

# CLOSE TO HOME

HOLIDAY HOMES

HOLIDAY HOMES  
INVESTMENTS  
MOTELS

Kaikōura | Hanmer Springs | Mt Lyford



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[www.closehome.co.nz](http://www.closehome.co.nz)  
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## EXPERT MANAGEMENT

Choosing the right property manager is a significant decision. You are not simply appointing a service provider, you are trusting someone with your asset, your income, and often a home that holds personal value. At Close to Home, our role is to protect your property, optimise its performance, and remove the stress that can come with short-term letting.

## WHY OWNERS CHOOSE CLOSE TO HOME

We combine modern pricing technology with hands-on, owner-focused management. Every property is actively overseen by people who understand your market and your goals.

Emily, Hayden + the Team at CLOSE TO HOME

# CLOSE TO HOME



## **What it feels like to work with us**

Once your property is under our care, you get your time back. We manage the entire guest journey from start to end, while keeping you informed without overwhelming you.

## **How we look after your home**

Your property is inspected and professionally cleaned after every guest stay. Any issues are identified early and resolved promptly.

## **Protecting your asset**

Guests are screened and access is controlled to protect the long-term condition of your property.

## **Maximising your income responsibly**

We use dynamic pricing supported by market data and human input to balance occupancy and nightly rates without compromising quality.

## **More freedom, less noise**

Our role is to remove friction from your life. Fewer messages, fewer interruptions, fewer decisions to make. In return, you gain clarity, consistency, and a property that performs in the background while you focus on what matters most

## **Next steps**

We'd love to discuss whether Close to Home is the right fit for your property. Sing out with your questions!



# OUR PROPERTY MANAGEMENT SERVICES: WHAT WE HANDLE FOR YOU

**Bookings & Guest Management.**  
**Pricing & Revenue Optimisation.**  
**Marketing & Distribution.**  
**Cleaning, Linen & Presentation.**  
**Inspections & Maintenance.**

## **Bookings & Guest Management**

- Guest enquiries handled seven days a week
- Screening and verification of guests where required
- Management of bookings, modifications and cancellations
- Guest communication before, during, and after stays
- Secure handling and tracking of guest payments

## **Pricing & Revenue Optimisation**

- Dynamic pricing based on seasonality, demand, and local events
- AI-supported pricing tools with human review
- Regular price strategy review to maximise responsible returns



### Marketing & Distribution

- Listing on the Close to Home website
- Distribution across major booking platforms including Airbnb, Booking.com, and VRBO
- Channel management to prevent double bookings
- Listing optimisation and ongoing performance review

### Cleaning, Linen & Presentation

- Professional cleaning completed after every stay
- Linen laundering and management
- Restocking of guest consumables
- Presentation standards maintained

### Inspections & Maintenance

- Post-stay inspections after each booking
- Maintenance issues identified and documented
- General grounds maintenance handled\*
- Contractor coordination for larger works (with owner approval)\*

### OWNER SUPPORT & REPORTING

- SECURE ACCESS TO THE OWNER PORTAL.
- MONTHLY STATEMENTS AND REPORTING.
- ABILITY TO BLOCK DATES FOR PERSONAL USE WITH NO COMMISSION CHARGED.
- IRD MARKETPLACE TAX RULES - WE MANAGE REQUIRED DEDUCTIONS.
- CLEAR & RESPONSIVE COMMUNICATION.



# IMPLEMENTATION PLAN



## **1. Have a chat**

Call us to discuss if short term letting is right for you. Book a time for our team to view your property. Close to Home completes a viewing.

## **2. Contract Review**

Owner reviews, provides questions, approves, and signs contract. A confirmed 'GO LIVE' date is provided.

## **4. Property Set up**

Close to Home conducts a detailed listing inspection and gathers information for the guest manual, supplies, along with our systems and process set up. Photos are booked and taken prior to 'go live date'.

## **5. Listing creation**

We set up your listings for optimal performance on all our partner OTAs (online travel agency's) and Close To Home site.

## **6. Go Live**

We launch your property and you start benefiting from our comprehensive management approach.

# OWNER TESTIMONIALS



## Jessica - Hanmer Springs

I've been thrilled with the service I've received managing our holiday home. From day one, the team has been professional, responsive, and incredibly attentive. They handle everything seamlessly; communication, bookings and cleaning coordination, which gives me complete peace of mind knowing my property is in safe hands



## Christine - Mt Lyford

I have been working with Close to Home for the last two years.

At no time have I had any reason to be disappointed.

Any queries I have had are responded to efficiently and quickly, even when I didn't mean to send them at random times!!

I look forward to continuing our partnership and hope they continue to be successful.



## Sarah - Kaikōura

We listed our property as a holiday home with Close to Home in April 2025. Since then we have been very pleased with the service we have received, the staff are very friendly and helpful, and the house is frequently rented. We are notified of any issues and any repairs required are taken care of immediately. We are extremely happy with our experience so far and would highly recommend using Close to Home.

# FAQ

Renting your property as a holiday home/short term let is not a one size fits all. You need to assess what your looking to achieve and whether short term letting is the correct decision to meet your personal or business needs.

## 1. Is my property suitable for short-term letting?

We'll assess location, demand, seasonality, competition, access, parking, amenities, and your goals (income vs personal use). If the numbers don't stack up, we'll let you know that short-term letting isn't right for every home

## 2. How long does it take to go live?

We can have a listing live within one week of receiving a signed contract.

## 3. Do I need council consent or resource consent?

We advise that you get in touch with your local council to find out more about your local requirements. It depends on your specific zoning amongst other factors.

## 4. How do you set nightly rates?

We use dynamic pricing principles (demand, seasonality, events, lead time, day-of-week, competitor sets), plus local knowledge.

Our goal is to maximise responsible returns, not just occupancy.

## 5. Do you discount to fill the calendar?

We optimise for profitable occupancy, not just occupancy. Discounts (last-minute, long-stay, repeat guest, trade) are used strategically.

## 6. Where will my property be advertised?

Close to Home website, Airbnb, Booking.com, VRBO, BookaBach, HomeAway, Google Vacation Rentals, Expedia + other distribution channels. Channels we list on can change from time to time. We actively manage channel syncing to prevent double bookings.

# HOLIDAY HOMES



### 7. Can I use my property?

Yes. You may block out dates via the Owner Portal at any time. No commission is charged on owner stays.

### 8. Are there cleaning charges for owner stays?

Yes. Owner stays are charged at time and cost. Owner Clean Pricing: \$16.50 + GST per bed & \$35 + GST per cleaner hour. Consumables are not charged. This ensures the property is returned to guest-ready standard. Owners are also welcome to complete a clean and utilise our linen for beds.\*

### 9. How often do I get paid?

You will be paid monthly on the 15<sup>th</sup> of the following month.

### 10. Are there property sign up fees?

No we do not charge a sign up fee and we cover the cost of your photos. If you would like lifestyle images with 'talent' added, there is a charge of \$150.



### 11. What will my statement show?

Your Owner statement is issued as a tax invoice through our property management system.

Each statement includes:

Reservation breakdown and other charges (If applicable) e.g. rubbish and an accounting summary.

*GST Registered Owners:*

Statements separate GST on income and expenses to support your GST return. GST paid on your behalf.

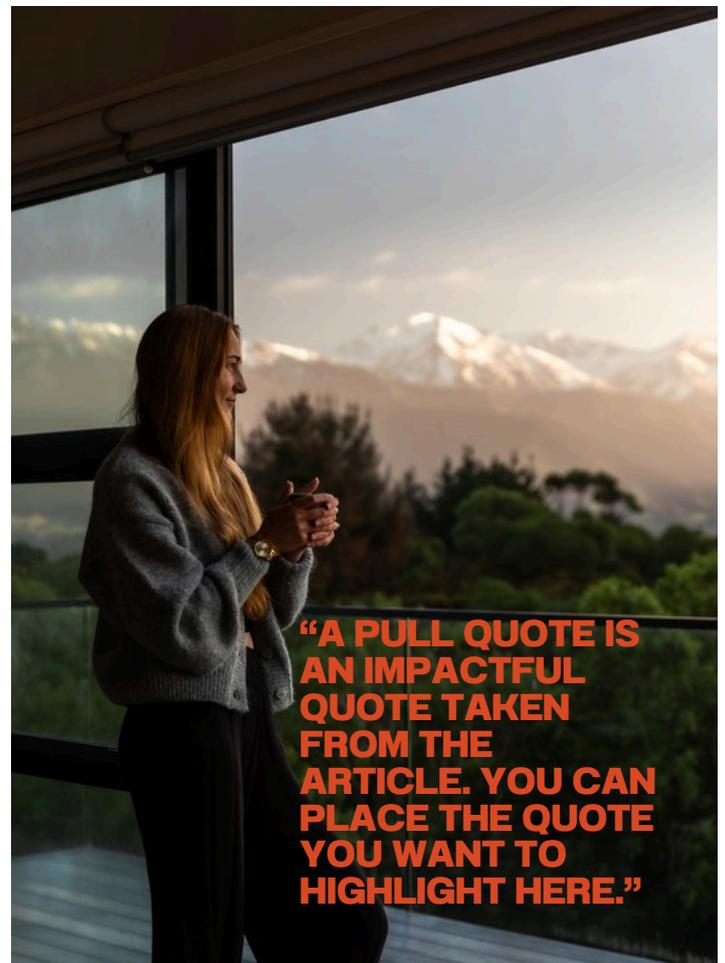
*Non-GST Registered Owners:*

Statements reflect marketplace GST deductions and flat-rate credits where applicable.

### 12. What about GST and marketplace tax?

Close to Home manages required marketplace GST deductions in accordance with IRD rules.

Please consult your accountant for personal tax advice, and refer to the attached GST fact sheet.



**13. What maintenance authority do you have?**

We handle minor maintenance promptly.  
Seek owner approval for larger works.  
Act immediately in emergencies to protect the asset or guest experience.  
You are informed of non-urgent expenditure requiring approval.

**14. What insurance do I need?**

You should notify your insurer that the property is used for short-term letting and confirm adequate building, contents, and liability cover.  
We can recommend brokers if required.

**15. What if I want to sell my property?**

You may: continue hosting during sale (if desired) and we will work with your agent for viewings.  
Exit terms are governed by your Management Agreement.

**16. Can I choose how often I use the property?**

Yes, some owners “block school holidays”, others only use off-peak.

**17. Do you manage minimum night stays?**

Yes, minimum nights change by season and demand (e.g., longer minimums over peak periods).

**18. How are cleaning fees charged?**

We charge a service fee per booking which is paid by the guest in addition to the nightly rate. This is retained by Close to Home and this covers cleaning, linen and consumables.

**19. Can I leave personal items at the property?**

Yes, but we recommend a locked owner cupboard for personal belongings to prevent guest use.

\*Contact us for further information

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+64 27 338 2083

[www.closetohome.co.nz](http://www.closetohome.co.nz)

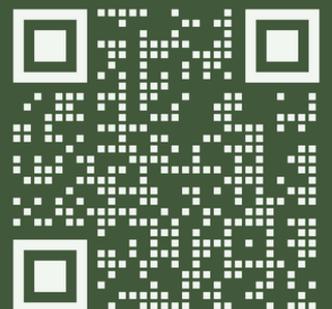


# CLOSE TO HOME

## HOLIDAY HOMES

[www.closehome.co.nz](http://www.closehome.co.nz)

Kaikōura | Hanmer Springs | Mt Lyford



## Close To Home Limited - Terms and Conditions

Unless otherwise agreed in writing, all dealings between Close to Home Ltd (NZBN 9256345) and any person, firm, company or customer requiring Close to Home services are subject to the following terms and conditions (as amended or varied from time to time) (**Terms**).

Please ensure that you read and understand these terms prior to committing to any of our services. The owner should understand that by agreeing and purchasing our services, the owner agrees to be bound by Close to Home Terms.

### Definitions

#### For the purpose of these Terms and Conditions:

- **CTH, we or our:** Means Close to Home Limited.
- **Consumables:** includes tea, coffee, sugar, oil, toilet paper, dish/washing powder, rubbish bags, basic cleaning products, soap, shampoo, body wash (Excluding council rated bags). Items not included in the service fee, include but are not limited to: Batteries, smoke alarms, rodent baits, insect sprays, dumping of rubbish and LPG.
- **Owner(s):** Means you as the landowner/property owner of the applicable property.
- **OTA:** Means any Online Travel Agency (e.g Airbnb, Booking.com etc).
- **Owner Portal:** The Owner shall have access to an online portal for their property, which is managed and updated by CTH with all relevant property information.
- **Service Fee:** A Service Fee will be chargeable through an OTA, which includes cleaning, linen, consumables and cleaning products.

#### CTH management service includes the following (Services):

- Displaying your property with OTAs.
- Management of guest reservations for the property, co-ordinating and managing guest bookings, including all communications, deposits, final payments, and any modifications to bookings.
- Communication with OTA platforms.
- Preparation of guest manuals, property signage, and relevant local information related to the property.
- Organising regular property inspections, arranging cleaning services, and scheduling deep cleaning if necessary.
- Access to your owners portal.
- Providing owner statements.
- Pricing optimization and dynamic pricing.
- Property servicing - Including changing of Linen, consumables and cleaning between guest visits.

## 1. Authority:

- 1.1. Each party warrants they have sufficient authority to enter into an Agreement with CTH, including the Owner's authority to provide the property for the applicable services.

## 2. Bookings:

- 2.1. CTH agrees to respond to all enquiries and to manage and confirm all bookings in a professional manner.
- 2.2. CTH will be responsible for collecting all rental revenue. All revenue will be deposited into the CTH bank account and then forwarded to the nominated bank account of the Owner(s) on the agreed payout date of the month following the rental period, after deducting any relevant charges such as commission, cleaning expenses, general expenses, and management fees. (refer to schedule 1)
- 2.3. Owner statements will be emailed to owners on the date of payment.
- 2.4. All bookings approved by CTH are considered a binding agreement with the OTA, property owners cannot cancel or modify them under these Terms. If a property owner needs to change a confirmed booking, CTH will provide its best endeavours to find alternative accommodation for the guest.
- 2.5. There is a \$250+GST administrative fee charged to the owner for all bookings (each booking) that needs to be cancelled or moved. Additionally, any external fees charged to CTH by an OTA or related entity, including but not limited to, penalties will be passed on to the owner. These fees are subject to the terms and conditions of the OTA or other entity, and these fees may change without notice

## 3. Commissions:

- 3.1. Commission is charged at the agreed rate on all revenue received by CTH after OTA, Payment fees and Service fee deductions, in addition to any other applicable deductions. Refer to below rates and schedule 2 for more information.
- 3.2. OTA commissions are deducted as follows;  
Airbnb: 15.5% including payment processing fee Inc GST.  
Booking.com: 12% + 2.2% payment fee (14.2%) inc GST.  
VRBO: 12% + GST  
Other: varies depending on channel.
- 3.3. CTH direct bookings do not incur any extra commission charges to the owner, any payment proceeding fees for direct booking are charged to the guest in addition to the nightly rate.
- 3.4. Rates shown are correct at time of entry but can change without notice. Any changes will be added/deducted from the Owners' statement as required.

**4. GST:**

- 4.1. Non GST registered - Owners are required to pay GST at a rate of 15% which is deducted from the Owner's payment by CTH, the Owner will then receive a 'Flat rate credit of 8.5% paid back out in your monthly statement.
- 4.2. GST registered - Owners are required to pay the full 15%, the amount will be deducted from your monthly statement and paid prior to the Owner receiving payment. The Owner will still be able to claim on expenses, service fee, CTH commission.
- 4.3. See attached IRD summary on 'Marketplace' rules for short-term letting.
- 4.4. CTH pays owners GST on their behalf inline with online market place rules.

**5. Guest refunds:**

- 5.1. CTH reserves the right to issue guest refunds when it believes doing so is necessary for a positive guest experience or review scores.

**6. Private bookings:**

- 6.1. Property owners can access the owner portal or contact CTH to manage their private bookings or block specific dates for personal use. No commission will be charged for these bookings. If a property owner has made a personal booking and would like CTH to arrange cleaning after their stay, they must confirm this with CTH management by 10am the day prior to check out.
- 6.2. Owners are required to arrive and depart inline with standard check in/check out times, 3pm and 10am respectively, unless otherwise agreed to allow time for CTH to complete servicing of any back to back bookings.
- 6.3. CTH will inspect the 'owners' clean to make sure it meets the CTH standards. If additional cleaning or dressing is required three (3) times after the owner stays, CTH will complete future cleans at the noted service rate.
- 6.4. Property owners are prohibited from advertising or booking their properties for monetary gain directly, either through private arrangements or via any OTA without the written consent of CTH.

**7. Occupancy & Rates:**

- 7.1. CTH will utilise the appropriate channels to enhance property occupancy, however CTH cannot guarantee bookings throughout the entire year, or guarantee any specific occupancy rate.

**8. Term and Automatic Extension for Advance Bookings:**

- 8.1. Initial Term: This Agreement shall commence on the date noted in schedule 1.
- 8.2. Advance Booking Authorisation: CTH is authorised to accept guest bookings up to 365 days in advance of the current date, even if such bookings extend beyond the Initial term or any subsequent renewal term, unless the Owner provides written notice to the contrary as specified in 8.3, 8.4, 8.5 & 8.6 below.
- 8.3. Automatic Extension: To honour all accepted advance bookings, the agreement shall automatically extend beyond the Initial term or any renewal term until the

completion of all guest stays that are booked as of the termination date. This automatic extension ensures that all obligations related to such bookings are fulfilled under the terms of the parties' agreement.

- 8.4. **Owner's Right to Limit Advance Bookings:** If the Owner wishes to restrict Close to Home from accepting bookings that extend beyond the Initial Term or any Renewal Term, the Owner must provide written notice to CTH at least the amount of days the advanced booking can be taken (refer to schedule 1) prior to the end of the current term. Upon receipt of such notice, CTH will adjust the booking calendar accordingly to prevent reservations beyond the specified period, alternatively an owner can opt out of automatic extensions by providing written notice to CTH.
- 8.5. **Termination and Existing Bookings:** In the event either party provides notice of termination per the terms of this Agreement, CTH shall cease accepting bookings that would commence after the termination date. However, all bookings confirmed prior to the notice of termination shall be honoured, and this Agreement shall remain in effect solely for the purpose of fulfilling those bookings.
- 8.6. **Modification of Advance Booking Period:** The 365 day advance booking period specified herein may be modified by mutual written agreement of both parties. The current days in advance are noted in schedule 1.

## **9. Property Standards:**

- 9.1. Properties must adhere to CTH standards for furnishing, maintenance, household provisions, and health and safety. CTH will collaborate with the owner(s) to ensure that the property meets these standards before listing.
- 9.2. CTH reserves the right to discontinue hosting services and remove the owner's property from all OTA and listing platforms if the standards set by CTH are not met.
- 9.3. Any costs related to the delisting of a property due to unmet standards will be the responsibility of the Owner. This includes but is not limited to, cancellation fees, disestablishment fees, legal fees, and any other associated costs.
- 9.4. CTH will provide the owner with two days' written notice to address any previously raised issues before delisting their property.

## **10. Service Fee:**

- 10.1. CTH will charge a service fee for every booking. This fee is charged to the guest in addition to the base nightly rate. This fee is property specific.
- 10.2. CTH does not charge any commission on the service fee.
- 10.3. CTH will charge an additional 25% on the service fee amount to owners when servicing must be completed on a public holiday to allow for public holiday pay rate requirements. Occasionally we can defer public holiday cleans to the next standard working day.
- 10.4.

**11. Bedding/linen:**

- 11.1. The owner will provide labelled bedding linen (excluding sheets/pillowcases/towels), including spare duvets, water proof mattress protectors, and pillow protectors. CTH reserves the right to request additional linen from the owner if required.
- 11.2. CTH will launder all owner supplied linen above as required.

**12. Inspection and cleaning:**

- 12.1. Cleaners may occasionally need to spend extra time beyond the standard cleaning service to address areas that accumulate dirt over time. These areas may include dust on light shades, behind bedroom furniture, mold build-up on bathroom ceilings, grease in ovens, de-icing freezers, window drainage tracks. This additional cleaning helps uphold the property's overall cleanliness. Extra cleaning will be charged at the standard per hour rate noted in schedule 1.
- 12.2. Should the Owner need to cancel or reschedule the cleaning service, Owners will be required to notify us at least 24 hours before.
- 12.3. If 24 hours notice is not provided, we will be required to charge a call out fee equivalent to 1 hour.

**13. Additional cleaning charges:**

- 13.1. If additional cleaning beyond the standard service is required due to guest actions, such as excessive mess, bodily fluid accidents (e.g., wetting the bed requiring the mattress to be dried and reinstalled), or misuse of the property, extra charges will apply.
- 13.2. Whenever possible, these costs will be charged to the guest. However, if recovery from the guest is unsuccessful, the Owner will be responsible for the additional cleaning fees.

**14. Rubbish and recycling:**

- 14.1. The Owner agrees for CTH to organise the removal and disposal of waste, either by CTH staff or via a third party contractor at the owners expense.
- 14.2. CTH offers a recycling programme that Owners may opt into, should the Owner wish for any waste to be recycled then a request in writing must be made to CTH.

**15. Promotions:**

- 15.1. CTH engages in marketing activities directly and with third parties. This can include promotional discounts, special rebates, group rates, repeat discounts, multi night discounts, trade rates among other marketing initiatives. The Owners agree to take part in ALL CTH marketing activities excluding 'Giveaways'(15.2) and Donations(15.3) below.
- 15.2. Giveaways: CTH completes additional marketing in the form of giveaways. This can include 1-2 free nights accommodation if potential guests enter a competition or other such promotion. Promotions can be completed in partnership with other

companies and organisations. CTH covers the service charge of a giveaway, while the owner does not receive any revenue for a giveaway.

- 15.3. Donations: CTH are approached from time to time by organisations like 'make a wish'. We provide 1-2 nights accommodation for these families/individuals as a gift to fulfill a wish or to assist a deserving family/person. This may not be used for marketing or advertising CTH or your property. It is purely to give back. CTH covers the service charge of a giveaway and we often meet and greet these guests and provide them with a gift basket etc. The owner will not receive any revenue for a donation. Nights offered are outside of peak/public holiday dates.
- 15.4. The Owner may opt out of 'Giveaway' or 'Donations' in schedule 1 but may not opt out of 15.1.
- 16. Keys:**
- 16.1. The Owner must provide CTH with two sets of keys for all lockable doors and windows. One set will be used for guest access, while the second set will be kept as a spare.
- 16.2. Lockbox codes are routinely changed every 3-9 months, not between each guest. Close To Home will provide the owner a lock box if required.
- 17. Stock takes:**
- 17.1. CTH does not conduct inventory checks of Owner belongings between guest stays, including kitchenware, glassware, board games, and similar items.
- 17.2. If anything is noticed missing between guests, CTH will notify the Owner but makes no guarantee the item or cost can be recovered from the guest.
- 18. Important & Personal items:**
- 18.1. We recommend that owners remove any sentimental or personal items they would not want to be lost or damaged.
- 18.2. The owner agrees to indemnify CTH from all claims in contract, legislation or for any loss, damage to property or personal injury to third parties and/or the owner of the goods in the property.
- 19. Heating:**
- 19.1. If the property has a log burner or similar heating device, the owner must provide a metal bucket for ashes, as well as fire tools and a brush/shovel. A designated dumping location for ashes must also be provided on the property.
- 20. Call Outs:**
- 20.1. CTH will make every effort to resolve guest issues via phone before sending someone to the property. If a call-out is necessary due to a fault on the part of CTH, we will cover the costs. However, if it is due to owner error, such as failing to leave the correct linens for a guest's arrival after an owner clean, CTH will charge this to the owner at a standard rate per hour for any CTH staffing call

outs, with a minimum charge of one hour.

**21. Safety measures:**

- 21.1. The following items must be included within the owners property by the owner
- Smoke alarms that comply with New Zealand Fire Service Standards
  - A dry powder all-purpose fire extinguisher in the kitchen
  - A first aid kit
  - A torch
- 21.2. For rural areas (e.g. Mt Lyford) where power cuts are frequent, a power outage kit is required - this is to include a gas cooker = spare gas, lighter, additional torch + spare batteries.

**22. Theft or Damage:**

- 22.1. In the event of theft or damage caused by a guest, CTH will make every effort to recover any financial costs from the responsible party. If the situation cannot be resolved with the guest, CTH will not be held responsible for any losses incurred. It is the Owner's responsibility to maintain appropriate insurance coverage to protect against such incidents.

**23. Insurance:**

- 23.1. The Owner must ensure that the property and its contents are fully insured with coverage that is appropriate for its use as a short-term rental.
- 23.2. CTH is not liable for any damage to the property or its contents, whether directly or indirectly, nor for any consequential damages or losses. This includes but is not limited to, any claims made by guests or their property, as well as any loss of

**24. Maintenance and repairs:**

- 24.1. Maintenance costs are not included in the property management commission. The Owner agrees to allow CTH to organise any necessary maintenance if the cost is less than \$200 (excluding GST). If the estimated maintenance cost exceeds \$200 (excluding GST), CTH will consult with the Owner before proceeding.
- 24.2. Subcontracted services will be paid on behalf of the Owner, and the invoice will be included in the owner's monthly statement.
- 24.3. In emergencies or situations that may impact guest experience, we will reach out to contact the owner(s) before arranging any necessary work. However, if the property owner cannot be reached, CTH reserves the right to carry out works or temporary repairs or other such works exceeding \$200 (excluding GST) if it is essential for maintaining the guest's experience.

**25. Lawn-mowing and gardening:**

- 25.1. Regular lawn mowing and gardening shall be organised by the Owner or CTH if the owner chooses CTH to manage these. If these standards are not maintained,

CTH will charge for the costs needed to meet the required standard.

**26. Indemnification:**

- 26.1. Owners agree to fully indemnify CTH for any loss or damage you may suffer. Including in contract, equity, statute, regulation or otherwise including but not limited to economic loss, loss of turnover, loss of profits, loss of business or loss of goodwill. Whether direct or consequential as a result of an owner breach of the Terms we have granted to an owner, or any third party use of any content created by the owner.
- 26.2. The owner agrees to indemnify and hold harmless Close to Home, our affiliates and any representative of ours, or anyone else using the Services, of all claims, liabilities, judgements, awards, injuries, damages, losses, costs, fees, or expenses (including lawyer's fees) that arise directly or indirectly from: An owner's failure to comply with these Terms; an owners use of our Services; and an owner's actions that knowingly affect the services
- 26.3. At our discretion we reserve the right but not obligated to, at our own expense assume any defence of a matter otherwise subject to an indemnification from an owner.
- 26.4. We have no obligation to defend or indemnify an owner in any way, including but not limited to your use of our Services or any person or entity becoming aware of an owner's use of our Services at any time.
- 26.5. For avoidance of doubt an owner's indemnification obligations survive the termination of these Terms.

**27. Force Majeure:**

- 27.1. Neither party will be held liable for any delays or failures in performing any part of this agreement due to circumstances beyond their reasonable control. Such circumstances may include natural disasters, government actions (excluding terms set under licenses or consents), or technological failures.

**28. Licences/consents:**

- 28.1. The Owner confirms that they are the legal owner(s) of the property and they also confirm that the property complies with all regional and local laws and regulations, including those related to health and safety. If the Owners do not possess the necessary usage rights but choose to continue using CTH's service, they accept full responsibility for any liabilities incurred, proceeding at their own risk.
- 28.2. If CTH is directed by a third party to cease operations at a property due to non-compliance with the stated Terms, a notice to remedy the situation will be issued to the Owner. Furthermore, any costs arising from failure to meet these requirements, including but not limited to cancellation fees, disestablishment fees, legal fees, and any other related expenses, will be the responsibility of the Owner.

28.3. In the event an owner informs CTH that they must stop operations for compliance reasons, the same conditions as 28.2 will apply.

**29. Amendments:**

29.1. CTH reserves the right to update these Terms at any time to reflect changes in operational requirements, compliance with new laws or regulations, industry standards, or to address any oversights. The Owner will be notified of any updates, and continued use of CTH's services after notification constitutes acceptance of the revised terms.

**30. Limitation of Liability:**

30.1. CTH's liability under this agreement is limited to the fees paid by the Owner within a 12-month term.

**31. Termination of this agreement:**

31.1. Either party may terminate the Agreement by providing written notice three months in advance. During the notice period, the property must remain available for bookings, and all existing bookings must be honoured. Confirmed bookings that extend beyond the notice period will be handled according to clause 2. of these Terms.

**32. Fixed Term Contracts:**

32.1. Fixed-term contracts automatically renew for the same fixed period upon reaching the end date unless an alternative agreement is made.

32.2. When cancelling a fixed-term contract, CTH reserves the right to charge the owner \$1,200 plus GST to cover establishment fees, photography, and other related costs incurred during the property management process.

32.3. The fee noted 32.2 is waived when canceling a contract after the initial 12 month term has ended.

**33. Personal Information and Privacy:**

33.1. Private information refers to any data provided by an owner to us, which would reasonably be considered to be an owner's private information such as accounting information, owner's name, date of birth, address or contact information.

33.2. We agree not to disclose any private information to any third party unless required by law. The obligations of this confidentiality will survive indefinitely upon the end of your contract with Close to Home.

**34. Confidence:**

34.1. We will hold in confidence all information concerning an owner or their affairs that we acquire during the course of acting for an owner. We will not disclose any of this information to any other person except; To the extent necessary or desirable to enable us to carry out your business; As expressly or impliedly agreed by an

owner; As necessary to protect our interests in respect of any complaint or dispute; or to the extent required or permitted by law.

**35. Authority to Disclose:**

- 35.1. Subject to clause 34.1, owners authorise us to disclose, in the normal course of performing our services, such personal information to third parties for the purpose of providing our services and any other purposes set out in these Terms.
- 35.2. Subject to clause 34.1 owners authorise us to disclose, in the normal course of performing our services, occupancy data, rates and revenue related to an owner's property without reference to the specific owner.
- 35.3. We may disclose an owner's name and address to third parties such as credit agencies or OTAs to perform a credit reference or to undertake credit management or collect processes or verification if it is reasonable to do so.

**36. Keeping of information:**

- 36.1. The information we collect and hold about owners will be kept at our offices and/or at secure file storage sites elsewhere (including electronic storage sites). If you are an individual, you have the right to access and correct this information. If you require access please contact Close to Home in writing.

**37. Verification of identity:**

- 37.1. The Financial Transaction Reporting Act 1996 requires us to collect from you and to retain information required to verify your identity. We may therefore ask you to show us documents verifying your identity (such as passport or driver's license). We may retain copies of these documents. We may perform such other Owner verification checks as to your identity and checks as to the source of any funds associated with any transaction to which the Services relate as we consider to be required by law.

**38. Notices:**

- 38.1. Any notice must be in writing and given to a party in the manner prescribed by the Property Law Act 2007.
- 38.2. In the event CTH is unable to contact the Owner, notice is deemed to have been given when CTH makes reasonable attempts or contacts an alternative person.

**39. Dispute Resolution:**

- 39.1. In the event of a Dispute, owners agree that they will in good faith attempt to negotiate with Close to Home, a resolution for at least 30 days before initiating any other proceedings. Such informal negotiations commence upon CTH receiving notice from you in writing.
- 39.2. If the above process fails to reach resolution with fourteen 14 working days from the beginning of mediation, the Dispute will be submitted to arbitration by a single arbitrator agreed upon by both parties or failing agreement by an arbitrator appointed by the Arbitrators and Mediators Institution of New Zealand at either

party's request. The arbitrator's ruling will be final unless the parties appeal any award to the High Court of New Zealand on a question of law under clause 5(1)(c) of the Second Schedule of the New Zealand Arbitration Act 1996.

- 39.3. Any mediation or arbitration that takes place in relation to a Dispute will be conducted in English and will take place in Christchurch, New Zealand.
- 39.4. All costs for mediation and arbitration will be shared equally by the parties unless otherwise agreed through mediation, or as ruled by the arbitrator.
- 39.5. Owners have the right to obtain independent legal advice in relation to these Terms, and owners acknowledge that this binding arbitration provision will eliminate an owner's legal right to sue in court, have a jury trial, and/or participate in a class action with respect to any Dispute.

## Schedule 1

Property Address	
Name(s)	
Owners home address	
Contact number	
Email	
Bank Account #	
GST registered	Y / N      Registration number:
Commission Rate	18%+GST
Service Fee	
Start date & End date	
Advanced bookings	12 months default
Contract term	
Giveaways & Donations	
Groundsman	<i>Cross out items below not required to be completed by CTH</i> Lawns, Edges, Gardens, Spraying, Windows, Rodents, Flue Other:
Pets	
Cleaner hourly rate	\$35+GST excludes public holidays and after hours
Groundsman hourly rate	\$49+GST excludes public holidays and after hours.
NOTES	

### Acknowledgment and Agreement

By signing this Agreement, the Parties acknowledge that they have read, understood, and agreed to all the terms and conditions contained herein. The Parties confirm that they have had the opportunity to seek independent advice if desired and voluntarily enter into this Agreement in full knowledge of its contents and implications.

Owner(s)  
Signed:

Close To Home Limited  
Signed:

\_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_

# Flat-rate credits and income tax

Income tax information for drivers, deliverers and accommodation owners operating in the sharing economy



Online marketplaces must collect GST on sales of listed services. If you are not registered for GST, the online marketplace will pass on a flat-rate credit to you. Find out what you need to do in your income tax return.

## The listed services rules

From 1 April 2024, online marketplaces (also known as digital platforms) must collect GST at the standard 15% rate on sales of listed services that are performed, provided or received in New Zealand. Listed services include:

- ride-sharing and ride-hailing
- food and beverage delivery
- short-stay and visitor accommodation.

From the 15% GST collected on sales of listed services, online marketplaces pass on 8.5% to you as a flat-rate credit if you are not registered for GST and pay the remaining 6.5% to us.

This flat-rate credit is for you to keep and recognises costs you incur when supplying these services.

### Note:

If you use a listing intermediary (property manager or agent) to list short-stay and visitor accommodation on an online marketplace on your behalf, they will administer the flat-rate credit scheme instead of the marketplace.

## Completing your income tax return

Your income tax return must include all of the income you earn and all your business expenses.

**If you are GST-registered**, account for income and expenses on a GST-exclusive basis.

**If you are non-GST-registered**, account for income on a GST-exclusive basis. How you account for expenses depends on whether you choose to treat the flat-rate credits as assessable income or excluded income.

## Choosing to include flat-rate credits as assessable income

If you choose to include your flat-rate credits as assessable income, you deduct expenses that relate to the sale of your listed services on a GST-inclusive basis.

If you sell your listed services through an online marketplace and you also sell your listed services in other ways (for example, through your own website), you may want to choose this option to help reduce your compliance costs. This is because under this option you do not need to split your expenses between expenses that relate to online marketplace sales and expenses that relate to sales made in other ways.

You can only choose this option if you were not registered for GST when you received the flat-rate credits. This means if you registered for GST part way through the tax year, you can choose to include the flat-rate credits you received as assessable income in your income tax return up until the date you became GST-registered.

### Note:

If you received any flat-rate credits while you were GST registered, you need to pay them to us in your GST return. For information about how to do this, refer to **Goods and services tax on listed services – AD277**.

## Choosing to exclude flat-rate credits from income

If you choose to treat your flat-rate credits as excluded income, calculating your deductions may be more complicated.

Claim expenses related to income earned through an online marketplace on a **GST-exclusive basis**. This is because the flat-rate credits you got from the online marketplace recognise the GST on your costs to earn this income.

Claim expenses relating to income earned in other ways (for example, through your own website), on a **GST-inclusive basis**.

Expenses relating to income earned from the sale of listed services made through an online marketplace and in other ways, need to be split.

- Claim the part of the expenses relating to online marketplace sales on a **GST-exclusive basis**.
- Claim the part of the expenses relating to sales made in other ways on a **GST-inclusive basis**.

### Note:

In most situations we consider the number of nights rented to be a fair and reasonable apportionment method for accommodation.

## Keeping records

You must keep records to be able to calculate your income and expenses. These include:

- invoices and receipts
- statements from your online marketplace
- bank statements
- working papers for all calculations
- a list of assets including cost price and purchase date.

Keep the records in New Zealand and in English or te reo Māori. You must keep these records for at least 7 years from the end of the tax year. You do not need to send your records or working papers with your income tax return, but you must keep them in case we want to see them.

### More information

This factsheet has given you a brief overview of how to treat flat-rate credits in your income tax return.

For more information about your income tax and GST obligations read our:

- [Goods and services tax on listed services – AD277 factsheet](#)
- [Taxi, shuttle and ride-sharing – IR135 guide](#)

Visit us at:

- [ird.govt.nz/sharing-economy](http://ird.govt.nz/sharing-economy)
- [ird.govt.nz/short-stay-accommodation](http://ird.govt.nz/short-stay-accommodation)

## Examples

The following examples have been simplified to illustrate how to treat flat-rate credits in your income tax return. You may also need to make an adjustment for any private use and consider whether other tax rules, such as the mixed-use assets rules, apply.

### Example – Accommodation using number of nights rented as the apportionment method

Warren owns a property that he rents out for short-stay accommodation. There is no private use. He is not registered for GST or required to be registered. During the 2024-25 tax year, he receives the following income exclusive of GST:

Sales through online marketplace – rented 150 nights	\$20,000
Sales through his own website – rented or available to be rented 215 nights	\$8,000
Gross income	\$28,000

Warren receives flat-rate credits for his sales made through the online marketplace of \$1,700.

Warren incurs the following expenses, inclusive of GST:

Commissions charged by the online marketplace	\$540
Local council rates	\$3,500
House and contents insurance	\$1,200
Cleaning and other costs (relating to sales made through the online marketplace and his own website)	\$600
Total expenses for the year	\$5,840

#### The calculation - flat-rate credits included as assessable income

Warren chooses to include the flat-rate credits he received as income in his 2025 income tax return.

Warren can claim income tax deductions on the full GST-inclusive amounts of his expenses.

<b>Sales</b>	<b>GST exclusive</b>
Sales - online marketplace	\$20,000
Sales - own website	\$8,000
Flat-rate credits	\$1,700
<b>Gross income</b>	<b>\$29,700</b>
<b>Expenses</b>	<b>GST inclusive</b>
Commissions charged by the online marketplace	\$540
Local council rates	\$3,500
House and contents insurance	\$1,200
Cleaning and other costs	\$600
<b>Deductible expenses</b>	<b>\$5,840</b>
Warren's taxable income is:	
Gross income	\$29,700
Less deductible expenses	\$5,840
<b>Taxable income</b>	<b>\$23,860</b>

### The calculation - flat-rate credits excluded from income

Warren chooses to exclude the flat-rate credits from income in his 2025 income tax return.

He needs to deduct expenses that relate to the online marketplace nights on a GST-exclusive basis and expenses that relate to non-online marketplace nights on a GST-inclusive basis. Expenses that relate to both marketplace and non-marketplace nights must be split.

Warren can deduct the full GST-exclusive amount of the commission charged by the online marketplace. However, the other expenses relate to online marketplace nights and non-online marketplace nights so must be split. The table below summarises how to do this.

Sales	GST exclusive			
Sales - online marketplace		\$20,000.00		
Sales - own website		\$8,000.00		
<b>Gross income</b>		<b>\$28,000.00</b>		
			<b>GST exclusive portion for marketplace nights rented - 41%</b>	<b>GST inclusive portion for non-marketplace nights rented - 59%</b>
<b>Expenses</b>	<b>GST exclusive</b>	<b>GST inclusive</b>	<b>(150/365)</b>	<b>(215/365)</b>
Commissions charged by the online marketplace	\$469.57	\$540.00	\$469.57	
Local council rates	\$3,043.48	\$3,500.00	\$1,250.74	\$2,061.64
House and contents insurance	\$1,043.48	\$1,200.00	\$428.83	\$706.85
Cleaning and other costs	\$521.74	\$600.00	\$214.41	\$353.42
	\$5,078.26	\$5,840.00	<b>\$2,363.55</b>	<b>\$3,121.92</b>
<b>Deductible expenses</b>				<b>\$5,485.47</b>
Warren's taxable income is:				
Gross income		\$28,000.00		
Less deductible expenses		\$5,485.47		
<b>Taxable income</b>		<b>\$22,514.53</b>		

### Example – Ride sharing using sales as the apportionment method

Emma provides ride-sharing services through an online marketplace. She also provides food delivery services directly to a local takeaway restaurant (not through an online marketplace). Emma is not registered for GST or required to be registered. During the 2024-25 tax year, she receives the following income exclusive of GST:

Ride-sharing services provided through online marketplace	\$2,000
Food delivery services not provided through an online marketplace	\$800
Gross income	\$2,800

Emma receives flat-rate credits for her services provided through the online marketplace of \$170.

Emma incurs the following expenses, inclusive of GST:

Commissions charged by the online marketplace	\$400
Petrol	\$350
Vehicle registration	\$120
Other costs (relating to sales made through the online marketplace and her own website)	\$60
Total expenses for the year	\$930

### The calculation - flat-rate credits included as assessable income

Emma chooses to include the flat-rate credits she received as income in her 2025 income tax return.

Emma can claim income tax deductions on the full GST-inclusive amounts of her expenses.

Sales	GST exclusive
Ride sharing - online marketplace	\$2,000.00
Food delivery - not through online marketplace	\$800.00
Flat-rate credits	\$170.00
<b>Gross income</b>	<b>\$2,970.00</b>
Expenses	GST inclusive
Commissions charged by the online marketplace	\$400.00
Fuel	\$350.00
Vehicle registration	\$120.00
Other expenses	\$60.00
<b>Deductible expenses</b>	<b>\$930.00</b>
Emma's taxable income is:	
Gross income	\$2,970.00
Less deductible expenses	\$930.00
<b>Taxable income</b>	<b>\$2,040.00</b>

### The calculation - flat-rate credits excluded from income

Emma chooses to exclude the flat-rate credits from income in her 2025 income tax return.

She needs to deduct expenses that relate to the online marketplace sales on a GST-exclusive basis and expenses that relate to non-online marketplace sales on a GST-inclusive basis. Expenses that relate to both marketplace and non-marketplace sales must be split.

Emma can deduct the full GST-exclusive amount of the commission charged by the online marketplace. However, the other expenses relate to online marketplace sales and non-online marketplace sales so must be split. The table below summarises how to do this.

The marketplace sales make up 71.4% (\$2,000 / \$2,800) of her sales and the non-marketplace sales make up 28.6% (\$800 / \$2,800).

Sales	GST exclusive			
Ride sharing - online marketplace	\$2,000.00		71.4%	
Food delivery - not through online marketplace	\$800.00		28.6%	
<b>Gross income</b>	<b>\$2,800.00</b>			
Expenses	GST exclusive	GST inclusive	GST exclusive portion for marketplace sales	GST inclusive portion for non-marketplace sales
Commissions charged by the online marketplace	\$347.83	\$400.00	\$347.83	
Fuel	\$304.35	\$350.00	\$217.39	\$100.00
Vehicle registration	\$104.35	\$120.00	\$74.53	\$34.29
Other expenses	\$52.17	\$60.00	\$37.27	\$17.14
	\$808.70	\$930.00	\$677.02	\$151.43
<b>Deductible expenses</b>				<b>\$828.45</b>
Emma's taxable income is:				
Gross income	\$2,800.00			
Less deductible expenses	\$828.45			
<b>Taxable income</b>	<b>\$1,971.55</b>			