

# Fixing the Basics. *Building the Future.*



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## **Sticking with the plan: The first 100 days**





## Fixing the Basics. Building the Future. **Sticking with the plan: The first 100 days**



This election, there is a clear choice between sticking with National's plan for a more secure future, with a growing economy, less debt, more jobs and higher wages, or going back to the high-spending, high-taxing approach that drove up the cost of living and weakened the economy.

Three years ago, we inherited a mess. Labour had spent up large, racked up billions in extra debt, and left Kiwis facing record high inflation and a surge in crime. Turning that around was never going to be a three-year job.

We have achieved a lot in just three years, but after the mess we inherited, it is not enough time. National needs another term to deliver on our plan that is beginning to work.

We delivered income tax relief for working New Zealanders for the first time in 14 years. We froze fuel tax and scrapped Auckland's regional fuel tax. We introduced Investment Boost so businesses can deduct 20 per cent of the cost of new equipment upfront and invest in growth. We banned gang patches, brought back Three Strikes and restored real consequences for crime.

Because of the action National has taken, there are now 37,000 fewer victims of violent crime than when we took office, inflation has come down, and we have put the books back on a path to surplus. The ship is starting to turn.

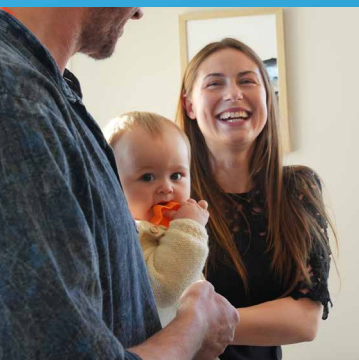
**A re-elected National Government will immediately get back to work strengthening our economy, tackling the cost of living and crime, and improving our public services.**

Labour will put this at risk. They will undo the progress we are making, and will spend recklessly, just like they did last time. The only way they can pay for their spending is more borrowing and higher taxes for Kiwis – especially with Chlöe Swarbrick as Finance Minister.

The choice is clear – a Labour Government propped up by the Greens, Te Pāti Māori and Opportunity with nine new taxes, or National with no new taxes and a plan to grow our economy.

A handwritten signature in black ink, reading 'C. Luxon'.

**Christopher Luxon**  
Leader of the National Party



# National has a plan for every stage of your life:

## For Kiwi kids

we will kickstart every Kiwi kids' savings with a \$1,500 KiwiSaver Baby Boost, introduce a School Start Check for every child, set clear milestones through early childhood education and report progress to parents, expand the Maths Acceleration Programme, and ban screens in early childhood education – so every Kiwi kid gets the best possible start in life.

## For young adults

we will lower student loan repayments for Kiwis living in the country leaving more money in the back pockets of graduates, make it easier to buy your first home with wider access to 5 per cent home deposits, and strengthen KiwiSaver settings – so you can get ahead in life without having to move overseas.

## As you raise your family

we will extend paid parental leave to 30 weeks, strengthen competition at the checkout, establish low-interest loans so you can install solar, provide more money for medicines, and cap council rates – so you can have a future where your household finances are better off.

## And when you retire

we will establish a dedicated pipeline of affordable housing for seniors, make intergenerational living easier, set up a free 0800-SENIORS helpline, strengthen protections against elder abuse, and require employers to keep contributing to KiwiSaver for staff who work past 65 – so you can enjoy a more secure and independent retirement.

***A re-elected National Government will get straight to work on our plan for every stage of your life in our first 100 days...***



## Economy and Cost of Living

*To strengthen our economy and tackle the cost of living, in our first 100 days, we will...*

**Introduce an amendment to the KiwiSaver Act to ensure Kiwis build a bigger nest egg, every baby starts life with savings in the bank, parents don't fall behind for taking time off to raise a family, and older workers don't lose out if they keep working past 65.**

Strengthening New Zealanders' financial security is central to National's plan to fix the basics and build the future. At the heart of that plan are hardworking New Zealanders and their families, who deserve to get ahead when they work hard and make responsible choices for their future.

In National's first 100 days, we will introduce legislation to ensure the following measures are in place by 1 July 2027:

- **\$1,500 Baby Boost & Auto-Enrolment at Birth:** National will make enrolment in KiwiSaver at birth automatic, matched with a \$1,500 Baby Boost payment to kickstart the retirement savings of Kiwi kids. National believes in New Zealand as a property-owning democracy, where every Kiwi has a real stake in the future of our economy. The Baby Boost makes that a practical, financial reality for every child growing up in New Zealand today.
- **Paid Parental Leave Top-Up:** National will provide a KiwiSaver contribution to people on paid parental leave, even if that person is not contributing themselves. This contribution will be made at the default rate, applied against the amount of paid parental leave a person is receiving. National believes strong families are the cornerstone of a more prosperous society, and that starts with supporting every family to save for their future and build their own financial security.

- **Employer Contributions for Workers Over 65:** National will require employers to pay the compulsory employer contribution for contributing KiwiSaver members aged over 65, on the same basis as for all other employees.

Legislation to make contributions to KiwiSaver compulsory for all workers will be progressed prior to 1 July 2028. Kiwis can expect these changes to mean a significant uplift in their future savings, giving them greater financial security in retirement.

**Launch the first trade mission of the new term to India, with a delegation of Kiwi businesses from the food, beverage and seafood sectors, to put our new Free Trade Agreement to work for Kiwi exporters.**

Trade missions are one of the most effective and direct tools a government has to grow exports. When the Prime Minister and Minister of Trade lead a delegation of New Zealand businesses into a new or growing market, doors open that would otherwise take years to unlock. Relationships are built, deals are done and New Zealand's reputation as a premium, reliable trading partner is reinforced.

National is committed to trade missions – not as photo opportunities, but as serious commercial exercises with clear targets, rigorous follow-up and measurable outcomes. This term of Government, we completed 23 trade missions to 18 countries and generated more than \$2 billion in deals, contracts and commercial commitments for New Zealand businesses.

We have committed to matching that record in the next term of government, built around specific sectors rather than only broad country visits. In our first 100 days, we will launch the first of these to India, focusing on New Zealand's premium food, beverage, and seafood sector, building on our new Free Trade Agreement.

**Issue a Budget Policy Statement that shows a clear path back to surplus and keeps government debt on a downward trajectory.**

Maintaining a strong set of government books matters for New Zealanders. It is essential to delivering lasting prosperity for New Zealand and is one of the most practical things a government can do for household budgets.

Spending restraint helps take pressure off inflation and keep taxes low. When government debt is at moderate levels, interest rates are lower, the cost of financing this debt is less, and New Zealand has fiscal headroom when the next earthquake, severe weather event or global economic shock hits us.

The Budget Policy Statement we will issue in our first 100 days will put government debt on a downward trajectory towards 40 per cent of GDP, show us returning to surplus in 2028/29 and staying there, and will show overall government expenditure coming down towards 30 per cent of GDP.

**Endorse National's commitment to no new taxes for the next term alongside our Budget Responsibility Rules.**

A re-elected National Government will maintain three Budget Responsibility Rules to keep debt down, get back to surplus, and keep taxes low. These rules will provide the responsible economic and fiscal management needed to strengthen New Zealand's financial resilience and enable greater investment in frontline services, like health, education, and law and order.

National's commitment to no new taxes is in stark contrast to Labour's. Between Labour, the Greens, Te Pāti Māori and Opportunity, at least nine new taxes are on the table to help pay for Labour's \$18 billion of spending promises..

In our first 100 days, Cabinet will endorse the principle of no new taxes for the next term, so Kiwis can keep more of what they earn and have more choices about what to do with their own money.

Cabinet will also endorse the following Budget Responsibility Rules:

- Prioritising a return to surplus in 2028/29, and maintaining a surplus over time, sufficient to see the debt curve bend down.
- Bending debt down below 40 per cent of GDP and maintaining debt below 40 per cent over time.
- Keeping taxes low by right-sizing government, with core Crown expenditure as a share of the economy declining towards 30 per cent of GDP.

**Pass the Local Government (Rates Capping) Amendment Bill, restricting council rates increases, to help keep rates affordable for households and businesses.**

Rates are one of the biggest bills many households face, and they have been rising faster than families can afford. Over the past two years, ratepayers across the country have faced median increases of 14.2 per cent and 9.2 per cent. That has added pressure to household budgets when many New Zealanders are already feeling the squeeze. Councils should be focused on delivering the basics well, not funding nice-to-haves at ratepayers' expense.

National's rates cap will require councils to keep annual rates increases within a target range of 2 to 4 per cent. The 2 per cent floor means councils can keep delivering the services people rely on, such as road maintenance, rubbish collection, pools and parks.

National will pass the Local Government (Rates Capping) Amendment Bill into law in our first 100 days, so councils must factor the cap into their long-term plans from 1 July 2027 and the era of double-digit rates rises comes to an end.





**Introduce an amendment to the Parental Leave and Employment Protection Act to extend paid parental leave, starting our path to 30 weeks by the end of the term, as well as changes to make sharing parental leave more flexible between parents.**

The arrival of a new baby is one of the happiest times in a family's life, but it also brings higher costs and tough choices. Many parents are forced to juggle the financial impact of taking time away from work alongside a real desire to spend more time at home with their babies.

National wants to give mums and dads the financial flexibility to spend more time at home with their new baby, because strong families are the foundation of a more secure future.

We will extend paid parental leave in three steps:

- 27 weeks from 1 July 2027
- 28 weeks from 1 July 2028
- 30 weeks from 1 July 2029, four more weeks than today.

We will also modernise how parents can use their leave. Every family is different. Under National's changes, parents can take all or some of their paid parental leave at the same time, or mix and match: together, then apart, then together again, in whatever order works best for them.

In our first 100 days, National will introduce legislation amending the Parental Leave and Employment Protection Act 1987 so the first extra week and shared leave are in place from 1 July 2027.

**Pass an amendment to the Grocery Industry Competition Act to give the Commerce Commission the statutory authority to assess structural separation of Foodstuffs, to enhance competition at the checkout.**

National believes in competitive enterprise and the evidence shows supermarket competition is too weak in New Zealand, compared with most similar sized countries which have at least three large supermarket chains. Separating New World and PAK'nSAVE would mean that, together with Woolworths, New Zealand would have three large supermarket chains and that could save shoppers an average of \$560 a year.

National is not pursuing structural separation in any other sector. There is a very high bar for this intervention, which is why the Commerce Commission will need to confirm that is stacks up for shoppers. If it does, National will legislate to implement it.

National will amend the Grocery Industry Competition Act 2023 in our first 100 days to give the Commerce Commission the powers it needs to carry out this work and require it to make its recommendation within six months.

**Progress work to finalise new safety rules for plug-in solar, so Kiwis can generate their own cheap power.**

Kiwis should be able to walk into shops like Bunnings, Mitre 10, IKEA, or The Warehouse, pick up a plug-in solar panel, take it home, plug it in, and start generating their own cheap electricity.

Right now, they can't. Plug-in solar is used safely overseas, but our electrical safety rules were never written with it in mind. That means Kiwis are missing out on one of the easiest and most affordable ways to cut their power bills, especially people in rentals and apartments who have been locked out of solar.

National will progress work on finalising rule changes in our first 100 days so shops can sell plug-in solar panels off the shelf next year.

**Lift the First Home Loan income cap to \$300,000 for every first home buyer, so more Kiwis can buy their first home with a 5 per cent deposit instead of 20 per cent.**

Owning a home is a central part of the Kiwi dream. Home ownership provides families with stability, financial security and a stronger stake in their communities. It is also part of what makes New Zealand an attractive place for ambitious young people to build a career, raise a family and invest in their future.

To help more Kiwis into their first home, National will:

- Widen access to 5 per cent deposit home loans by extending the First Home Loan income cap to \$300,000.
- Apply the \$300,000 income cap to all applicants – a change from the current criteria of the First Home Loan scheme where the income cap for individual buyers with no dependents is \$95,000 and multiple buyers combined or individual buyers with dependents is \$150,000.

National will make these changes in our first 100 days, reprioritising the \$4-6 million cost from existing baselines.

**Issue new regulations to put more money in the back pockets of graduates, by cutting the compulsory repayment rate.**

Encouraging young people to stay in New Zealand to build a career, start a business, raise a family and make a contribution to the community and economy is critical to National's plan to fix the basics and build the future.

National we will issue new regulations under the Student Loan Scheme Act 2011 in our first 100 days to reduce the compulsory student loan repayment rate for domestic borrowers from 12 per cent to 10 per cent from 1 April 2027.



### **Making it faster for Kiwis who meet their partners overseas to bring them home when they return**

National wants to make New Zealand the most attractive place for people to raise a family, build a career, start a business, return after living overseas, and make a contribution to our country.

In our first 100 days, we will implement changes at Immigration New Zealand to prioritise and expedite decisions on work and visitor visas applications for partners of New Zealand citizens.

### **Progress National's Home Energy Fund, to offer long-term loans so households can invest in solar, batteries, insulation and other energy resilience measures without large upfront costs, helping to bring down power bills.**

New Zealand is building more renewable energy than at any time in a generation. But too few households are sharing in it, because uptake of home solar, battery storage and on-farm generation remains low. The biggest barrier is the significant upfront cost. National wants every Kiwi homeowner to have the chance to take control of their power bill, keep the lights on during outages, and help build a more resilient New Zealand.

A re-elected National Government will continue our plan to Electrify NZ by launching the Home Energy Fund, a central government and council-backed financing platform offering long-term loans for energy resilience investments, and by enabling electrification in the new planning system through clear national rules for small-scale renewables.

In our first 100 days, we intend to begin development of the Home Energy Fund alongside LGNZ, including the required amendment to the Local Government Act.

### **To strengthen our economy and tackle the cost of living, in our first 100 days, National will...**

1. Introduce our KiwiSaver changes to Parliament.
2. Launch our first trade mission to India, with food, beverage and seafood exporters.
3. Issue a Budget Policy Statement showing a return to surplus and lower debt and spending.
4. Lock in no new taxes and our Budget Responsibility Rules.
5. Pass the rates cap, keeping council rates increases within 2–4 per cent.
6. Introduce legislation to extend paid parental leave to 27 weeks from July 2027, the first step on the way to 30 weeks, and let parents take leave together.
7. Pass legislation to power-up the Commerce Commission, and requiring them to report separating Foodstuffs within six months.
8. Progress work to finalise new safety rules for plug-in solar, so Kiwis can generate their own cheap power.
9. Lift the First Home Loan income cap to \$300,000, so more Kiwis can buy with a 5 per cent deposit.
10. Reduce student loan repayments from 12 to 10 cents in the dollar.
11. Implement changes at Immigration NZ to prioritise and expedite visas for partners of New Zealand citizens.
12. Progress development of National's Home Energy Fund for low-cost solar, battery and insulation loans.





## Public Services

*To improve public services, like health and education, in our first 100 days, we will...*

**Redirect foreign aid outside the Pacific to deliver a further \$604 million boost to Pharmac's medicines budget, so more Kiwis can get cancer and other life-changing medicines.**

When National entered Government in 2023, Labour had left behind a funding cliff in Pharmac's budget, putting New Zealanders' access to medicines at risk. National filled that gap, then went further with a record \$604 million uplift in Pharmac's medicines budget, delivering 66 new medicines benefiting around 250,000 Kiwis, including 33 new cancer treatments.

But there's more work to do. In our next term, we will deliver another \$604 million uplift to the medicines budget, and we will reprioritise foreign aid spending (outside the Pacific) to help fund it. For Kiwis, this means even more people can access the medicines they need. Pharmac will be able to fund new cancer and other life-saving medicines that aren't currently available here and widen eligibility for treatments that are already funded so more people benefit from them.

In National's first 100 days, we will take Cabinet decisions to reduce foreign aid outside the Pacific and reprioritise the savings to Pharmac.

**Deliver free cervical screening for all women aged 25 to 69, so cervical cancer can be stopped before it starts.**

Cervical cancer is one of the most preventable cancers. Almost every case is caused by HPV, a common virus the screening test picks up long before any cancer develops. When cervical cancer is found early, around 91 per cent of women survive. Once it has spread, survival falls to around 19 per cent.

But costs are still standing in the way. Around 55 per cent of eligible women currently have to pay for their screening, which can cost from \$35 to more than \$100. Unlike breast and bowel screening, cervical screening is not free for every woman. Parliamentary reviews have recommended making it free since 2018.

National is fixing that. From 1 March 2027, cervical screening will be free for every woman aged 25 to 69, either at their GP or through a self-test. That means an estimated 786,000 more women will be eligible for free screening.

In our first 100 days, free cervical screening will go live for every eligible woman, so cost is never the reason a woman misses a test that could save her life.

**Set a national target for clinical trials in New Zealand, so more Kiwis can be treated for cancer using the newest treatments, years before they are publicly available.**

Clinical trials are one of the best ways for Kiwis to get the newest treatments, often years before they are publicly available. For someone facing cancer, a trial can be a chance to try a promising new medicine they could not get any other way.

Companies wanting to run a trial here often face a slow and confusing approvals process that changes from district to district, adding cost and delay. As a result, trials are too often taken to other countries, and New Zealanders miss out.

In our first 100 days, National will set a national target that within ten years, 5 per cent of New Zealanders being treated for cancer will have part of their care delivered through a clinical trial, where a trial is right for them and they want to take part, aligning with Australia.



**Expand the Maths Acceleration Programme by an additional 40,000 students, reaching 128,000 students.**

Under our plan for Kiwi kids every child will get the best possible start in life. By sticking to National's plan, we will deliver a future where children get the education they need to set them up for success. Maths is an important life skill that opens doors to jobs, qualifications and a more prosperous future so we want every child to gain those skills.

The Maths Acceleration Programme was trialled in 2025 and rolled out to 12,300 students in Years 7 and 8 in 2026. The programme was then extended to 75,900 students in Years 7-10 for 2027-2029.

In our first 100 days, National will build on this progress by reallocating funding immediately to extend this programme again to 40,000 additional children – meaning 128,200 students will have access to this excellent programme.

**Begin work to end the use of screens in early childhood education, and limit screen and individual device use in primary school for Years 1-3, so Kiwi kids can build strong foundations for learning.**

Technology has a place, but young children need rich language, conversation, books, movement, and direct interaction with adults and other children to build strong foundations for learning.

In our first 100 days, a re-elected National government will begin developing rules so that:

- No screens or individual devices are allowed to be used in early childhood education.
- There are tight limits on screen and individual-device use in Years 1–3, with age-appropriate limits for older primary students.
- The writing component of twice-yearly primary assessments is completed on paper.

**Begin work to introduce a new School Start Check scheme, completed in early childhood education, to help parents, early childhood educators, and schools understand each child's strengths and where additional support is needed.**

National will introduce a School Start Check, completed in early childhood education before a child starts school, or on school entry for children who have not had one.

The check will cover foundations such as oral language, following instructions, recognising their name, pencil grip and early letter formation, interacting with others and taking turns, and growing independence in self-care, including toileting. Children with additional needs will be supported according to their circumstances.

In our first 100 days, National will direct the Ministry of Education to develop an implementation plan for the School Start Checks.

**Pass the first reading of the Online Safety (Minimum Age and Child Safety Risk Assessment) Bill and progress it to select committee, to ban under-16s from social media and put greater responsibilities on technology companies to protect children online.**

One in three children aged between 13 and 17 are now spending at least five hours on social media a day. Social media is exposing them to harmful content, addictive technology and pressures they are not equipped to deal with and it's affecting their family life, mental health, sleep, and education.

Obviously, parents have a role to play in monitoring what social media platform their children are on, but so do social media companies. We have protections to keep children safe in the real world and we need them in the virtual world too.

This Bill will keep under-16s off high-risk social media platforms such as Instagram, TikTok, Snapchat and Facebook. Platforms will have to take reasonable steps to check users' ages, using existing account information, facial age estimation, digital ID or formal ID. A new online safety regulator within the Department of Internal Affairs will monitor compliance, investigate platforms and enforce the law.

In National's first 100 days, we will pass the first reading of the Online Safety (Minimum Age and Child Safety Risk Assessment) Bill and progress it to select committee.

**Progress the Government's public service transformation programme, to improve the efficiency and affordability of government**

Every dollar the Government spends has been earned by a hardworking New Zealander, and they deserve to know it is being spent well. Under Labour, government spending increased by 70 per cent in six years, but New Zealanders didn't get better services in return.

National has restored fiscal discipline. We have reprioritised around \$50 billion over three Budgets into hospitals, schools and the frontline services New Zealanders rely on, rather than raising taxes. We've also given the public service clear targets so it is focused on delivering results.

Now we will go further, by progressing the Government's public service transformation programme set out at Budget 2026, to build a leaner, more focused public service that delivers better services for New Zealanders.

That means:

- Consolidating agencies to achieve a more coherent and efficient public service (e.g. as we did with the Ministry of Cities, Environment, Regions and Transport).
- Using technology, including AI, to deliver better public services faster and at lower cost.

- A more structured approach to talent identification and training led by the Public Service Commission.

In our first 100 days, we will instruct public service chief executives to progress the Government's public service transformation programme, including early options for agency consolidation, improvements to talent development, and digital pilots across the public service.

**To improve public services, like health and education, in our first 100 days, we will...**

13. Boost funding for Pharmac to fund more cancer and life-changing medicines by redirecting foreign aid money.
14. Deliver free cervical screening for all women aged 25 to 69, so cervical cancer can be stopped before it starts.
15. Set a national clinical trials target, so 5 per cent of cancer patients have part of their care through a trial within ten years.
16. Expand the Maths Acceleration Programme.
17. Begin work to end the use of screens in early childhood education and limit device use in Years 1–3.
18. Develop an implementation plan for a School Start Check, so every child's strengths and needs are understood before they start school.
19. Pass the first reading of the Online Safety (Minimum Age and Child Safety Risk Assessment) Bill and progress it to select committee.
20. Progress the Government's Public Service Transformation programme.





## Law and Order

*To continue to restore law and order, in our first 100 days, we will...*

**Adopt Rima Nakhle's Public Finance (Prohibition on Providing Public Funds to Gangs) Amendment Bill as Government legislation, banning taxpayers' money being used to fund gangs.**

New Zealanders should never see their taxes funding the gangs that bring violence, drugs and misery to our communities. Yet the law does not currently stop the Government or its agencies from funding organisations that are run, or administered by, or associated with gangs. That's how, under Labour, the Mongrel Mob received \$2.75 million to run a methamphetamine rehabilitation programme.

After Labour voted this Bill down, National MP Rima Nakhle brought it back this term, and it is now before Parliament's Justice Committee. The Bill will:

- prohibit the Crown and its agencies from funding, directly or indirectly, organisations run, administered or associated with gangs.
- require agencies to do their due diligence so public money doesn't end up with gangs.
- make it an offence to make public funds available to gangs without a reasonable excuse.

This builds on the action National has already taken to crack down on gangs, from banning gang patches in public to giving Police new powers to disrupt gang activity.

In our first 100 days, we will adopt the Bill as Government legislation. Gangs will get no help from the taxpayer under National.

**Begin work on legislation to punish those who stay silent after a child is murdered.**

The right to remain silent is a fundamental principle, however, it should not be absolute when a child has lost their life and, for example, there are only three people in the house, but no one is talking.

If re-elected, National will make it an offence under the Crimes Act to not disclose information to the police, when a person has been present at a location where a child under 12 has been killed. We will work with legal experts to create an exception to the general right to silence only in exceptional circumstances, involving the death of a child.

In our first 100 days, we will begin work on an amendment to the Crimes Act to introduce this new offence, with a maximum sentence of 10 years in prison, to apply when a child under 12 dies, and at the time of death, or leading up to the death, it is unequivocal that one or more adults were present.



### **Introduce legislation to modernise our consent laws so that consent must be actively given.**

Unlike other jurisdictions we normally compare ourselves with, New Zealand law does not define what consent is. Rather, the Crimes Act provides a non-exhaustive list of what consent is not.

The change would align the law with what we've been telling our kids for a long time: that you need positive consent before sex, each and every time, rather than presuming it. It also resets social expectations, so that sex is understood as something both people actively choose. Explaining what consent is, not just what it isn't, helps judges and juries.

National will introduce legislation to amend the Crimes Act in our first 100 days to specify that consent must be actively given, meaning there must be a 'yes' rather than the absence of a 'no.'

### **Begin work to toughen up sentences for sexual offending.**

National will continue to ensure there are real consequences for crime. Judges will be prohibited from treating good character as a mitigating factor when sentencing for any sexual offence. We will stop judges from being forced to consider the public reputation of an offender when sentences for sexual offending are being handed down.

National will begin work in our first 100 days to amend the Sentencing Act so that judges sentencing sexual offenders can no longer treat good character or public standing as a reason for a lighter sentence.

### **Establish the Auckland Transport Police Team to improve safety across Auckland's public transport network.**

Auckland's public transport network has just got a lot bigger. The City Rail Link adds new underground stations and lifts peak capacity through the city centre by around half. That is a big win for Auckland, and it means more passengers, later services, and enclosed platforms below ground where help needs to be close at hand.

Most journeys on Auckland's public transport network pass without incident, but too many Aucklanders now think twice before taking the train after dark, or before letting their teenager catch the bus home from a late shift. Every Aucklander should be able to catch a bus, train or ferry and feel safe doing it.

As Auckland's public transport network grows, National will ensure that safety measures grow with it by establishing a dedicated Auckland Transport Police Team to improve safety across Auckland's public transport network.

In National's first 100 days, the Minister of Police will issue a refreshed letter of expectations to the Commissioner of Police, highlighting the importance of police visibility on the public transport network as a critical part of keeping Auckland safe.

## Introduce legislation to get tough on borrowers who move overseas and don't repay their student loans.

While National believes working New Zealanders deserve to keep more of what they earn, it isn't fair for skilled graduates to move offshore and take their skills with them, having received a heavily subsidised education, with no penalty or bonding obligation.

That's why, alongside more support for Kiwis who stay in New Zealand, a re-elected National Government will get tougher on overseas student loan borrowers, with new financial penalties and stronger enforcement actions.

In our first 100 days, National will introduce amendments to the Student Loan Scheme Act 2011 and the KiwiSaver Act 2006 to deliver:

- **New financial penalties:** an additional 1 per cent annual interest on overseas-based borrower balances, with tiered penalties for sustained default, on top of existing late payment interest.
- **Restricted KiwiSaver withdrawals for overseas borrowers,** with any withdrawals or transfers under the "permanent emigration" test used to clear outstanding student loan balances before they are released.
- **Tighter arrest settings:** lowering the threshold for an arrest warrant, so warrants can be sought for serious sustained default without needing to prove a borrower knowingly refused to pay, and using Customs border alerts to position warrants for execution before departure.
- **A statutory charge over New Zealand assets:** allowing IRD to register a charge or caveat over New Zealand property owned by overseas defaulters, without first obtaining a court judgment.

Alongside these law changes, National will also crack down on enforcement in other ways. We will prioritise a new data-sharing arrangement with the United Kingdom, building on the one already in place with Australia, so IRD can track down more borrowers who have moved overseas and stopped paying. We will also invest an extra \$10 million a year in IRD's overseas collection programme. After costs, that is expected to recover around \$15 million a year.

### To continue to restore law and order, in our first 100 days, we will...

21. Adopt legislation to ban taxpayers' money being used to fund gangs.
22. Begin work on a new offence for staying silent when a child is killed, with up to 10 years in prison.
23. Introduce legislation to modernise consent laws, so consent must be actively given.
24. Begin work to toughen sentences for sexual offending, so good character or public standing can no longer reduce a sentence.
25. Establish a dedicated Auckland Transport Police Team to make buses, trains and ferries safer.
26. Introduce legislation to get tough on overseas student loan defaulters, with penalty interest, KiwiSaver restrictions, tougher arrest settings and charges over New Zealand assets.

