



AUTUMN 2026 SNIPPETS

CAN YOU TAKE A BREAK FROM TECH?

If you run a small or medium-sized business your brain is probably always half in your inbox. The trouble is that this constant connection quickly drains your focus and energy. A few small breaks from tech each day can reset your head, your mood and energy and the way you show up for your team. Here are ways to unplug to enjoy the benefits of a tech break:

- Set one tech-free window each day – it can be as short as 15 minutes, ideally when you are awake! So, commit to one intentional break from your phone, computer, TV, and tablet.
- Take a walk - skip the earbuds, ditch the podcast, and pay attention to the sights, sounds, and smells of the real world.
- Use the Do Not Disturb mode – you will still receive urgent calls, but you will not be interrupted by group chats and never-ending notifications.
- Buy a phone safe – phone ‘prisons’ can be found online for less than \$20. So, pop your phone inside, lock it and revel in the forced freedom with a timed safe.

THE NEW CHAT GPT CARICATURE TREND CAN PUT YOUR DATA AT RISK

Posting a cartoon version of yourself might seem harmless fun, but privacy experts are warning the latest ChatGPT social media trend could expose far more personal information than users realise. It is easy to see why people are doing it - it can be fun to see your entire life encapsulated in a cartoonish version of yourself created by entering the prompt with a photo of yourself: “Create a caricature of me and my job based on all you know about me”. The issue isn’t necessarily giving ChatGPT personal data, but how the data collected is used to create a personalised image with key details about a person then shared on social media, putting you at risk from identity theft, hacking or more.

EMPLOYMENT LAW CHANGES IN 2026 KIWISAVER

From 1 April 2026 KiwiSaver contributions are increasing from 3% to 3.5%. All eligible employees who contribute to KiwiSaver will see their contributions, as well as the employer contributions, increase. An employee can apply through myIR for a temporary rate reduction which can keep their rate at 3% for up to 12 months. If they opt to do this their employer can opt to match their contribution at the lower rate.

Employees from 16 years of age will be able to opt in to KiwiSaver (currently the eligible age is 18 years) but these employees should not be enrolled automatically. If you, as an employer, use the “total remuneration” approach to KiwiSaver, you will need to ensure that, with the new contribution rates, the hourly wage rate for staff does not dip below the minimum rate for adults.

MINIMUM ADULT WAGE

The minimum adult hourly wage rate increases from 1 April this year. The new hourly rate will be \$23.95, (including holiday pay @ 8% will be \$25.86). The starting and training rate (being 80% of the adult minimum rate) will be \$19.16 per hour, (including holiday pay will be \$20.69).

The new tax rate also increases for Casual Agriculture Workers (CAE) from 19.17% to 19.25%.

A NEW CATEGORY OF WORKER

The definition of employee will expressly exclude a new category of worker, labelled a “specified contractor”.

To qualify for this, it must be specified in a worker’s written agreement that the worker is an independent contractor, or that they are not an employee. The worker must also have the freedom to work for others (except while performing their contracted work); either an ability to subcontract the work (subject to some exceptions) or not be required to work at a specific time, day or for a minimum period; an ability to turn down additional work without the arrangement being terminated.

The specified contractor must also have been given a reasonable opportunity to seek independent advice before entering into the contractual agreement. As specified contractors will not be employees, they will not be able to access any employee protections or entitlements.

Contents

| | |
|----------------------------------|---|
| Can You Take A Break From Tech? | 1 |
| The New CHATGPT Caricature Trend | 1 |
| Employment Law Changes In 2026 | 1 |
| End of Year Special Tax Alert | 2 |
| Health and Safety Reforms | 2 |
| The 3G Shutdown | 3 |
| A Bit of Gossip! | 4 |

END OF YEAR SPECIAL TAX ALERT

Using a motor vehicle for business

To help us apply the correct claim and IRD rates to your motor vehicle, we will want to know:

- Your odometer reading to 31 March or your balance date
- The total kilometres travelled for the year
- Your business kilometres travelled during the year
- Whether you have exceeded 14,000 business kilometres (this affects whether Tier 2 IRD rates apply)
- Whether any vehicles were purchased or sold during the year.



Tracking Kilometres:

A 90-day logbook can also be used to work out your business vehicle use percentage. That percentage can generally be used for up to three years unless your business use changes by more than 20%. If it has been three years, it's time for a new logbook.

Bought or Sold Assets this year?

If you've had any changes to your business assets, we'll need to update your asset register and apply the correct depreciation.

To help us do this, please have the following information available:

- Details of any asset purchases or disposals (e.g. vehicles, equipment, machinery)
- Purchase invoices and details regarding if it is a new or a second hand asset
- Purchase date, cost, and whether the asset is used partly or wholly for business.

If you are claiming the Investment Boost (which allows faster tax deductions on eligible new assets), complete and accurate records are particularly important.

How to claim Home Office Expenses

Home office claims aren't a one size fits all. Before submitting your information, it's a great idea to review your setup and run through the following:

- **What percentage of your home is used for business purposes?**
Don't have a dedicated workspace? Your calculations should reflect the area you do use and the time you spend working from home.
- **Has anything related to your home office changed during the past year?**
Did you move house, change your phone or internet plans, or shift where or how you work at home?
- **Which household costs are you claiming a portion of** - such as rates, insurance, power, and rent or mortgage interest.

If you'd like a hand, let us know; we'll send you a simple home office expense form to help you calculate your costs.

HEALTH AND SAFETY REFORMS

Legislative changes, as well as policy reforms with WorkSafe NZ, are proposed as a refocus of New Zealand's health and safety framework - the aim being to refine the cost of compliance for business and reduce unnecessary red tape. The Government has suggested that it will be an ongoing graduated approach with changes without specific timelines at this stage. Some of the key points mooted include:

- Accepting Approved Codes of Practice from specific industries
- Requiring far simpler obligations for small or low-risk business operators
- Limiting notification requirements to WorkSafe for significant incidents only
- Clarifying distinctions for PCBU's between governance roles and responsibilities and operational duties.

In mid-2025, the Minister of Workplace Relations and Safety, Brooke van Velden, announced that WorkSafe would develop a code of practice focused on agriculture, to assist farmers to navigate safety responsibilities in shared work activities. Up-to-date information on fatalities, serious injuries and common accident types in agriculture, including ACC data on approved work-related claims, shows that agriculture accounts for around 25% of acute work-related injuries, despite that section comprising just 6% of the national workforce.

Data also shows there were 16 agricultural work-related fatalities in 2024 along with 1896 work-related injuries resulting in more than a week away from work. Common injury mechanisms include vehicle roll-overs, machinery incidents and animal-related injuries.

WorkSafe New Zealand have signalled they are now working at pace to develop content for two codes of practice, currently in draft, for roles and responsibilities in agriculture and safe use of farm vehicles and machinery. WorkSafe's publicity reports they have directly approached major sector organisations such as Federated Farmers, DairyNZ, Beef + Lamb NZ and Safer Farms to ensure Agriculture Approved Code of Practice (ACOP) reflects a wide range of farming types, risk areas and practical experiences across the sector.

This ACOP is being developed in particular because farm vehicles and attached machinery cause the most serious harm in the agricultural workplace. The sector reference group has reported uncertainty about best practice with regard to:

- Vehicle suitability for tasks and terrain
- Load management
- Navigating varied farm environments
- Required maintenance
- Managing work-related health risks (noise, vibration, fatigue).

ACOP will not cover domestic or recreational activities unrelated to farm work, horticulture-specific vehicle or machinery guidance – this is because the work environment, equipment and terminology differ

substantially from pastoral and arable farming – activities in farm buildings (eg shearing), yards, livestock handling areas or other non-mobile equipment, and mobile plant used more usually in non-agricultural industries such as excavators or bulldozers.



Hence the scope of the ACOP will concentrate on vehicles and attached machinery associated with the highest levels of harm. In collaboration with the sector, the ACOP aims to set a clear, practical standard for the safe use of high risk farm vehicles and machinery. These include:

- Quad bikes
- Side-by-sides
- Two-wheel motorbikes
- Utes and four-wheel drive vehicles
- Tractors
- Attached machinery such as mowers or trailers that affect vehicle stability or function

The ACOP will cover:

- Core health and safety duties under HSWA
- Managing work-related health risks
- Safe operation of vehicles and attached machinery in farm environments
- Vehicle and machinery safety requirements
- The safety of children around farm vehicles and attached machinery

The guidelines regarding safety of children on farms is crucial and will incorporate guidance on child safety, clarifying expectations for children as passengers, operators, or bystanders in a work context.

Once the approved codes of practice are finalised, WorkSafe is charged with working closely with the agricultural sector to support implementation through practical, educative tools and training.

THE 3G SHUTDOWN

The 3G shutdown is well underway.

The “G” stands for generation. The first generation of cellular system technology introduced in the late 1970s was called “1G”. It is the basic framework for how cellular networks first originated, but its primary use was making voice mobile. 2G began the transition from analogue to digital in the 1990s and was the first rough uses for

mobile data. But 3G, introduced in the early 2000s is when the networks shifted more from voice to data and what we think of as smartphones today.



4G in the late 2000s and early 2010s kicked things up a notch to allow perpetual connectivity, fast downloads, video streaming and mobile gaming, while 5G, the latest generation - began rolling out around 2019 and brought even faster speeds and response times.

The campaign to let New Zealanders know about the shutdown has been going on all last year. It is anticipated that 85% of Kiwis are aware of the shutdown and for many, the big switch might be a non-event as it is anticipated 99% of people will not notice the actual shut-off.

The schedule for 3G shutdown was adjusted for the Kiwi “long summer” when dramatic changes were considered inappropriate during a period of increased demand for services. The re-scheduled shutdown has begun with One NZ advising a start in late January. Although boundaries are not firm, it appears One NZ were to begin the shutdown of 2G and 3G data in this area on 24th February 2026 and Spark have announced a shutdown of all its 3G on 31 March 2026.

However, there is concern that many will not understand the impact and what is required to keep connected after the 3G network is shut down. Some devices, not just phones, but also things like medical alarms, tablets, security alarms and vehicle trackers may cease working with the network.

Some imported phones, or phones and devices bought overseas, may not work even if phones say they are 4G capable as they may lack the specific 4G bands required in New Zealand.

Some phones may need to change their settings, while others may need to be replaced. However, natural attrition has possibly weeded out most of the older devices.

To find out if your phone will work, you can text “3G” to 550 for free - this will let you know if your device can use 4G. If it says you cannot, you will need to investigate further with a possible change of settings or a replacement phone. If you need to upgrade your phone, you can recycle your old device for free with RE:MOBILE.

Is there a 6G? Not yet, but research into it is well underway and 6G could be here by the 2030s.





A Bit of Gossip

Mildred, the church gossip and self appointed monitor of the church's morals, kept sticking her nose into other people's business.

Several members did not approve of her extra-curricular activities, but feared her enough to maintain their silence.

She made a mistake, however, when she accused Frank, a new member, of being an alcoholic, after she saw his old pickup parked in front of the town's only bar one afternoon.

She emphatically told Frank (and several others) that everyone seeing it there would know what he was doing.

Frank a man of few words, stared at her for a moment and just turned and walked away. He didn't explain, defend or deny. He said nothing.

Later that evening, Frank quietly parked his pickup in front of Mildred's house... walked home... and left it there all night.

You gotta love Frank!

