ✗ Food — generally prohibited unless commercially sealed
- ✗ Plants or seeds in soil
- ✗ Raw wood with bark
- ✗ Products from endangered species without CITES documentation
- ✗ Certain medications — check NZ Customs rules

Pets — This Takes Time

■ Start Pet Import Process 6+ Months Before You Move

Bringing pets to New Zealand is possible but expensive and time-consuming. Cats and dogs from most countries require: rabies vaccination, microchip, blood tests, vet certificates, pre-export isolation, and 10 days quarantine in NZ on arrival.

Cost: NZD \$2,000–\$10,000+ depending on origin country and animal. Some countries (Australia, UK, Ireland, Singapore) have simpler processes. Check mpi.govt.nz/importing for current requirements and use an approved pet transport company.

12 Banking, Tax & IRD Number

The admin you need to sort in your first week

Sort these in your first week — you cannot get paid without them.

IRD Number (Tax Number)

Your IRD number is like a tax file number or national insurance number. You need it before you can start working. Apply at ird.govt.nz.

- ✓ Apply online at ird.govt.nz — takes 10–15 minutes
- ✓ You need: NZ bank account number (or apply without it and add later), passport number, visa details
- ✓ Processing time: 8–10 working days
- ✓ Without an IRD number: Your employer deducts tax at the top rate (39%) — you get it back but it is unnecessary

Opening a Bank Account

The main NZ banks are ANZ, ASB, BNZ, Kiwibank, and Westpac. All offer similar products. ASB and ANZ are popular with new migrants.

- ✓ You can open an account before you arrive — ASB and ANZ both offer this service online
- ✓ Requirements: Passport, visa, proof of NZ address (a lease or a letter from your employer works)
- ✓ No minimum balance requirements at main banks
- ✓ Eftpos is the dominant payment system — NZ is very cashless
- ✓ Online banking is excellent — apps for all major banks are well rated

Tax in New Zealand

INCOME (NZD)	TAX RATE
Up to \$14,000/year	10.5%
\$14,001 to \$48,000/year	17.5%
\$48,001 to \$70,000/year	30%
\$70,001 to \$180,000/year	33%
Over \$180,000/year	39%

■ KiwiSaver

KiwiSaver is New Zealand's retirement savings scheme. As an employee, you contribute 3%, 4%, 6%, 8%, or 10% of your gross salary. Your employer matches at least 3%. The government adds up to \$521/year. When you become a permanent resident, enrol immediately — free employer money is worth having.

13 Your First 90 Days

A prioritised action plan from day one

The first 90 days determine how smoothly your relocation goes. Follow this checklist in order.

WEEK 1

- ✓ Collect your luggage and clear biosecurity/customs
- ✓ Check into accommodation
- ✓ Buy a local SIM card — Spark, One NZ (Vodafone), and 2degrees are the main carriers
- ✓ Open a NZ bank account (or activate the one you opened before arrival)
- ✓ Apply for your IRD number at ird.govt.nz
- ✓ Register with a local GP
- ✓ Buy a car (if needed) via TradeMe.co.nz

WEEKS 2–4

- ✓ Receive your IRD number — give it to your employer immediately
- ✓ Set up KiwiSaver with your employer
- ✓ Enrol children at school — visit in person with passport, visa, and proof of address
- ✓ Get NZ driving licence started if yours is from a non-approved country
- ✓ Explore your area — supermarkets, library, parks
- ✓ Join local Facebook groups — neighbourhood groups are very active and helpful
- ✓ Sort health insurance if not covered by employer

MONTHS 2–3

- ✓ File any tax paperwork required for previous employment abroad
- ✓ Review your visa conditions and note expiry date — set a calendar reminder 3 months before
- ✓ Start building your NZ professional network — LinkedIn, industry events
- ✓ If on AEWW — confirm your pathway to residency and timeline
- ✓ Explore different regions on weekends — NZ is spectacular
- ✓ Connect with expat communities — InterNations, Facebook expat groups, local community groups

14 Common Mistakes to Avoid

Errors that cost real money and real time

X

Not getting a job before you arrive

Most visa types require a job offer. Arriving on a tourist visa hoping to find work is a strategy that rarely succeeds and leaves you in visa limbo. Do the work upfront — apply from overseas.

X

Using an unregistered immigration adviser

Only Licensed Immigration Advisers (LIAs) can legally give immigration advice in NZ for payment. Using an unlicensed adviser risks fraudulent applications and no legal recourse. Check the register at immigrationadvisers.govt.nz.

X

Getting your qualifications assessed too late

NZQA assessments take 6–8 weeks and cost \$500–\$700. Many visa applications require them. Start the process at least 3 months before you plan to apply.

X

Not researching school zones

In New Zealand, the school your child attends is determined by where you live. Popular schools have strict zones. Signing a lease in the wrong suburb means your child may not get into the school you chose.

X

Underestimating start-up costs

Many new migrants arrive with just enough for visa fees and flights. The reality: bond + first rent + car + appliances + groceries = NZD \$10,000–\$20,000 needed immediately. Budget for this.

X

Ignoring ACC — thinking you need to pay for accident treatment

ACC covers ALL accident injuries for everyone in NZ — residents and visitors. Emergency room for a broken arm from a fall is covered. You do not need to pay. Many migrants pay unnecessarily not knowing this.

X

Letting your visa expire

An expired visa is a serious offence. Set reminders 6 months and 3 months before expiry. Extend before it expires — not after. Applications after expiry are treated very differently.

X

Not getting travel insurance for the move

The journey itself — flights, stopovers, checked luggage — is not covered by NZ's ACC. International travel insurance for the relocation journey is essential.

15 Key Contacts & Official Links

Save these — you will need them

ORGANISATION	PURPOSE	URL / CONTACT
Immigration New Zealand	All visa applications, eligibility, policy	immigration.govt.nz 0508 558 855 (NZ)
NZQA	Overseas qualification assessments	nzqa.govt.nz
IRD (Inland Revenue)	Tax, IRD number, KiwiSaver	ird.govt.nz
NZ Customs Service	Import rules, shipping declarations	customs.govt.nz
Ministry for Primary Industries	Biosecurity — what you can bring	mpi.govt.nz
Tenancy Services	Rental rights and disputes	tenancy.govt.nz
Immigration Advisers Authority	Find a licensed immigration adviser	immigrationadvisers.govt.nz
ACC	Accident injury compensation	acc.co.nz
Work and Income NZ	Employment and benefit support	workandincome.govt.nz
TradeMe	Jobs, housing, cars, furniture	trademe.co.nz
Seek NZ	Job search	seek.co.nz
VFS Global NZ	Visa application centres	vfsglobal.com/newzealand
New Zealand Now	Official government guide to living in NZ	newzealandnow.govt.nz



Moving to New Zealand 2026

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All information verified against official New Zealand government sources as of February 2026. This guide does not constitute legal or immigration advice. Always verify at immigration.govt.nz.