



COVID-19 Economic Response Plan

FACT SHEET

March 2020

Fact Sheet 1: Income support for Individuals

Overview

The Cook Islands Government's economic response to the COVID-19 pandemic includes the following income support measures for individuals:

- School Closure Support payment of \$100 for each child for each fortnight that school holidays are extended.
- Electricity subsidy of 100 per cent for households on Rarotonga and Aitutaki for 3 months starting from the 19 March 2020 meter reading.
- One-off welfare payment of \$400 to old age pensioners, care givers and the infirm and destitute who are registered with the Ministry of Internal Affairs (INTAFF).
- Reduction in individual employee Cook Island Superannuation Fund (CINSF) contributions from 5 to 3 per cent for a 3-month period.
- One month of benefits at the minimum wage to be provided to all individuals who have become unemployed due to the impact of COVID-19.
- Employment Services scheme to assist individuals in finding new employment as soon as possible.

Estimated total cost

The estimated total cost of the individual income support measures is \$3.9 million over the next 3 months. This includes:

- \$1 million for the child benefit measure;
- \$1 million for the electricity subsidy;
- \$0.87 million for the one-off welfare payments;
- \$0.97 million for the unemployment initiative; and
- \$0.05 million for the Employment Service.



Timing and administration

School closure support payment

Objective

School closures are enforced in an attempt to curb the risk of contamination and exposure to COVID-19. This payment is to assist parents given the mandatory closure of schools.

About the additional child benefit

The school closure support is defined as an additional \$100 on top of the current \$50 for each beneficiary for every fortnight of school closure outside of the school holidays. This benefit is intended for every child between the ages of 0-16 years, including non–Cook Islander children. Current child benefit recipients will receive a payment of \$150 per fortnight, those not currently on the child benefit will receive a payment of \$100 per fortnight.

Payments will be administered by the Ministry of Internal Affairs on the 1st and 16th of every month that this measure is in place, with payments for new registration commencing from the next fortnight.

How to apply

No application is required for those children already receiving the child benefit.

The application process for those children who are not currently receiving child benefit is:

- Download the form “School Closure Support” from www.covid19.gov.ck or the INTAFF website www.intaff.gov.ck
- Complete, sign and attach the form, along with an e-copy of the passport of the child and one parent
- Provide a BCI bank account for the child or alternatively another bank account for child or parent
- Email all documents to intaff@cookislands.gov.ck or if you don't have an email, drop off a hard copy of the form and documents at INTAFF's Welfare and Employment Support Hub, located at Sinai Hall, Avarua.
- Note that office reception will be strictly limited, with support available on 29370.

If you have any queries about this measure please call INTAFF on 29370.

Electricity subsidy

Objective

Te Aponga Uira in Rarotonga and Te Mana Uira o Araura in Aitutaki are subsidising electricity bills to provide income support to their domestic customers to mitigate the economic impact of the COVID-19 crisis.

About the subsidy

The subsidy, which applies to all domestic electricity customers, will commence from the next meter reading from the 19 March 2020.

Monthly electricity bills will be 100 per cent discounted to all domestic customers on Rarotonga by Te Aponga Uira for a 3-month period, which will be reviewed every month.

Te Mana Uira o Araura will be providing a 100 per cent discount to all domestic customers on Aitutaki for a 3-month period, which will be reviewed every month.

How to apply

No application is required to access the subsidy. Customer bills will be adjusted by the two electricity companies.

One-off welfare payment

Objective

The objective of this measure is to provide additional income support to those individuals already registered for welfare payments. Not only are these individuals most vulnerable to health risks from the pandemic but are also likely to be highly exposed to the economic impacts.

About the welfare payment

A one-off welfare payment of \$400 will be made to all current individuals registered in the welfare system for the old age pension, care givers allowance and the infirm and destitute allowance.

People who are currently receiving a foreign pension and any new applicants for welfare will not qualify for this payment.

If you qualify for this payment under more than one category, for example as a pensioner and a caregiver, you will only be entitled to one payment of \$400.

Payments will be administered in April 2020 by the Ministry of Internal Affairs.

How to apply

No application is required to access the one-off payment.

Reduced CINSF contributions

Objective

Reductions in the mandatory CINSF contributions will temporarily increase employee's take home pay providing additional financial support for households during the COVID-19 crisis.

About the reduced contributions

Employee Cook Island Superannuation Fund (CINSF) contributions will be reduced from 5 to 3 per cent for a 3-month period between 1 April and 30 June 2020.

How to apply

You do not need to do anything to apply for this measure. Your employer will make the necessary changes to your fortnightly pay.

Unemployment benefits

Objective

The objective of this measure is to provide financial support to employees who have been terminated by their employer as a result of the COVID-19 pandemic.

About the unemployment benefit

Any individual aged 16 years or older (excluding students and self-employed) whose employment has been terminated since 1 March 2020 as a result of the COVID-19 pandemic is eligible for the unemployment benefit.

Eligible recipients will be paid \$266 per week for a period of 4 weeks. During this time, you will be required to work with INTAFF to find alternative work opportunities through their **Employment Services** initiative. If you find work during this period, you will no longer be eligible for the payment.

Recipients that are unsuccessful in securing new employment in 4 weeks will be placed on the Destitute Allowance.

This measure will commence from 1 April 2020, with payments administered by the Ministry of Internal Affairs. Payments will be made on the 1st and 16th of the month, starting from the date of application, if not prior to the date of final pay. If required, back payments can be made to the date of the final pay or at the earliest, to 1 April 2020.

PAYE will not be deducted from the unemployment benefit, nor will CINSF contributions, however it will need to be declared as income through the annual tax return process.

How to apply

The application process to access the unemployment benefit is:

- Download the “Unemployment Benefit” form from www.covid19.gov.ck or INTAFF website www.intaff.gov.ck
- Complete and sign the form
- Provide the following supporting documents:
 - valid identification document (passport/ driver’s license/ birth certificate)
 - RMD Number and proof of CINSF
 - letter of termination from employer dated from 1 March, or alternatively, get your employer to sign the application form
 - your bank account number.
- Email e-copies of all documents to intaff@cookislands.gov.ck or if you don’t have an email, drop off a hard copy of form and documents at the INTAFF’s Welfare and Employment Support Hub, located at Sinai Hall, Avarua.
- Note that office reception will be strictly limited, with support available on 29370.

If you have any queries about this measure please call INTAFF on 29370.

Employment Services

Objective

In addition to the unemployment benefit, the Ministry of Internal Affairs will assist any individual in finding new employment as soon as possible through the offering of Employment Services.

Eligibility

Any individual of working age, that is 16 years and above.

Use of the Employment Services is compulsory for all beneficiaries of the Unemployment benefit measure, while registration is voluntary for any other interested individual.

How to apply

No application is required for individuals who are on the Unemployment benefit scheme, these individuals will be automatically enrolled.

Individuals who are not on the Unemployment benefit scheme and wish to seek employment should:

- Download the “Employment services-demand” form from www.covid19.gov.ck or the INTAFF website www.intaff.gov.ck
- Complete and sign the form, attach any required supporting documents
- Email an e-copy of the form and all documents to intaff@cookislands.gov.ck or if you don't have email, drop off hard copies at INTAFF's Welfare and Employment Support Hub, located at Sinai Hall, Avarua.
- Office reception will be strictly limited. Telephone support available on 29630.

Employers that are seeking additional staff should:

- Download the “Employment services-offer” form from www.covid19.gov.ck or the INTAFF website www.intaff.gov.ck
- Complete and sign the form, attach any required supporting documents
- Email an e-copy of the form and all documents to intaff@cookislands.gov.ck or if you don't have email, drop off hard copies at INTAFF's Welfare and Employment Support Hub, located at Sinai Hall, Avarua.

Conditions

- The unemployment benefit measure is conditional on agreement for redeployment or training, if the opportunity is made available.
- Access to the employment services is free of charge
- To facilitate movement between employers for the purposes of the Employment Services scheme, immigration conditions for our migrant workers will be temporarily relaxed.

For further information contact

Natalie Cooke, Director
Economic Planning Division
Ministry of Finance and Economic Management
PO Box 120, Avarua, Rarotonga, Cook Islands

Telephone: +682 29511 ext. 8314

Email: natalie.cooke@cookislands.gov.ck

Website: www.mfem.gov.ck

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Fact Sheet 2: Financial support for Businesses

Overview

The Cook Islands Government's economic response to the COVID-19 pandemic includes the following financial support measures for businesses:

- Private sector wage subsidy at the minimum wage to all employers who are affected by COVID-19 for a period of up to 3 months.
- A further training subsidy at the minimum wage to support recognised training initiatives for a period of up to 3 months.
- Reduction in employer Cook Islands National Superannuation Fund (CINSF) contributions from 5 to 3 per cent for a 3-month period.
- Self-isolation support at the minimum wage for two weeks to assist eligible employees required to self-isolate by the Ministry of Health.
- Cash grants of up to \$15,000 to assist eligible businesses.
- Electricity subsidy of 60 per cent for all businesses on Rarotonga and 100 per cent subsidy for all businesses on Aitutaki, for 3 months starting from the 19 March 2020 meter reading.

Estimated total cost

The estimated total cost of the business support measures is \$33.2 million over the next 3 months. This includes:

- \$19.2 million for the private sector wage subsidy;
- \$3.4 million for upskilling personnel;
- \$1.9 million for the superannuation contribution reduction;
- \$2.3 million for the self-isolation payments;
- \$3.4 million for the cash grants; and
- \$3.0 million for the electricity subsidy.

Timing and administration

Wage subsidy

Objective

The wage subsidy measure is designed to ensure that employers to keep their staff on the payroll and to keep business going as best as possible under the current circumstances.

About the wage subsidy

An employee wage subsidy based on the minimum wage will be made available to eligible businesses over a 3-month period:

- \$266 per week for a full-time employee working 20 hours per week or more;
- \$133 per week for a part-time employee working between 5 and 19 hours per week.

The subsidy payments will be made monthly, with three payments covering a 3-month period, commencing on 30 March 2020, and ending on 30 June 2020. Total payments will be based on the number of staff employed by your business, and their hours worked, at the time of each payment.

Should you terminate an employee, or an employee leaves your employ, you will be required to declare this. If you continue to claim funds for employees that are no longer in your employ, you will be required to repay any overpayment.

Who can access the wage subsidy?

If you're a registered business and you have experienced a revenue decline as a result of the pandemic, you may qualify to get the COVID-19 wage subsidy.

Payments will be effective from the time that businesses can show that they have experienced a 30 per cent drop in revenue, with payments backdated to the beginning of the following month. For example, a businesses that can show a reduction in revenue of 30 per cent in March 2020, will be eligible for the subsidy from 30th March 2020. A business that does not show a decrease in revenue until the month of April 2020 will be eligible for the subsidy from 30th April 2020. In either case, the business will continue to receive the wage subsidy until 30th June 2020.

Who is eligible?

To qualify for this measure:

- Your business must be registered with the Revenue Management Division (Revenue Management) of the Ministry of Finance and Economic Management and CINSF and operating in the Cook Islands. If you are not currently registered you must register by 30 April 2020 and provide evidence that you were operating prior to 1 March 2020.
- Your employees must be legally working and currently living in the Cook Islands. Consideration may be given at a later stage, and on an individual basis for those migrant workers who are currently overseas and affected by the travel restrictions.
- Your business must have experienced a minimum 30 per cent decline in revenue over the period of a month when compared with the same month last year, and that decline should be related to

COVID-19. To verify this, you must lodge your VAT tax return for the period ended 31 March 2020.

- If you are not VAT registered or have been in business for less than 3 months you will need to provide documentation (e.g. bank statements, market registration) to enable your loss of income to be assessed.
- Businesses must complete a declaration form to allow assessment of business tax information held by Revenue Management for this purpose.

How to apply

The application process for this measure is as follows:

- The employer must login to their CINSF account from 1 April and apply for the wage subsidy online, providing all necessary information as instructed.
- Once verified, payment will be made directly to the employer's account.
- Employer to deduct PAYE and CINSF contributions and transfer net payments to employees.
- Employer to submit a declaration of wage subsidy through their CINSF account before the next payment is released. If additional employees have been taken on during the month, these should be added.

Employers are required to continue to pay their staff, at or above the minimum wage. If your employees are earning more than the minimum wage, you can continue to pay them at their normal wage rate, this payment is not required in addition, but is to ensure that you have the funds available to pay your workers.

You will be required to declare the number of employees still requiring the wage subsidy to allow for adjustments in future payments. If you have added new staff, your wage subsidy will increase accordingly and if you have reduced your staff, it will decrease. If you have workers that have been redeployed to other employers, you are not required to submit a request for the wage subsidy on their behalf, they will be paid via their new employer.

All applications for the wage subsidy will be assessed by Revenue Management. If you have queries please contact them by email at tax.info@cookislands.gov.ck and enter "wage subsidy" in the subject line. If you are unable to send an email, Revenue Management can be contacted on +682 29365.

Training subsidy to upskill workers

Objective

The objective of this measure is to encourage businesses to take advantage of what may be a slow time to upskill their workers and improve their productivity so that businesses are better able to respond when the crisis is over, and the economy begins to recover.

About the training subsidy

The training subsidy extends the wage subsidy for an additional 3 months to businesses that have already qualified for the wage subsidy and who provide official training for their employees.

This additional support will be paid from 1 July and cover a 3-month period to 30 September 2020.

The training subsidy will be paid at the same rate, and payment instalments as the wage subsidy. Course costs will be borne by the employer or employee where relevant.

All training courses must be endorsed or provided by an approved training entity and must run for a period of at least two months, at a minimum of 10 hours per week. Courses may include those provided through the Cook Islands Tertiary Training Institute, University of the South Pacific, and other courses offered by recognised official organisations, such as those offered by online institutions.

Businesses will be required to submit copies of a certificate of completion for all employees for which they have received the training subsidy.

All employees must be enrolled in training courses by 1 July 2020 and commence by 30 July 2020. If training has occurred prior to these dates, the payment will only be available from 1 July 2020, not prior.

How to apply

The application process for this measure is as follows:

- Employer to access their CINSF account, confirm the number of staff on a training program and upload proof of registration prior to 30 June 2020.
- Once the application is reviewed and approved, payment will be made directly to the employer's bank account.
- Employer to deduct PAYE and CINSF contributions and transfer net payments to employees.
- Employer to submit a declaration of employee training through their CINSF account every month to release the next payment.

Cash grants

Objective

The aim of the one-off cash grants is to provide an immediate cash injection to all registered businesses that are affected by the pandemic, to better enable businesses to keep operating during the crisis and improve their chances of getting back on their feet afterwards.

About the cash grants

The value of the grants are as follows

- \$3,000 for sole traders;
- \$5,000 for those businesses with a turnover less than \$300,000;
- \$10,000 for those businesses with a turnover between \$300,000 and \$5 million;
- \$15,000 for those registered businesses with a turnover greater than \$5 million.

The payment will be made as a one-off payment to each business that qualifies.

The cash scheme will be administered by the Revenue Management Division. Payments to eligible businesses will be made as soon as processed, after 1 April 2020.

Who is eligible?

To qualify:

- Your business must have been operating in the Cook Islands prior to 1 March 2020.
- Your business must be registered with Revenue Management and CINSF, if you are not currently registered you must register by 30 April 2020 and provide confirmation of business operations prior to 1 March 2020
- Your business must have experienced a minimum 30 per cent decline in revenue over the period of a month when compared with the same month last year, and that decline is related to COVID-19. To verify this you must lodge your VAT tax return for the period ended 31 March 2020.
- If you are not VAT registered or have been in business for less than 3 months you will need to provide documentation (e.g. bank statements, market registration) to enable your loss of income to be assessed.
- Businesses must complete a declaration form to allow assessment of business/tax information for this purpose.

How to apply

The application process for this measure is as follows:

- The employer must login to their CINSF account from 1 April and apply for the cash grant online, providing all necessary information as instructed.
- Eligibility will be assessed by Revenue Management.
- Once verified, payment will be made directly to the employer's account.

Reduced employer CINSF contributions

Objective

Reductions in the mandatory employer CINSF contributions will temporarily provide additional financial support for businesses during the COVID-19 crisis. This is a complementary measure to the same reduction being applied for employee CINSF contributions.

About the reduced contributions

A reduction in the employer CINSF compulsory contribution rate from 5 to 3 per cent will be available for all employers and members of the Cook Islands National Superannuation Fund.

All employers registered with CINSF are expected to make the necessary payroll changes if they choose to reduce their contributions to the new compulsory rate.

This measure will be in place from 01 April 2020 until 30 June 2020, at which point it will be reviewed.

How to apply

Employers will be responsible for making the necessary adjustments through their CINSF accounts for their contribution and that of their employees.

Self-isolation payments

Objective

The COVID-19 self-isolation payment is aimed at supporting those businesses covering absences due to self-isolation. In prevention of a pandemic outbreak, it is important to encourage workers to respect self-isolation instructions without worrying about loss of income.

About the self-isolation payment

Employers must apply for this support through the CINSF system on behalf of their workers, similar to the system in place for the wage subsidy. Those who are self-employed will be able to apply for themselves.

The self-isolation support does not impact on an employee's accumulated leave entitlements, which should be maintained at the same level as that prior to the self-isolation and should be paid out at the current rate of pay.

Who is eligible?

The self-isolation support is a separate entitlement of a maximum period of 14 days at a time, at the minimum wage. It is possible that the same employee may have to self-isolate more than once throughout this pandemic, as such, the support can be requested as often as needed.

This support is available to all workers in the Cook Islands. Their employer can request this support to cover self-isolation as defined under the public health guidelines and the employee is:

- not sick, cannot perform work remotely and has been advised by the Ministry of Health to self-isolate;
- not sick but has to care for dependents who are required to self-isolate or who are sick with COVID-19.
- sick with COVID-19.

In cases where the affected employee being advised to self-isolate but can perform work remotely, they should be paid as per their usual rate of pay in agreement with their employer.

The self-isolation support is not available to employers who are already on the wage subsidy.

How to apply

The application process for this measure is as follows:

- The employer must login to their CINSF account from 30 April and apply for the payment online, providing all necessary information as instructed.
- Eligibility will be assessed by the Ministry of Internal Affairs (INTAFF).
- Once verified, payment will be made directly to the employer's account.

If you have any queries about this measure please call INTAFF on 29370.

Electricity subsidy

Objective

Te Aponga Uira in Rarotonga and Te Mana Uira o Araura in Aitutaki are subsidising electricity bills to provide cashflow support to their business customers to mitigate the economic impact of the COVID-19 pandemic.

About the subsidy

The subsidy, which applies to all business electricity customers, will commence from the meter reading following 19 March 2020.

Monthly electricity bills will be 60 per cent subsidised for business customers in Rarotonga by Te Aponga Uira and 100 per cent subsidised in Aitutaki by Te Mana Uira O Araura.

How to apply

No application is required to access the subsidy. Customer bills will be adjusted by the two electricity companies.

For further information contact

Natalie Cooke, Director
Economic Planning Division
Ministry of Finance and Economic Management
PO Box 120, Avarua, Rarotonga, Cook Islands

Telephone: +682 29511 ext. 8314

Email: natalie.cooke@cookislands.gov.ck

Website: www.mfem.gov.ck

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Fact Sheet 3: Tax support for Individuals & Businesses

Overview

The Cook Islands Government's economic response to the COVID-19 pandemic includes the following tax support measures for individuals and businesses:

- Income tax credit of \$2,000 for short-term accommodation providers with up to 10 beds.
- Provisional tax adjustments:
 - businesses and individuals can re-estimate their provisional tax;
 - early refunds where provisional tax has been overpaid;
 - the provisional tax threshold increased from \$2,000 to \$5,000.
- Tax relief through payment instalment arrangements and serious financial hardship measures.

Estimated total cost

The estimated total cost of the tax support measures is \$2.2 million. This includes:

- \$0.4 million for the income tax credit for small accommodation providers;
- \$1.8 million provisional tax adjustments.

Timing and administration

Income tax credit for short-term accommodation providers

Objective

Short-term accommodation providers are an important part of the Cook Islands tourism industry. To assist these providers, an income tax credit of \$2,000 is available for short-term accommodation providers with up to 10 beds.

About the income tax credit

An income tax credit will be provided to all registered short-term accommodation providers with up to 10 beds. The maximum tax credit that any one short-term accommodation provider can receive is \$2,000. This measure will be implemented by the Revenue Management Division (“Revenue Management”) of the Ministry of Finance and Economic Management.

How to qualify

- Your business must be registered with Revenue Management and operating in the Cook Islands.
- Unregistered short-term accommodation providers must register with Revenue Management before 30 April 2020.
- Your short-term accommodation facilities can have up to a maximum of 10 beds.

How to apply

You will apply for this tax credit by signing a declaration confirming that you meet the qualifying criteria. This declaration will form part of your 2020 income tax return.

If you have any queries about this measure please contact Revenue Management by email at tax.info@cookislands.gov.ck and enter “Income tax credit for small short-term accommodation providers” in the subject line. If you are unable to send an email Revenue Management can be contacted on +682 29365.

Provisional tax adjustments

Objective

The objective of this measure is to provide financial assistance through refunds of provisional tax overpayments and through an increase in the provisional tax threshold to assist with cash flow.

About the estimation or re-estimation of provisional tax

Some taxpayers provided and paid their provisional tax estimates to Revenue Management before the onset of the COVID-19 pandemic. For this reason your earnings have may have been overestimated. If your circumstances have changed due to COVID-19 (novel coronavirus), you may be able to make an estimate or re-estimate of provisional tax. We can also arrange early refunds if provisional tax has been overpaid.

How to apply

- Complete the application form which is contained on the Revenue Management’s website (mfem.gov.ck/rmd-tax).
- Send the completed application form to Revenue Management by email at tax.info@cookislands.gov.ck with the subject line “Estimation / re-estimation of provisional tax”.

Queries can be sent to Revenue Management at tax.info@cookislands.gov.ck. Note that telephone support on +682 29365 will be strictly limited over the next few months.

About the increase in the provisional tax threshold

To provide additional relief, the threshold for provisional tax has been increased from \$2,000 to \$5,000. This measure will be implemented by Revenue Management. This applies to provisional tax for the 2020 and subsequent tax years.

If you have previously been assessed and your provisional tax payable for the 2020 tax year is between \$2,000 and \$5,000 this will automatically be reassessed by Revenue Management.

If you have paid provisional tax relating to the 2020 tax year but are no longer liable for provisional tax, refunds of the amount paid can be arranged.

How to apply

If you think you may be entitled to a refund of provisional tax paid for the 2020 tax year as a result of the increase in the provisional tax threshold, please contact Revenue Management by email at tax.info@cookislands.gov.ck with the subject line "Provisional tax refund".

Queries can be sent to Revenue Management at tax.info@cookislands.gov.ck. Note that telephone support on +682 29365 will be strictly limited over the next few months.

Tax payment relief

Objective

The objective of this measure is to provide case-by-case tax relief to a taxpayer facing serious hardship or experiencing cash flow issues due to a down turn in business related to COVID-19.

About the tax payment relief

- If you are having difficulty paying outstanding tax Revenue Management can help set up a temporary payment installment arrangement or adjustment of a current payment installment arrangement.
- In some circumstances a taxpayer's tax debt is written off due to serious financial hardship. Tax losses carried forward will be reduced in proportion to any amount written off.

How to arrange or alter an existing payment installment arrangement

- Complete the payment installment arrangement application which can be obtained from Revenue Management's website (mfem.gov.ck/rmd-tax).
- Send the completed application form to Revenue Management by email at tax.info@cookislands.gov.ck with the subject line "Installment arrangement".

How to apply for a serious financial hardship write-off

- Complete the serious financial hardship application form which is contained on the Revenue Management's website (mfem.gov.ck/rmd-tax).
- Send the completed hardship application form to Revenue Management by email at tax.info@cookislands.gov.ck with the subject line "Serious financial hardship application".

Any queries can be sent to Revenue Management at tax.info@cookislands.gov.ck. Note that telephone support on +682 29365 will be strictly limited over the next few months.

For further information contact

Natalie Cooke, Director
Economic Planning Division
Ministry of Finance and Economic Management
PO Box 120, Avarua, Rarotonga, Cook Islands

Telephone: +682 29511 ext. 8314

Email: natalie.cooke@cookislands.gov.ck

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