

# Playing Overseas



**NZRP****PA** BY THE PLAYERS  
NEW ZEALAND RUGBY PLAYERS ASSOCIATION FOR THE **GAME.**

**p** 0800 PLAYER

**w** [www.nzrpa.co.nz](http://www.nzrpa.co.nz)

**e** [contact@nzrpa.co.nz](mailto:contact@nzrpa.co.nz)

# Making the decision to play overseas

**Before you leave New Zealand, ask yourself are you satisfied with what you have achieved in your rugby and life off the field at this point, so that you are now happy to move into another phase of your life overseas?**

“It is always hard to decide to leave teams and a country you love, but for my family and I, the timing was right to travel and create new experiences and make the most of the opportunities while the kids were young. You just have to do what you think is best for you and your family at the time.”

**Kieran Read**



**Before you decided to play off shore, ask yourself if you are satisfied with what you have achieved in your rugby career and your life off the field. Is now the right time to move into another phase of life?**

## Is the club suitable for you and your partner?

- Is the club competing at a level that you are happy with?
- Does the club have competent coaching [level of expertise, language spoken, culture]?
- Who are the marquee players at the club?
- Who are the players in your position that you will compete with for a playing spot?
- Are there other foreign players, partners and families at the club?
- Does the club have a reputation for looking after their foreign players and their partners well?
- Are the salaries paid on time by the club?
- What are the accommodation arrangements for you and those who will go with you?
- Does the club have a staff member appointed to look after their foreign players?

## Do you understand your contract and what you have been asked to sign?

- How long is the contract for?
- Do you understand the termination clauses?
- What insurance is provided by the club whilst playing [for you and your partner, and for your belongings at your accommodation]?
- Who will take care of the visa/residency process for you and your partner?
- Who is looking after the playing registration process in the new country and what is the timeframe for this?
- Do you know the net worth [figure after tax] of your contract?
- Do you understand the financial implications regarding tax requirements of playing and earning offshore?
- Is there an image rights component to the contract? Do you understand what this is and what requirements go with it?

### **Are you using a competent agent/management company?**

- Do you know and trust the agent or company you are using to facilitate your offshore deal?
- What kind of reputation does the management company you are using have with foreign clubs?
- Does the agent/company have a reputation for providing ongoing service post-contract negotiation?
- Does the management company have people on the ground in the new country to assist you and your family with any day-to-day issues that may arise?
- Beware of agents not known to you who ask you to sign something with their company before they will tell you the name of a club that is supposedly expressing interest in your services.

**If you have any questions call  
0800 PLAYER or visit [www.nzrpa.co.nz](http://www.nzrpa.co.nz) to view  
information on Accredited Agents.**

**[Information supplied by Craig Innes, former player and NZRPA Accredited Agent]**





# Heading Overseas?

Here are some important things to consider and discuss before leaving:

## Contract, Agents, Visas

- If you are not already represented by an agent or want to investigate alternative options, talk to the New Zealand Rugby Players' Association (NZRPA) before entering into any agreement for an overseas contract. The NZRPA recommend you use an Accredited Agent – see [www.nzrpa/our-people](http://www.nzrpa/our-people) then scroll down to Agents for a list of Accredited Agents. Accredited Agents understand the rugby landscape around the world and the pitfalls that players can get trapped by.
- Does your New Zealand agent have an office near your new club, or someone 'on the ground' over there? Do they have a relocation advisor?
- Have you done everything required to ensure you can register to play overseas? (This is known as player clearance and is done through your local Provincial Union and New Zealand Rugby.) Will this all be done in time for the competition you are going to be part of?
- Do you understand how your image rights payments will be paid and managed? Set these up to be viewed online. Your Accredited Agent or club should be able to help you with this.
- Make sure you know what percentage of your contract your agent will charge you. Before agreeing to it, check with the NZRPA to make sure it is a competitive rate.
- Does your contract cover the cost of your housing, utility bills, medical insurance, a car and insurance for it, school fees for your children (if any)?

- If your contract says transport or housing are provided, make sure you're clear on what this means. Is your provided transport a car or a bike? If a house is provided, is it furnished?
- Ensure that you maintain contact with your agent and have agreed on what services they will provide once you have moved. Ask your agent what support – if any – they can provide you in your new location.
- Be aware of the World Rugby eligibility regulations. Depending on your nationality and playing history you may or may not be eligible to play in certain countries. It is important you understand the implications this can have on your long-term rugby goals e.g whether you can represent your new country at the Rugby World Cup.
- Research the visa or residency rules/requirements the country you're hoping to move to has for you, your partner and/or family.
- If you require any assistance throughout the contract negotiation process, contact the NZRPA on **0800 PLAYER**

**Be realistic – you are in a new system so there may be limited help on the ground. However, do not be afraid to ask your new club for help.**

# CONTRACT

This Contract is entered into by and between \_\_\_\_\_  
The term of this Agreement shall begin on \_\_\_\_\_  
termination date of \_\_\_\_\_

This Contract may not be modified in any  
Parties. This document and any attachments  
the Parties. This Contract shall be binding  
assigns and shall be enforced under  
In consideration of the mutual  
agreement it shall





## Medical and Insurance

- + If you are heading off shore, you have an option of placing your medical insurance on hold for up to 36 months. This can be valuable to continue to have your pre-existing conditions covered.
- + Ensure that you have contacted the NZRPA who will guide you through the process.  
Contact 0800 PLAYER or email [contact@nzrpa.co.nz](mailto:contact@nzrpa.co.nz) for more information.
- + Consider asking your GP for a copy of important medical records for yourself and your family members. This is especially important if anyone has pre-existing medical conditions'

**If you wish to exit your insurance policy that was part of your rugby contract, we encourage you to have a comprehensive insurance plan to replace it, however be aware that a new plan may not cover pre-existing conditions that you have picked up during your time playing rugby.**

- + Have an overseas insurance plan in place, which includes travel insurance which covers the flight and your first few days in your new country. Read the fine print so you understand what you are covered for.
- + Are your partner and children covered under the same medical insurance policy you receive? If not, what options are available for them? Where can they access medication and emergency services if needed?
- + Make sure you meet all medical sign-off requirements with NZ Rugby or the requirements of your overseas contract.
- + Consider car, house and contents insurance (see the Insurance Checklist further on)

## Financial Matters

-  Ensure you have access to local currency, either by taking some with you or, if possible, having your salary paid in advance.
-  Investigate the payment structure of the club as, in most situations, you will have to work a month before you get paid! In such cases, it is important to have enough money with you to cover you for that time.
-  Seek advice with regards to:
  - managing your KiwiSaver whilst overseas.
  - foreign currency mortgages/loan options.
  - the effects on your savings of having a mortgage in New Zealand.
  - tax obligations both in New Zealand and your new country. Find out who can assist you with these decisions, e.g. Deloitte.
  - having a financial management and asset protection plan in place.
-  Understand how you can send money back to New Zealand and the tax implications of this. If you're playing in the UK, make sure you understand National Insurance and personal pensions.
-  The NZRPA have strong relationships with Deloitte who are specialists in the financial area, including overseas financial matters. Please contact NZRPA or your Personal Development Manager if you would like their contact details.
-  If you are in the NZ Rugby Savings Scheme, are you planning to send contributions home? If so, have you spoken to the provider to find out the best way to do this?

## Family and Settling in

- Ensure someone meets you at the airport. Make sure you have some means of contacting them or the club if they're not there when you arrive.
- If you're going to a country where English isn't their first language, is there someone [a player] at the club who speaks both languages? Are there other English-speaking players and partners?
- Can your partner speak to another player's partner [in the team you are heading to] to help them prepare for the change? The NZRPA will be able to facilitate this. Email [contact@nzhpa.co.nz](mailto:contact@nzhpa.co.nz) or phone 0800 PLAYER.
- What will the accommodation arrangements be for the first few days/weeks? Will you be in a hotel? Can you cook there? Who will pick up the bill at the hotel restaurant? What support is available to you to help you find more permanent accommodation? If you're arriving late at night and you have kids, will the beds be made so they can go straight to sleep?
- What are the education and schooling options for your kids? Ask other families that are already in the same place.
- To get some utilities – power, internet, gas etc – connected, you may need to get the club [employer] to confirm [a letter] that you do live at your new address.
- What transport will be available to you? When? What costs are you expected to pay?
- Where and what do you need to provide, or do, to get a mobile phone plan?



## Career, Education and Personal Development

- Find out what support is available from your club around your career, education and personal development. Can you continue to study, undertake a trade, gain work experience? What form of off-field support do they offer players?
- Consider what you can do while you are overseas that could help prepare for your transition back to New Zealand or when you retire from playing.
- Ensure that you contact the NZRPA Personal Development Manager for overseas players, who will be your point of contact in terms of Personal Development whilst overseas. They will ensure you are kept up to date with the latest NZRPA communication, benefits and be able to assist you with career and study options. Email [contact@nzhpa.co.nz](mailto:contact@nzhpa.co.nz) for assistance.

## Things you can research/prepare for before your departure

- Do you know someone who is playing or has played in the country/at the club you are heading to? They will have a good understanding of what you need to think about and prepare for, both in a rugby and in a cultural/family context. The NZRPA, your Personal Development Manager and/or your agent can help you find an appropriate person.
- Get hold of a typical weekly training schedule and a season plan from your new club so you and your partner are aware of what the time commitment is for games. There is often considerably more travel expected of players, especially in Europe.
- Do you need an International Driver's Licence [permit]? These are available from the NZ Automobile Association [AA]. Most countries allow you to use your New Zealand licence for a period of 12 months, after this you may not be covered by insurance if you have an accident. Also make sure you take your current licence with you.
- Ask in advance about recruitment companies and job search websites for your partner.
- Try to set up a bank account before you get there. Your local bank should be able to advise you on this.



## Some Additional Points

- Have you informed or spoken to the NZRU, your current franchise and provincial union CEO(s) and coaches? Keep that door open – ongoing positive relationships are important!
- Understand how long you can return home for during a 12-month period so as not to affect your residency status. (You can check this with the IRD or your accountant.)
- Keep in meaningful contact with key people back home as you may wish to return home to play or seek employment.
- Do you know how to get hold of the local Player's Association in the area you are going to? They may be able to provide help if you need it. The NZRPA can provide the contact details. Email [contact@nzsra.co.nz](mailto:contact@nzsra.co.nz) or phone 0800 PLAYER
- Ensure that you take the following documents with you overseas:
  - Copy of your overseas contract
  - Insurance information (no claims bonus, length of time etc)
  - Bank account details and New Zealand credit rating, including bank references
  - New Zealand Driver's Licence
  - References from landlords (if you don't own your own home)
  - Marriage certificate (or evidence that you and your partner have lived together, including how long)
  - Birth certificates for you and your family members
  - Medical records

**“Don't just have the typical Kiwi attitude of 'she'll be right'. Often this is not the case, especially in non-English-speaking countries. You must speak up and get sorted what is important to you and your family, as this can cause major problems if not dealt with early. If you don't ask, you don't get.”**

**Ben Meyer, ex North Harbour, Auckland, Blues, Edinburgh player and current Auckland High Performance Manager**

**For a list of practical tips from other players who have played overseas see the next page.**

PHOTO CREDIT: GODZONE

Ben Meyer and Richie McCaw compete in Godzone Adventure Race



# Players talking about playing overseas

**There are plenty of exciting aspects about continuing your rugby career overseas including travel, spending more time with your family and having more time to yourself. However, like most things in life, there can be challenges, so go with an open mind and embrace the experience. Our members' feedback tells us that the more research, preparation and planning you do, the better the experience will be.**

## Did you know:

If you contact the NZRPA before you go overseas, they can put you in touch with other offshore players, so you can get first-hand information and tips on where you are going and guidance on things like your insurance policies options.

Email [contact@nzrpa.co.nz](mailto:contact@nzrpa.co.nz) for more information.

"I found talking to Kiwis who were already overseas before I went allowed my wife and me to get a good grasp on what we were heading to. I bought a lot of books on Japanese customs, which I found really useful. I think it is important to prepare yourself as much as you can for the cultural side and the customs." **Richard Kahui**





# Players share their tips for playing overseas

Basic tasks like setting up bank accounts, power, the internet, getting a phone and getting a national insurance number are very challenging and slow!

Make the most of being overseas, immerse yourself in the culture and experiences, make a real effort to mix with the locals, for example, have coffee or lunch and get to know them.

When you get your contract don't get complacent. Every new contract is a bonus and an opportunity to refocus and set new goals.

Be disciplined and save money while you are earning good coin overseas so you can set yourself for your future. Have financial plans and goals before you head overseas.

Be realistic. There will be ups and downs, so expect the unexpected. The quicker you can accept this, the quicker you will realise that things are done differently overseas.

If you are taking a partner get them to talk to other partners at the club. NZRPA can facilitate this for you.

Learn the language before you go – it really does help!

Some rugby environments can be very old school, you just have to accept this.

Are your payments in advance or arrears?

It is useful to have someone in New Zealand have power of attorney over your affairs.

The support staff like trainers and physios are not always of the same New Zealand standard.

If you can, live with someone when you first get there so they can show you the ropes.

Get your family to come and visit you so you can share some tourist experiences together.

You get to see Kiwis most weekends by playing against them, which is great.

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Talk to other players where you are going, so you get some idea of life from a player's perspective (NZRPA can connect you to them).

Be aware of what your tax costs are so you have the money to pay them – especially when you go home.

Let your actions speak louder than words on the field.

Talk to your accountant whether you stay a New Zealand tax resident or become an overseas tax resident.

Put your partner in touch with a recruitment agency in advance before you arrive, so they can get work quicker. Of course, this depends on visa rules. It is best to try to organise visas in New Zealand before you go, especially if you are moving to France as it can be quite complex.

Planning, budgeting and saving is important so is having money to enjoy the excitement of the new adventure and travel.

Get an international driver's licence (permit) through the NZ Automobile Association (AA) before you go. It is recommended to have your full drivers licence before you head overseas. Make sure your New Zealand driver's licence is up to date as it is easier to exchange licences if it is. Some countries will let you drive on a foreign licence for a short time. Enquire at the AA before you go.

If you use a good agent, their company can help you quite a bit and can have better networks.

It is important to understand how the competition that you are going to play in works, such as the length of the pre-season, the number of games in a season, the travel and what a typical training day looks like.

Try to learn about and understand the culture you are walking into and how things are done (talking to other players is really useful for this).

Be realistic and respectful. The rugby level, environment and structure will be different, so you just have to go with the flow.

Understand the tax system and how much you will actually get in the hand when you get paid.

Get second opinions on medical issues from people you trust in New Zealand.

Being able to travel so many other places that are so close is brilliant.

You need to buy into the culture to make the most of the experience.

Have some money saved to use from when you first get there until you get your first pay.

If you can, set up a bank account through a sister bank before you go – you can't get paid until you have a bank account, national insurance/tax number and sometimes a permanent address.

# Tips for relocating families overseas

If you decide to take your family with you overseas, it can be a very exciting time with new opportunities. As a player, you get immersed into your team and playing goals, but it is important you get your family well set up and as comfortable as possible, so you all have a positive experience. How much your family enjoy the experience will have a huge impact on how much you enjoy it.

- ✈ Find out what support there is for your partner and kids.
- ✈ Get the kids to learn the local language – it is a great opportunity and will last a lifetime. Kids are a lot more resilient than adults realise. They are sponges so will pick the language up – it just takes a bit of time.
- ✈ Connect with other Kiwi families and ask them for help and local information.
- ✈ If you are on your own with no support or friends, it can be challenging on your relationship.
- ✈ Research schools before you go and ask other players whose kids are going to school at your club. The NZRPA can assist you with this. International schools are more expensive but some players prefer them for their children. It will be very different from what you are used to with the New Zealand school system.
- ✈ If you are having a baby in a non-English-speaking country, try to get English-speaking specialists or maternity staff. Get family to come and stay at the time of the birth.
- ✈ Your partner can feel very isolated so connect them with other players' partners.
- ✈ If you are having kids overseas, be realistic that – apart from if you have family over from New Zealand – your support network can be very limited. Meeting your neighbours in your community can provide lifelong friendships and great local support in your times of need.
- ✈ Finding work for your partner can be challenging and visa rules can be a barrier depending on what country you are going to. Get your Accredited Agent to help or do your homework before you go.
- ✈ Make sure you learn where the local doctors and hospitals are.
- ✈ If the kids are finding it hard at school, make sure you do lots of fun things as a family outside of school.
- ✈ Take any prescription medication with you as it can sometimes be hard to source your regular medicines.
- ✈ Kids can be affected by the 'dark season' (short natural light time during the day in winter) as they spend more time indoors. Typically, Kiwi kids are outdoors kids, so make use of the natural light. Get them outside as often as possible so that life is a bit more like it is at home.





# FRANCE



## Tips for playing in different countries

- ✿ There are lots of public holidays. Siestas in the south of France make getting things done in the middle of the day impossible, and the banking system is backwards – this can be frustrating but accept that this is the way of life here.
- ✿ The language barrier is challenging. Do your best to persevere with learning it. It gets easier but you have to be patient. Take advantage of language courses on offer, but note that other English speakers in your team can hinder your progress to pick up the language as it is easy to fall into the trap of not mixing or speaking with locals.
- ✿ You get heaps of down time, which is good if you have a family.
- ✿ In France, the men tend to do things just with the men, which can be hard on partners
- ✿ Some of the bus trips can be ridiculously long. They can be fun and you will get used to them. It is a good opportunity to read, watch movies or mix with the locals to learn the language. There is some great scenery and plenty of historical landmarks to see while on the road.



Toulon, France  
From Left: Filipo Nakosi,  
Liam Messam





Montpellier area, France  
From Left: Aaron Cruden [Montpellier],  
Joseph Tuineau [Beziers], Anthony  
Tuitavake [retired from Rugby]

- ✠ Buy into their style of playing rugby even though it can be frustrating. Don't try to change the world but control and do your own job as best you can. The French admire those foreigners who lead by example. Actions speak louder than words.
- ✠ Some clubs say they are going to take care of the paperwork for things like apartments, rentals, insurance, medical costs, vehicles, schools, gas etc, and they sometimes don't, which can be overwhelming. Every club is different so identify who the foreigners are at the club that have been there a while. They will be a lot more familiar with the way of life and will also be a reliable source of knowledge in your new town.
- ✠ For learning the French language, the Rosetta Stone language learning programme is useful and there are many apps and online resources available.
- ✠ Tax in France, especially as you finish playing there, can be brutal so do your homework. Have money put aside for it as it can be quite a substantial amount.
- ✠ Chômage is a type of post-rugby financial support, but it can be a very complicated process. There are various factors that affect whether you can access this support or not, part of which depends on visa rules. Check with your Accredited Agent and your club.



Toulouse, France. From Left: Jerome Kaino, Joe Tekori, Fiona Brading  
[NZRPA], Charlie Faumuina, Carl Axtens, Pita Ahki



Biarritz, France. From Left: Tyrone Elkington-MacDonald, Adam  
Knight, Joseph Penitito, Guy Millar, Sione Anga'aelangi

**The NZRPA is able to email you an information pack about playing and living in France provided by the French players' association, Provale.**

**[www.provale.fr](http://www.provale.fr)**

**To request this information, email: [contact@nzsra.co.nz](mailto:contact@nzsra.co.nz)**



# JAPAN



- ✚ You need to get your head around the Japanese hierarchy system.
- ✚ Respect is hugely important in Japan
- ✚ As soon as you find out you are going here, start learning the language.
- ✚ You need to get a Hanko stamp – it is a personal stamp you use instead of signing things.
- ✚ You need a foreigner's card – your club will be able to advise you on this
- ✚ Study the culture and the protocols before you go – even how to eat and drink have protocols, like you never stick your chopsticks straight in the bowl.
- ✚ There is a zero crime tolerance.
- ✚ Don't go outside in bare feet and don't let your children do it either.
- ✚ Japan is a cash-less society.
- ✚ Take some plastic utensils and plates with you just so you can eat when you first get there!
- ✚ Learn about the food shopping – you go to different places for different things and you can't read the labels. They do lots of little shops not a big grocery shop like we do in New Zealand.
- ✚ When you are getting an apartment, make sure you know what it comes with, for example, furniture, bedding, sheets.

- ✚ You need to prepare to downsize going from a house to a small apartment.
- ✚ It can be easier to order your furniture online instead of trying to issue delivery instructions verbally.
- ✚ There is a lot of downtime in Japanese rugby, so make sure you have something to do (for example, studying) especially if you don't have your kids with you.
- ✚ Depending on your team, you will have to earn your right to have a say about the rugby on the field or training ideas.
- ✚ The game is not as physical and the players are generally smaller than in New Zealand.

From left: Patrick Osborne, Isaac Ross, Alando Soakai

From left: Derek Carpenter, George Risale, Fiona Brading, Tino Nemani, Stephen Donald







Fiona Brading, Joe Wheeler, Jordan Smiler, Hendrik Tui



Fiona Brading, Iopu Iopu-Aso, Luke Thompson, Michael Stolberg, Patrick Stehlin-Grevel



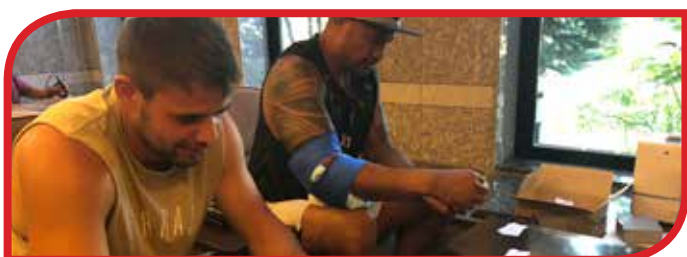
Shaun Treeby, Baden Kerr, Fiona Brading, Josh Bekhuis, Te Tuhi Roberts



Roland Alaiasa, Matt Vaega, Dan Hawkins, Epineri Uluiviti, Michael Little, Fiona Brading



Mark Abbott, Daniel Hollinshead, James Marshall, Dan Peters, Fiona Brading, Joe Tupe, Reggie Goodes, Johan Bardoul, Solomon King



Matt McGahan and Mose Tuiali'i doing career cards sorts



The more time you put into the Japanese players, the more you will get back. If you make an effort with the local players, you will enjoy the experience better on and off the field.



Be prepared that your voice about rugby may not be valued so just concentrate on performing.



Appreciate that the foreign players are the professionals and, in some cases, some of your other teammates will train and then go to work as well.



If you require operations for injuries many players come back to New Zealand for them.



Make sure you understand what your contract covers with regard to medical insurance, surgery and where you can have surgery.

## Apps/websites for learning Japanese: Suggestions from Players

Japanese-Lesson.com

[www.japanese-lesson.com/conversation/basic\\_japanese](http://www.japanese-lesson.com/conversation/basic_japanese)

Hiragana Memory Hint [English]

App available for both Android and iPhone

**Google Translate is highly recommended.**

### Player comments include:

- Google Translate is probably the best app. It's pretty good and you can take photos of text and it'll translate that roughly too
- It's got a feature on it that you can put your camera over Japanese words and it'll translate it for you

**You Tube is also useful**

**Recommended language learning apps**  
Duolingo, Memrise, LingoDeer



# IRELAND



You need an IRP card, which is an identification card – your club should be able to help you out with this.



You need a local phone number and address to set up a bank account.



You have to activate your Irish work visa, so make sure you know how to do this before you leave NZ [ask your club or accredited agent].



With some housing options, you have to prepay things like your power, bins, internet and Sky, and they stop once your prepayment stops. It takes time to organise utilities so be prepared to jump through hoops. Usually someone has to be home to get them set up. When you cancel utilities, you sometimes have to give them 30 days' notice so cancel them early.



Register with the revenue department and get a tax number as soon as you land, so you don't get put on the emergency tax rate, which is massively high. It is pretty hard to avoid for at least a couple of pays, but this is returned to you via tax return eventually. It works out as forced savings in the end. The tax number is called a Personal Public Service number or PPS.



Salary payments are made monthly.

Road tolls are done electronically – they take a photo of your car licence plate as you pass toll points and you are expected to pay the tolls online. If you don't, you get fined and it increases the longer you don't pay it. There are apps you can download to pay and you can get a tag to place in your car so you have an account.



It is a very social culture.

The collisions in the game are big and the season is long.



There are a lot more gym sessions, so you find you bulk up throughout the season. Be wary of putting on too much bulk and how you handle this change.



The weather can be challenging – the winters are long.



You can retire anywhere in the EU/UK at present, and you are entitled to receive the sportspersons tax relief. [It's important to note that Ulster is in the UK tax jurisdiction, so you only get this rebate if you play for Munster, Ulster or Connacht.] This effectively means you can claim a tax deduction for up to ten years. [However, be aware that laws may change due to Brexit.] You need to be a tax resident in the European common union when you retire to receive this and you'll get it as a lump sum tax refund.



You need a television licence to watch a TV – if you get caught without one, you get a fine. The licence costs €160 a year.



Northern Ireland and the Republic of Ireland use different money – pounds in the north and euros in the south.



You can't drive a car without being insured for it – most clubs will sort this for you.



The school year starts in September and finishes the following June.



June is the month for holidays between seasons. Sometimes you will also get a week in July after some pre-season training weeks.



Christmas is in the coldest, darkest part of the year and is usually spent indoors at sit-down formal meals. Be prepared for all the holiday snaps from home as this is the time that makes people the most homesick.



Match travel to other countries is generally the night/day before the match and then flying home straight after the match. Away matches in Ireland are there and back in a day.

# THE UNITED KINGDOM



**Image rights payments [paid to have your image used] are complicated, so you need an independent company to value your image.**



**Apply for your UK driver's licence as soon as you get there as it will help with getting car insurance, which is compulsory. Driving with a foreign licence increases your insurance premiums.**



**Be prepared to live in smaller accommodation – if you want a big backyard like most people have in New Zealand it will be very costly. There are plenty of communal parks that you can go to so save your money.**



**You will need a National Insurance number, which is similar to an IRD number in New Zealand. Your club will be able to help you with this or visit [www.gov.uk/apply-national-insurance-number](http://www.gov.uk/apply-national-insurance-number). You can only apply once you're in the UK.**



**Utilities are a hassle to get, so link up with a club transition person before you get there to get as much sorted as you can. Some people use the club's address in the beginning.**



**Toll roads are electronically paid.**



**Check tax rates with a local tax specialist so you don't get a nasty tax bill once you come home.**



**Tax rates are higher than you might think. Research them before you go, so you understand what you are getting into.**



**You have to pay for a TV licence – make sure you pay it. [It's about £150.] They have been known to turn up to club training to get the money! You also have to pay council tax for things like rubbish bin collection.**



**If renting the tenant usually also pays for council rates and water.**



**Be prepared for long bus trips. You tend to come back the same night after the game and it can be a very long night on the bus.**



**Food can be cheaper, so people eat out more often. Be wary of this as it can add the kilos on.**



**Some clubs expect you to be there for long periods during the day. Some clubs feed you during the day, but it might be deducted from your salary so check this.**



**Try to include a return flight per year back home in your contract as that can be very costly.**



**Some clubs have a medical out-clause if you have a long-term injury so check that out before you sign anything.**



**The rugby demands are higher as the season is longer and there are more games with no big breaks.**



## PLAYING RUGBY OVERSEAS

We strongly recommend you get your financial situation professionally assessed prior to playing overseas so your tax obligations are under control in both New Zealand and the country you are intending to play in. Every player has different circumstances and these need to be assessed so you are clear what your tax obligations are in each country. Some planning before you leave could save you hassle and money. Some things to think about are:

Topic	Contact Point
<b>Tax Residency Status</b> <ul style="list-style-type: none"> <li>How long do you intend on being away from NZ?</li> <li>What ties are you <u>retaining</u> in NZ and what ties are you <u>developing outside</u> of NZ?</li> </ul> <p><i>"Ties" include: home, rental property, immediate family, investments, memberships, etc.</i></p>	<b>You should speak with:</b> <ul style="list-style-type: none"> <li>A New Zealand based accountant or tax advisor who is familiar with the tax residency rules and the current legislation and case law.</li> <li>An accountant or tax advisor based in the country you are playing in who understands the domestic tax legislation.</li> </ul>
<b>Banking Arrangements</b> <ul style="list-style-type: none"> <li>Do you have a NZ Bank Account that needs to remain open, do you have NZ loan repayments, do you need an overseas bank account?</li> </ul>	<b>You should speak with:</b> <ul style="list-style-type: none"> <li>Your NZ based banker or your player agent who may have overseas relationships.</li> </ul>
<b>Record Keeping</b> <ul style="list-style-type: none"> <li>It is important to keep adequate records to allow your accountant to prepare your income tax return in NZ and/or the country you are playing in (for example: payslips supporting rugby income and tax paid, records to support other income including rent, interest, dividends, etc).</li> </ul>	<b>You should speak with:</b> <ul style="list-style-type: none"> <li>An accountant who can provide you a comprehensive list of records to be kept (depending on your circumstances) and outline ways of doing this (including software tips).</li> </ul>
<b>Contractual Arrangements</b> <ul style="list-style-type: none"> <li>There are ways to structure a rugby contract for the player to obtain a tax efficient outcome, particularly where "image rights" or other extraordinary terms are included in a contract.</li> </ul>	<b>You should speak with:</b> <ul style="list-style-type: none"> <li>Your agent to understand what the contractual terms mean.</li> <li>An accountant or tax advisor to understand where tax efficiencies can be generated when your contract is being negotiated.</li> </ul>
<b>Advisory Team</b> <ul style="list-style-type: none"> <li>As your career advances, it is important to build a network of 'trusted advisors' who have expertise in different areas (ie: investment advice, lawyers, banking, accounting and tax, relationship property, etc).</li> </ul>	<b>You should speak with:</b> <ul style="list-style-type: none"> <li>Your player agent and personal development manager (PDM) to get introductions or references of advisors in different areas of expertise.</li> </ul>

These comments have been provided by Mitch Rutherford who is a tax advisor at Deloitte. If you have any questions please contact:

- Mitch Rutherford +64 3 474 8676 or [mrutherford@deloitte.co.nz](mailto:mrutherford@deloitte.co.nz)
- James Arlidge +64 9 303 0791 or [jarlidge@deloitte.co.nz](mailto:jarlidge@deloitte.co.nz)

### Disclaimer

Deloitte is a global professional services firm providing New Zealand's widest range of high quality professional services. This summary provides high level comments of a general nature. Players differing personal circumstances can result in different tax residency outcomes. We recommend that players seek specific professional advice before heading overseas.



## Going Overseas – General Insurance Checklist

### TRAVEL INSURANCE

You can take out a 21 day one-way policy, it will cover you and or your family for 21 days after you arrive at your destination. This will cover you for health insurance, contents, lost luggage etc. It will give you time to organise your private cover once you arrive.

### CAR INSURANCE

If you are not selling your car you need to notify your current insurers to where the vehicle will be left and who will be using it. If the car won't be used, you can change your insurance policy to fire and theft so the premiums are reduced.

### HOUSE INSURANCE

If you are renting out your house you need to have landlord's insurance placed onto your policy. You also need to consider who will be looking after the property i.e. Rental manager, family etc.

### CONTENTS INSURANCE

If you have contents remaining in New Zealand, you need to notify your current insurers to where the contents will be located. If you are storing it at a friend/ family members house you may be able to add it to their current policy without increasing premiums.







**For more Information visit: [www.nzrpa.co.nz/info-centre](http://www.nzrpa.co.nz/info-centre)  
Preferred Player Suppliers/Insurance/InsureYou Call Gema Hill on 021 824 815 or  
[gema@insureyou.co.nz](mailto:gema@insureyou.co.nz)**

# The cost of coming home

**Whether it's by choice or circumstances, when it's finally time to come home here are a few basic things to consider to help you make the move less stressful.**

**Note:** All costs will depend on your individual situation. If you are single, the process will be cheaper than if you have a family.

## Things you need to take care of:







-  Closing your utility accounts and paying your last bills including your last month's rent and tidying up expenses – don't count on getting your bond back. You will need to give a minimum of one month's notice to cancel all accounts including mobile phone plans.
-  Selling your car.
-  The cost of sending home a container with all your furniture and belongings in it.
-  Flights for you and your family – if your flights are not covered by your club and you have a family, this could be quite an expensive exercise.
-  If you are planning to do some travelling on the way home, make sure you have a travel fund to pay for your it.
-  Make sure you have money saved to cover any tax expenses in the country you are leaving. Don't underestimate how expensive this can be.

## HELPFUL TIPS

If you have a family, it is good idea to have \$10K to \$20K set aside to cover the costs of moving back home.

## Set up costs at home

Once you're back in New Zealand, you'll need to think about paying the following:

-  Bond and rent in advance
-  House and contents insurance
-  Buying a car and paying to insure it
-  Setting up all your utilities
-  Funds to cover your living expenses until you get a job or finish your study
-  Tax costs (depending on your situation)

## HELPFUL TIPS

You will need around \$70K to cover your basic living costs for your first year back, depending on where you're planning to live and whether you have a family or not.











# Have a one-year plan

**It is a great idea to have a loose plan of what you are going to do for your first year back at home. This will give you a sense of purpose and direction which will help the transition back to New Zealand.**

**Your loose plan could be as simple as this...**

-  Do a living budget for your first year at home (how much you expect it to cost you and your family to live for your first year back)
-  Plan and budget to travel and have a holiday on the way back to NZ
-  Stay with family short-term/move back into old house
-  Buy a car and get it insured
-  Find an area and a house to live in (buy or rent)
-  Get house set up with furniture and insurances and utilities

-  Get kids settled into school
-  Find a job/study – this could determine where you live so might be higher on the list
-  Get into some community groups
-  Continue with fitness plan and regularly check on mental wellness
-  Tap into NZRPA services e.g career planning, education/study, finance and insurance, medical support, mental health and wellbeing advice and services and NZRPA Rugby Club network for past professional players ph0800 PLAYER or email [contact@nzsports.co.nz](mailto:contact@nzsports.co.nz)
-  Reconnect with mates and family regularly
-  Get kids into sports and help out
-  Take up some new activities
-  Reassess financial situation and goals
-  Set new goals
-  Check in with friends/family or mentor every 2-3 months to see how your plan is working for you (you may need to adjust it depending on your circumstances)



# INVEST IN YOURSELF



# NZRPA BY THE PLAYERS FOR THE GAME.

NEW ZEALAND RUGBY PLAYERS ASSOCIATION

## The NZRPA Rugby Club

### Camaraderie – Networking – Support – Advice



The New Zealand Rugby Players' Association have established a network for retired New Zealand professional rugby players called the NZRPA Rugby Club. The club holds a number of events around the country as opportunities for former players to unite, spend time together and re-establish the camaraderie that our great game offers us. The NZRPA Rugby Club has also been created to provide support and advice for past players.

Designated NZRPA Rugby Club Relationship Managers, Mark Ranby and Malua Tipi and Fiona Brading, the NZRPA Overseas and Past Players Personal Development Manager are available to assist retired players with their ongoing personal and professional development, including career planning, education/study, finance and insurance, medical support, and mental health and wellbeing advice and services.

All retired professional player are encouraged to use the services of the NZRPA Rugby Club Relationship Managers and Personal Development Manager and attend any NZRPA Rugby Club events. To be added to the NZRPA Rugby Club database, receive information on events for past professional players or to get assistance please email [contact@nzsra.co.nz](mailto:contact@nzsra.co.nz) or phone 0800 PLAYER.

Most Super Rugby Clubs also now have an Alumni (Past Player Club). NZRPA can provide their details to you.

"The NZRPA Rugby Club event showed just how important it is to stay in touch with the peers you played with or against for many years. We all have our own story, but it's awesome to be able to share with the brothers who are able to connect with you as they understand."

**Pita Alatini, Former All Black, Super Rugby and provincial union player**

"The NZRPA Rugby Club is a great initiative. Rugby produces some great friendships and the NZRPA Rugby Club offers the environment to reconnect with people you have not seen in a while and to share stories of where people are at and the success and challenges we experience." **Richie McCaw, double Rugby World Cup winning All Black captain**

### Introducing the NZRPA Rugby Club Team



#### Mark Ranby – NZRPA Rugby Club Manager

Mark Ranby is a former Waikato, Manawatu, Chiefs, Hurricanes and All Blacks player who completed an English degree at Massey University. He played in Japan prior to going to Cambridge University where he studied theology. Upon his return to New Zealand, he taught in high schools and has spent over a decade as a Personal Development Manager for Canterbury, the Crusaders and the Highlanders.



#### Fa'amalua (Malua) Tipi – NZRPA Relationship Manager

Fa'amalua (Malua) Tipi played for Manu Samoa and North Harbour and is now the Personal Development Manager for North Harbour. He is also a lecturer at the University of Auckland's Faculty of Education and is the board chairperson for The Fono. Malua is currently researching male Pasifika undergraduates in university studies for his PhD. He has also been involved in research projects regarding equality, equity and pathways for Pasifika sports athletes.



#### Fiona Brading – NZRPA Relationship Manager (Career Specialist)

Fiona Brading spent time working with youth and in the travel industry before studying sports science and psychology at the University of Auckland. After travelling and working in the recruitment industry in both the United Kingdom and New Zealand, she furthered her studies in career development at AUT before setting up her own career coaching practice. She is also a former North Harbour Personal Development Manager.



 **0800 PLAYER**

 **www.nzrpa.co.nz**