



16 April 2026

Tēnā koe

Official Information Act Request

Thank you for your email of 26 February 2026, requesting further information about refunds for whiteware assistance.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out separately below.

- 1. The statutory or legal authority relied upon for directing supplier refunds to the Ministry in circumstances where the hardship advance has been fully repaid.*

I can confirm that the Ministry of Social Development's (the Ministry) policy and process regarding supplier refunds for advance payments of benefits is not set out in legislation. Therefore, I am refusing your request under section 18(e) of the Act as the document alleged to contain the information does not exist.

- 2. Whether, once a hardship advance has been fully repaid, the Ministry asserts any legal entitlement to receive or control a refund under the Consumer Guarantees Act 1993.*

In the previous response to you dated 25 February 2026, the Ministry advised that if a refund is due, the supplier will pay it back to the Ministry's Crown Revenue Team as the Ministry makes the initial payment to the supplier on behalf of a client. If a client has repaid all advances previously issued (i.e a client has no debt owing to the Ministry) then the Ministry will refund the full amount to a client.

For the Official Information Act 1982 to apply, the information you are requesting must already be held at the time the request is received. There is no obligation on an agency to form an opinion or create new information to answer a request, except when providing a statement of reasons explaining a decision that has affected the requester. The Ministry is therefore not obliged to answer this question under the Act, as it is not asking for information that is already held.

- 3. Whether the Ministry considers itself to be the "purchaser" or "consumer" for the purposes of the Consumer Guarantees Act when goods are purchased using hardship assistance, or whether the client is considered the consumer.*

The Ministry is neither the purchaser nor the consumer for the purposes of the Consumer Guarantees Act 1993 when providing an advance payment of benefit on behalf of a client for goods.

As laid out in the contract between the Ministry and Fisher and Paykel linked below (paragraphs 6.5 and 6.6 refer), the guarantees and warranties provided by the Consumer Guarantees Act 1993 may be exercised by a Ministry client in relation

to any Deliverable that the Ministry client has received and has therefore taken ownership of.

- www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/official-information-responses/2020/october/20201001-request-for-a-copy-of-the-contract-between-msd-and-fisher-and-paykel.pdf
4. *Copies of any additional written policies, operational guidelines, legal advice, or internal documents (beyond "Appendix 1 Cook.pdf") that govern:*
 - a. *Refund entitlement where good are faulty or subject to major failure;*
 - b. *The treatment of refunds once hardship advances have been fully repaid.*
 5. *If no further written policy or legal guidance exists beyond the documents already supplied, confirmation that no such documentation exists.*

Please see copies of two pages from the Ministry's intranet attached to this response.

You will note that the information regarding some individuals is withheld under section 9(2)(a) of the Act in order to protect the privacy of natural persons. The need to protect the privacy of these individuals outweighs any public interest in this information.

Please refer to a published response available on the Ministry's website which includes the staff guidance document on processing requests for whiteware assistance, which includes a reference to refunds on page 23: www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/official-information-responses/2025/june/17062025-msd-guidance-on-whiteware-supply-and-most-recent-contract-with-fisher-paykel.pdf.

Aside from the Appendix provided to you on the response dated 25 February 2026, the following documents are in scope of your request. I can confirm that other than those provided in this response, or in your previous request no other documentation is in scope of your request.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with my decision on your request for further information on refunds for whiteware assistance, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui



pp.
Anna Graham
General Manager
Ministerial and Executive Services

Refunds

Introduction

Crown Reconciliation manage all refunds to clients who have overpaid their debt and is now showing as a credit balance. Crown Reconciliation receive a report daily which advises them of any cases that have gone into credit and they process these automatically.

Refunds are paid back into the client's own bank account and are usually available to the client the following working day. The exception to this is where a client has made a payment using a Credit or Debit card. These must be refunded back to the same Credit or Debit card and may not be paid into another bank account number. Crown Reconciliation manage this process on a weekly basis, so the refund may take a few days to be processed.

NOTE: Collections Officers are to transfer calls to Crown when the client is in credit especially OZ BRISBANE credits. In all cases Crown need to verify bank accounts if not previously held on the system. Australian bank account details cannot be taken over the phone as Crown can't verify it.

The other two types of refunds that you may come across are cases where payments have been made in error or payments have been received towards a debt that can now be written off. In these cases you should follow the process below.

Process

There are two different processes to follow depending on how the debt went into credit

Payment was made in error and there will be a balance owing after the refund is made. (e.g. Employer payment error or where the client made payment in error)

s9(2)(a)

details of amount to be refunded
bank account

NOTE: Crown Reconciliation provides this service if ^{s9(2)(a)} is unavailable.

2. Refund to a client who has made payments towards a debt that now meets the criteria for write off.
Email Crown Reconciliation: Crown_Reconciliation@msd.govt.nz [mailto:Crown_Reconciliation@msd.govt.nz].

Client name and number

Content owner: [Service Delivery - Debt and Fraud](#) Last updated: 13 August 2021

Processing a Refund

On this Page:

Introduction

Refunds are issued when clients have either:

overpaid their debts and their balance goes into credit

payments have been made in error

payments have been received towards a debt that can now be written off due to office error.

Only Debt Management Officers fully trained in actioning refunds are to process refunds. If you have not been trained, then follow the process outlined under [Refunds \[http://doogole/resources/helping-clients/procedures-manuals/integrity/debt-management/receipting/refunds.html\]](http://doogole/resources/helping-clients/procedures-manuals/integrity/debt-management/receipting/refunds.html).

Process

Before any action is taken either in TRACE or SWIFTT, ensure both processes can be completed on the same day, ie do you have a verified bank account to pay to? If not, do not start the following process.

TRACE

Be sure you have the correct receipt details on RRCPT, as once a receipt is sent to SWIFTT Excess it cannot be retrieved on the system if the wrong receipt is updated.

Reverse the payment out of PYMTI through RCTRA. Enter an 'R' for reversal and the Receipt and Unique number. Press enter.

Check the details of the receipt, ie client number, receipt date and payment amount. Press enter.

Go to RRCPT, INQ at the top enter the receipt number and delete the unique number. Press enter.

The receipt details will be displayed. Enter an 'S' in the System ID field, delete the benefit/loan type entry and add an 'S' in the Action field at the bottom. Press enter.

Enter notes in TRACE and CMS Collections Case advising of the action taken, the amount you are refunding and the receipt number(s).

SWIFTT

Register a new record by going to SREG, code non bene, Application date to be filled with date of action, no need to enter lapse date, add the current bank account number and press enter, or,

If the record is current and the client has a partner you will have to transfer the primary beneficiary SDSTC into 300, this may not be the person you are refunding to. Press enter.

Go to SAHPI, then SAHPA (F1) with service code RRS, enter the receipt amount and receipt number if more than one, enter any of the receipt numbers rather than "refund" as easier to track. Press enter.

Add notes in CMS Client Events detailing the receipt number, the date of the excess and the excess amount.

Note: If you excess more than one receipt on TRACE, you can do one adhoc for the total amount of the receipts. Add all receipt number into CMS Client Events.

Approving a Refund

Approving the refund needs to be completed by another Debt Management Officer.

As an approver, you must ensure:

the refund amount is correct

the bank account/number is a bank account/number the client has used before or has been supplied by the client in writing.

Process:

Go to SATRI.

Pick up the record you are authorising by adding the number in the 'Select record number to action' field.

Enter your user code, password and 'ISS' (for issue), to approve the record if you are happy with the refund.

To decline the refund you will need to enter 'DECL.'

If the district code was changed, then the initial district will need to be re-entered in SDSTC. Otherwise, go to SDECL and add code '118' to Reason for Decline.

Press Enter.

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