



## QUICK GUIDE

RESEARCH PAPER SERIES, 2019–20

UPDATED 13 FEBRUARY 2020

# New Zealanders in Australia: a quick guide

Susan Love and Michael Klapdor  
Social Policy Section

Under various arrangements since the 1920s, there has been a free flow of people between Australia and New Zealand. Historically, migration flows across the Tasman have been large in both directions, but since the 1970s more New Zealanders than Australians have chosen to cross the Tasman to live. As at 30 June 2018, there were an [estimated](#) 568,000 New Zealand-born people living in Australia, forming 2.3 per cent of the population and representing our fourth-largest migrant community.

Under the Trans-Tasman Travel Arrangement introduced in 1973, Australian and New Zealand citizens are able to enter each other's country to visit, live and work indefinitely, without the need to apply for prior authority. New Zealand is the only country in the world that has such an arrangement with Australia. There are no caps on the numbers of New Zealanders who may enter under the arrangement, and the only limitations on entry relate to health and character requirements.

Background on the Trans-Tasman Travel Arrangement and the Closer Economic Relations agenda is summarised in the 2012 joint report of the Australian Productivity Commission and New Zealand Productivity Commission, [Strengthening trans-Tasman economic relations](#).

This quick guide outlines the visa requirements and conditions for New Zealanders living in Australia, including under the Special Category Visa and the pathway to permanent residence introduced in 2017. It summarises some of the issues around the visa cancellation and removal from Australia of New Zealand citizens, which has become a high-profile issue in recent years. It also provides an overview of the services to which New Zealanders living in Australia are entitled including restrictions on entitlement to services. It compares this with the services to which Australians living in New Zealand are entitled.

## The Special Category Visa

Since 1 September 1994, all non-citizens in Australia have been required to hold a valid visa. As a result, the [Special Category Visa](#) (SCV, subclass 444) was introduced specifically for New Zealand citizens. This visa is issued on arrival and there is no need to apply prior to entering Australia. To obtain an SCV, a New Zealand citizen must present a valid New Zealand passport and an incoming passenger card to immigration officials upon arrival in Australia. Exceptions apply, such as if a person is assessed as a ['behaviour concern non-citizen'](#), meaning they have a prior criminal conviction resulting in a sentence of at least one year, or have previously been removed or deported from Australia or another country. New Zealand citizens with criminal convictions may be able to apply for a visa in advance. The [Australian High Commission in New Zealand](#) offers advice in this regard.

Around 1.9 million SCVs were [granted](#) in each of the previous three financial years up to 2018–19. As at September 2019, there were an [estimated](#) 685,000 New Zealand citizens present in Australia on SCVs (although many of these would have been short-term visitors, and not resident in Australia).

Although it allows New Zealand citizens to stay in Australia indefinitely, the SCV is classed as a temporary visa, and temporary visa holders do not have the same rights and benefits as Australian citizens or permanent residents. To access such rights, temporary migrants, including those from New Zealand, must obtain permanent visas. In contrast, on entering New Zealand, all Australian citizens and permanent residents are automatically granted residence visas, and may apply for permanent residence after having held a residence visa continuously for two years.

Prior to 2001, New Zealand citizens in Australia on SCVs could access social security and obtain Australian citizenship without first becoming permanent residents. In February 2001, Australia entered into a new bilateral social security arrangement with New Zealand and amended citizenship laws for New Zealand citizens. Under these changes, all New Zealand citizens who arrived in Australia after 26 February 2001 and who want to access certain social security payments, obtain citizenship or sponsor family members for permanent residence may only do so after applying for, and being granted, permanent residence through the migration program. That is, there was no New Zealand-specific avenue to permanent residence, with New Zealand citizens subject to the same visa application requirements as all other nationalities.

Transitional arrangements were put in place for New Zealanders in Australia at the time of the amendments. This means that New Zealanders who were already in Australia as SCV holders on 26 February 2001 may continue to apply for citizenship, sponsor family members for permanent residence and access social security payments without being granted permanent visas. These individuals are regarded as ‘protected SCV holders’.

## The pathway to permanent residence

On 19 February 2016, then Prime Minister Malcolm Turnbull [announced](#) that Australia would provide a pathway to permanent residence, and eventually citizenship, for certain New Zealanders living in Australia, as of 1 July 2017. The announcement was an outcome of the [Annual Leaders Meeting](#) between the Australian and New Zealand Prime Ministers, and was welcomed by then New Zealand Prime Minister John Key.

The [pathway](#) is available through the [New Zealand stream of the Skilled Independent \(subclass 189\)](#) visa as part of the General Skilled Migration program. It is aimed at New Zealand citizens on SCVs who have demonstrated a commitment and contribution to Australia, as evidenced through the eligibility criteria:

- arrived in Australia on or before 19 February 2016
- have been usually resident in Australia for the five years immediately prior to visa application
- can demonstrate, through income tax returns (Notice of Assessment) for each of the four completed financial years prior to application, a taxable income at or above the minimum income threshold. The threshold is set by [legislative instrument](#) and is equivalent to the Temporary Skilled Migration Income Threshold (TSMIT, currently set at \$53,900, which is the minimum salary for temporary skilled visa positions, including the Temporary Skill Shortage visa), and
- satisfy mandatory health, character and security checks.

Some limited exemptions apply to the income threshold, in cases of parental or carer's leave, Family Court determinations regarding the primary care of a child, or injury compensation.

In 2017–18, in the first year of its operation, there were [4,820 visa grants](#) through the pathway. The Department of Home Affairs had [estimated](#) prior to the launch of the initiative that between 60,000 and 70,000 New Zealanders in Australia would meet the eligibility criteria.

The New Zealand Government has welcomed the pathway, and [promotes](#) it to its citizens in Australia. However, the pathway has been [criticised](#) by some [commentators](#) as being unnecessarily restrictive and discriminatory. Criticism largely focuses on:

- the eligibility 'cut-off' date of 19 February 2016, excluding future arrivals from the pathway, and
- the income threshold and the limited exemptions which apply, excluding New Zealanders on lower incomes or who cannot demonstrate they meet the criteria, potentially affecting vulnerable sectors of the population.

There is no information available as yet regarding Government analysis of the outcomes of the pathway or considerations on adjusting the settings.

## Visa cancellation and removal of New Zealand citizens

The visa cancellation and removal of New Zealand citizens from Australia has become an issue of media and political sensitivity over recent years. New Zealand political leaders, including [Prime Minister Jacinda Ardern](#), continue to label the issue as 'corrosive' to the trans-Tasman relationship. Prime Minister Morrison maintains a [response](#) that the policy is not targeted at New Zealanders in particular and is part of Australia's strong stance on criminality and visa compliance.

In December 2014, the Australian Government introduced [legislative amendments](#) including to section 501 of the *Migration Act 1958* which increased visa cancellation and refusal powers on character grounds. A key provision was the introduction of mandatory visa cancellation in cases where a person has been sentenced to twelve months or more of imprisonment, or been convicted of sexual offences involving a child.

The new measures resulted in a significant increase in the number of visa cancellations under section 501: Department of Home Affairs [statistics](#) show the total numbers were up 660 per cent in 2014–15 compared to the previous year, a further 69 per cent in 2015–16 and a further 31 per cent in 2016–17. The New Zealand Government [argues](#) that its citizens are disproportionately affected by this measure. [Visa cancellation statistics](#) on the Department of Home Affairs website show that from 1 July 2018 to 30 June 2019, there were 435 character cancellations of New Zealand citizens under section 501 out of a total of 943 cancellations for that year.

The [report](#) of the Joint Standing Committee on Migration's [inquiry into review processes associated with visa cancellations made on criminal grounds](#) summarises key arguments submitted by the New Zealand High Commission and advocacy groups including OzKiwi in considering the application of the measures on New Zealand citizens. These include that:

- New Zealanders may have spent a significant proportion of their lives in Australia—in some cases the entirety—and have no significant ties to New Zealand or support there once removed from Australia
- they may be separated from family members, potentially infringing upon the rights of the child and creating vulnerability in family circumstances and

- they may be at increased likelihood of re-offending once returned to New Zealand, with the view expressed by some that Australia is failing to take responsibility for rehabilitating criminals of long-term residence in Australia.

There were also arguments that although New Zealand citizens in Australia pay tax, they do not have the same access to services as Australian citizens or permanent residents (see also the sections below), and are therefore more vulnerable to hardship and potentially to committing offences.

The New Zealand High Commission's [submission](#) to the inquiry compared Australia's system with New Zealand's, which takes into account the length of time an individual has lived in New Zealand and the relative seriousness of the crime, as represented by the length of the prison sentence. If an Australian convicted of a crime in New Zealand has lived there for 'more than 10 years, they will effectively not be deported regardless of their criminality'.

The Committee's report included a recommendation that specific provisions be made regarding character cancellation of New Zealand citizens to account for their 'historic special immigration status'. This would not apply if a criminal conviction was for a serious violent or sexual offence. At the time of writing, the Government has not yet responded to the report's recommendations.

## **What are New Zealanders in Australia entitled to?**

### ***Social Security***

Eligibility for Australia's social security system is based primarily on residency and financial means. It is a basic qualification or claim requirement for almost all pensions, allowances and benefits that persons must be Australian residents.

To be considered an Australian resident, a person must reside in Australia and be:

- an Australian citizen
- the holder of a permanent visa, or
- a Special Category Visa (SCV) holder who is considered a 'protected' SCV holder.

(Note that a [Bill](#) before the Parliament at the time of writing will include holders of a provisional skilled regional visa as Australian residents for social security purposes.)

[Protected SCV holders](#) are those SCV holders who:

- were in Australia on 26 February 2001
- were in Australia as an SCV holder for a period of, or periods totalling, 12 months during the two years immediately before 26 February 2001
- commenced or recommenced residing in Australia within three months from 26 February 2001, or
- were residing in Australia on 26 February 2001 but were temporarily absent.

New Zealand citizens who have arrived in Australia since 26 February 2001 on SCVs are considered 'non-protected SCV holders' and have restricted eligibility to social security benefits (see below).

### **Waiting periods—general requirements**

For some social security payments there are additional residency-related requirements. To be eligible for allowance payments such as Newstart Allowance and Youth Allowance, as well as

payments such as the Parenting Payment and Carer Payment, individuals must have resided in Australia as Australian residents for four years. Newstart Allowance will be replaced by [JobSeeker Payment](#) on 20 March 2020 and the same waiting period will apply.

For pensions, including the Age Pension and Disability Support Pension, persons must have been Australian residents for ten years or more (including at least five of those years in one continuous period) before they become eligible. The Disability Support Pension can be accessed immediately if the impairment causing inability to work (one of the eligibility criteria) occurred while a person was an Australian resident.

A two-year newly arrived resident's waiting period applies to the Carer Payment, Parental Leave Pay and Dad and Partner Pay.

A one-year newly arrived resident's waiting period applies to the Carer Allowance and Family Tax Benefit Part A (no waiting period applies to Family Tax Benefit Part B or to Child Care Subsidy).

Waiting periods for many payments were recently extended as a result of amendments in the [Social Services and Other Legislation Amendment \(Promoting Sustainable Welfare\) Act 2018](#), with effect from 1 January 2019.

SCV holders (both protected or non-protected), or former SCV holders, are not required to serve the newly arrived resident's waiting period for Family Tax Benefit Part A, Parental Leave Pay or Dad and Partner Pay. Savings provisions in the *Social Services and Other Legislation Amendment (Promoting Sustainable Welfare) Act 2018* mean that the waiting periods for these payments do not apply to a person who has held a special category visa on any day before the day their eligibility for the payment is assessed. This means that former SCV holders who have transferred to another visa are not subject to the newly arrived residents waiting period for these payments.

### **Entitlements for protected SCV holders and permanent visa holders**

New Zealand citizens who are protected SCV holders or holders of permanent visas have the same social security entitlements as other Australian residents. This means that they have the same eligibility as Australian citizens, provided they have served any applicable waiting period.

Protected SCV holders are not required to serve the extended newly arrived residents waiting period that has applied to most payments since 1 January 2019. Instead, they are required to have served the previous waiting period required—two years for most working age payments.

### **Entitlements for non-protected SCV holders**

New Zealand citizens who are non-protected SCV holders (those who arrived after 26 February 2001) who intend to live in Australia permanently are only eligible for certain payments under certain conditions.

#### *Family assistance payments*

Non-protected SCV holders are eligible for all family assistance payments under the same conditions as Australian citizens. These payments include:

- [Family Tax Benefit](#) (FTB) (including the Newborn Supplement and Newborn Upfront Payment) as well as the Clean Energy Supplement and the Schoolkids Bonus payment, both of which are linked to FTB eligibility.
- [Child Care Subsidy](#)
- [Double Orphan Pension](#) and
- [Parental Leave Pay](#) (including Dad and Partner Pay).

If they are renting privately and receiving FTB, SCV holders may be eligible for [Rent Assistance](#).

### *Allowance payments*

SCV holders who arrived in Australia on New Zealand passports and have lived in Australia continuously for at least ten years since 26 February 2001 can access a [once only payment](#) of Newstart Allowance, Sickness Allowance or Youth Allowance for a maximum continuous period of six months. The six-month period does not start until any relevant waiting and/or preclusion/exclusion periods have been served and payments commence. Transfer between payments is not permitted under this residence exemption. For example, a person in receipt of Newstart Allowance by virtue of this exemption would not be able to transfer to Sickness Allowance. They may be subject to waiting periods on the same grounds as other applicants, for example where they have received a redundancy payment or have more than \$5,000 (single) or \$10,000 (couple) in liquid assets.

Where SCV holders move on to permanent entry visas (for example a spouse visa or the New Zealand pathway stream of the Skilled Independent visa), they are considered under the same conditions as citizens of other countries. In general terms, this means they are subject to the relevant newly arrived residents waiting period from the date the permanent visa is granted.

Newstart Allowance and Sickness Allowance will be [replaced by JobSeeker Payment](#) on 20 March 2020. A once only payment of JobSeeker Payment will be available to SCV holders under the same conditions described above.

### *Pensions and Carer Payment*

Under Australia's [international social security agreement](#) with New Zealand, [New Zealand citizens living in Australia](#) can apply for the Australian [Age Pension](#) (if they have reached [pension age](#)), [Disability Support Pension](#) (DSP, if they are severely disabled) and [Carer Payment](#) (if they are caring for a partner on DSP) irrespective of whether they are protected or non-protected SCV holders. There are certain residency and other qualifications applying to these payments. [Reciprocal arrangements](#) apply in relation to certain New Zealand payments.

### *Disaster payments*

Non-protected SCV holders are not generally eligible to receive the Australian Government Disaster Recovery Payment or the Disaster Recovery Allowance. However, it has been the practice for ex-gratia payments of equivalent value to be made to New Zealanders for [major disasters](#).

### *Health Care Cards and the Commonwealth Seniors Health Card*

Non-protected SCV holders are entitled to a [Low-Income Health Care Card](#) if they have resided in Australia for four years and meet the income test. This card provides access to discounted medicines under the Pharmaceutical Benefits Scheme (PBS) and access to concessions provided by state and territory governments and some private businesses. Non-protected SCV holders who are receiving the maximum rate of Family Tax Benefit Part A are automatically entitled to a Health Care Card and do not need to serve a waiting period. Non-protected SCV holders who have a [Family Tax Benefit child](#) (that is, a child who meets the care and other child eligibility requirements for FTB) can be eligible for a Low-Income Health Care Card [without serving the waiting period](#) even if they do not actually receive Family Tax Benefit.

Non-protected SCV holders who are over age pension age, not in receipt of pension payments and who have resided in Australia for four years may qualify for a [Commonwealth Seniors Health Card](#) (CSHC). The card provides access to discounted medicines under the PBS, transport and other concessions. Where the individual has been a CSHC cardholder continuously from 19 September 2016, they may also receive the Energy Supplement payment worth \$366.60 per annum for a single person and \$551.20 for a couple (combined).

## **Health care**

The Australian health system comprises both publically funded and privately funded health care. The public system includes [Medicare](#), public hospitals and the [PBS](#), while the private system includes private hospital treatment and treatments not covered by Medicare, which can be covered through private health insurance. For more information, see the Parliamentary Library publication [Health in Australia: A Quick Guide](#).

Generally speaking, in order to be entitled to Medicare a person must be an Australian citizen or permanent resident. However, New Zealanders who are residing in Australia are also [eligible for Medicare](#) and can be issued with a Medicare card upon presentation of documentation proving residence. Since New Zealand citizens who are lawfully residing in Australia are entitled to Medicare, they must also pay the [Medicare levy](#) and the [Medicare levy surcharge](#) (if their income is above the base income threshold and they do not have an appropriate level of private patient hospital cover).

Under Australia's [Reciprocal Health Care Agreement](#) with New Zealand, New Zealand residents visiting Australia are also entitled to services as public patients in a public hospital for medically necessary treatment and some prescription medicines under the PBS. They are also eligible for the Private Health Insurance Rebate if they purchase eligible health cover during their stay and meet the income test.

## **National Disability Insurance Scheme**

The [National Disability Insurance Scheme](#) (NDIS) provides individualised support for eligible people with permanent and significant disability, their families and carers, as well as associated referral services and activities.

The NDIS has similar [residence requirements](#) as those applying to Australia's social security system. To access the NDIS, a person must be an Australian citizen, hold a permanent visa or be a protected SCV holder. This means that New Zealand citizens who arrived in Australia after 26 February 2001 may not access the NDIS.

The NDIS is partially funded through an [increase in the Medicare levy](#) from 1.5 per cent to 2.0 per cent of taxable income. As noted above, New Zealanders residing in Australia are required to pay the Medicare levy. This has led to the [complaint](#) that while New Zealanders residing in Australia as non-protected SCV holders are responsible for partially funding the NDIS through the Medicare levy, they are not entitled to access its services.

## **Education**

### **School education**

In Australia, school education is funded by both federal and state and territory governments, but enrolment matters fall under the jurisdiction of state and territory governments. Government schooling is free for Australian citizens and permanent residents. New Zealand citizens are regarded as local students and therefore entitled to free public schooling in all states and territories (for example, see information on enrolment in government schools in the [Australian Capital Territory](#) and [South Australia](#)). New Zealand citizens are also [eligible](#) for Australian Government per student recurrent funding which is paid to both government and non-government schools.

### **Tertiary education**

All New Zealand citizens are [considered domestic students](#) for the purpose of taking up Commonwealth supported places in universities. New Zealand citizens are also considered

domestic students for the purposes of higher degrees by research and therefore eligible for [Research Training Program](#) scholarships. In the vocational education and training (VET) sector, New Zealand citizens have access to government-subsidised places in some states and territories.

### **Higher Education Loan Program (HELP)**

The Australian Government provides financial assistance to tertiary education students (university and VET) through the [Higher Education Loan Program \(HELP\)](#) and student income support. New Zealanders are eligible [providing](#) they:

- hold an SCV
- first entered Australia as a dependent minor aged under 18 years of age
- have been ordinarily resident in Australia for the previous ten years (that is, physically present in Australia for at least eight out of the past ten years) and for 18 months of the last two years at the time of application, and
- meet other HELP eligibility criteria.

An interesting consequence of these eligibility criteria is that New Zealand citizens may only access HELP loans [if they hold an SCV](#). If they hold any other type of visa (for example a permanent skilled or family visa), they are no longer eligible for HELP. This means that New Zealanders who take up permanent residence as a means of pursuing Australian citizenship become temporarily ineligible for HELP, but become eligible again once they become an Australian citizen.

### **Student income support**

Protected SCV holders are able to access student income support payments, such as Youth Allowance and Austudy, under the same conditions as Australian citizens and permanent residents. Non-protected SCV holders who have resided in Australia for at least ten years since 26 February 2001 can qualify for a one-off Youth Allowance payment for up to six months if they meet other Youth Allowance qualification requirements.

### **What are Australians in New Zealand entitled to?**

The New Zealand Government has a [webpage](#) of information for Australian citizens considering moving to New Zealand including an overview of rights and entitlements. Australian citizens are granted an [Australian Resident Visa](#) on arrival, subject to character and entry conditions (Australian permanent residents are also eligible for this visa but must have a New Zealand [Electronic Travel Authority](#) prior to travel). Like the SCV, it allows indefinite stay with work and study rights, and expires if the holder leaves New Zealand, but unlike the SCV, it is a resident class visa (under the *Immigration Act 2009 (NZ)*), not a temporary entry visa.

Holders of an Australian Resident Visa may apply for [New Zealand citizenship](#) after five years' residence, as per requirements for most other nationalities.

### **Social security**

Holders of resident class visas are considered [permanent residents](#) for the purposes of New Zealand social security payments. Claimants for New Zealand social security benefits must be considered '[ordinarily resident](#)' in New Zealand at the time they make a claim: this is defined as someone 'who is normally and lawfully in New Zealand and intends to stay here. That is, they consider New Zealand to be their home'.

The following are the [main social security benefits](#) available in New Zealand and the main eligibility criteria relevant to Australian citizens:

- [Jobseeker Support](#) (for the unemployed and those unable to work due to a health condition or disability aged 18 years or over or, if they have dependent children, 20 years or over): Australian citizens and permanent residents may be eligible for Jobseeker Support if they have been continuously resident in New Zealand for at least two years and if they fulfil other eligibility criteria. Recipients must reapply after 52 weeks.
- [Sole Parent Support](#) (for singles aged 19 years or over with a dependent child in their care under the age of 14): Australian citizens and permanent residents may be eligible if they have been continuously resident in New Zealand for at least two years and if they fulfil other eligibility criteria.
- [Supported Living Payment](#) (for people with disabilities or their carers): Australian citizens and permanent residents may be eligible for the Supported Living Payment if they have been continuously resident in New Zealand for at least two years and if they fulfil other eligibility criteria.
- [New Zealand Superannuation](#) (that is, the age pension): Australian citizens or former residents (including New Zealanders returning after living in Australia) may be eligible for the age pension if they meet eligibility criteria. Generally, eligibility is based upon residency in New Zealand for not less than ten years since the age of 20, including five years or more since the age of 50. Under the social security agreement between Australia and New Zealand, periods of residence in Australia may be recognised for the purposes of eligibility for New Zealand Superannuation. New Zealand Superannuation is not income or assets tested, but receipt of an Australian pension may affect payment rates.
- [Youth Payment](#) (for people aged 16 or 17 years old undertaking full-time education or training): Australian citizens and permanent residents may be eligible for the Youth Payment if they have been continuously resident in New Zealand for at least two years and if they fulfil other eligibility criteria.
- [Young Parent Payment](#) (for parents aged 16–19 years old undertaking full-time education or would be available to but meets an exemption criteria): Australian citizens and permanent residents may be eligible for the Youth Payment if they have been continuously resident in New Zealand for at least two years and if they fulfil other eligibility criteria.
- [Student Allowances](#) (for full-time students aged 18–65 at start of study at approved education providers): eligibility requires a claimant to be a New Zealand citizen or entitled to reside indefinitely in New Zealand (which includes Australian citizens and permanent residents). From 1 January 2014, claimants must have lived in New Zealand for [at least three years](#) (prior to 2014, a two-year residency requirement applied). Residency periods do not need to be continuous but can be added together to meet the three-year requirement.
- [Emergency Benefit](#) may be provided to Australian citizens residing in New Zealand, if those citizens have no other means of supporting themselves and are ineligible for another benefit (in a similar way to Special Benefit in Australia).

Reciprocal arrangements under the Australia–New Zealand [social security agreement](#) apply in relation to certain New Zealand payments, including New Zealand Superannuation, Veterans Pension and Supported Living Payment.

Extra or supplementary benefits are payable to eligible recipients of the above payments and the same residency criteria apply.

## **Childcare Subsidy**

Australian citizens and permanent residents can access the [Childcare Subsidy](#), an income tested child care fee assistance payment, if they meet the relevant eligibility requirements. There are no residency period requirements.

## **Tax credits**

The [Working for Families Tax Credit program](#) consists of four tax credits:

- In-work tax credit: an income and work-tested tax credit for those with dependent children
- Minimum family tax credit: an income and work-tested tax credit for families with a low income after tax—intended to ensure families have a minimum basic income
- Family tax credit: payable in respect of each dependent child in the family and
- Best Start: paid for newborns up to the age of one, or up to the age of three where family income is below a certain threshold.

Australian citizens and permanent residents [qualify](#) for Working for Families Tax Credits if they are considered a New Zealand tax resident. A [New Zealand tax resident](#) is someone who:

- is in New Zealand for more than 183 days in any 12-month period and hasn't become a non-resident or
- has a 'permanent place of abode' in New Zealand or
- is away from New Zealand in the service of the New Zealand government.

Recipients of the social security benefits listed in the previous section can be paid their family tax credit or best start tax credits with their benefits (via the Ministry of Social Development). Tax credits [are normally paid via Inland Revenue](#).

## **Health care**

Access to [health care](#) for Australians in New Zealand is generally equivalent to New Zealanders' entitlements in Australia. Under the [Reciprocal Health Care Agreement](#) (RHCA), Australian citizens and permanent residents temporarily in New Zealand may access necessary public hospital treatment, pharmaceuticals and maternity services on the same terms as New Zealand citizens. Publicly funded health care beyond that provided for under the RHCA is available to Australians who are resident in New Zealand for two years or more, or who can demonstrate an intention to reside in New Zealand for two years or more.

## **Higher education**

Australian citizens in New Zealand are [classified](#) as domestic students and do not require student visas. Australian citizens and New Zealand permanent residents need to have lived in New Zealand for at least three years before they are eligible for tertiary student allowances and student loans.

© Commonwealth of Australia



Creative Commons

With the exception of the Commonwealth Coat of Arms, and to the extent that copyright subsists in a third party, this publication, its logo and front page design are licensed under a [Creative Commons Attribution-NonCommercial-NoDerivs 3.0 Australia](https://creativecommons.org/licenses/by-nc-nd/3.0/au/) licence.