

## PRESS CONFERENCE: TUESDAY, 24 MARCH

**Prime Minister:** Good afternoon, everyone. First, I want to start by sharing some positive news. One of the questions I've been asked most frequently as we've been announcing new cases of COVID-19 in New Zealand has been "How many have recovered?" Now, for some, COVID-19 will be an illness they experience for a time, but we do have an official protocol around declaring individuals to have fully recovered, and we will start reporting on that. So I can now tell you that of the New Zealanders who have been diagnosed with COVID-19, 12 have now fully recovered. I expect, obviously, that number to continue to increase. As you know, the majority of people who contract COVID-19 do, obviously, recover, and it is essential to the success of our response that as many people as possible are able to recover at home, if they are able, in order to make sure we leave our hospitals for those experiencing the worst effects. For those interested, the latest number of individuals who are currently requiring hospital care, I understand, is six, but that none of those require the treatment provided through ICU or through our high-dependency units.

Now, let me run through a few updates on the Government's preparations as we move to the unprecedented position of being in alert level 4 and as we seek to stop the spread of COVID-19 in New Zealand. The first statement I'd make is that the underlying principle for alert level 4 is to reduce down contact between people to the bare minimum—essential services contact only. That means the simplest thing New Zealanders can do to stop the spread of this virus is to stay at home. That's how we will save lives. Isolation and physical distancing from other people is key to our response at this level. Now, of course, some New Zealanders will still be needed to operate our essential services—those who provide the necessities of life, such as our front-line health workers and police being obvious examples. And to these people every one of us owes a debt of gratitude, and I can tell you that we can repay that debt of gratitude now by staying at home.

Every interaction we have with someone else increases the risk of the spread of the virus, and you can see that, for instance, in the spread of some of our cases. You'll see a cluster of cases have come from one conference, and that gives you a little bit of an insight into why we are trying to share that message so strongly: reduce contact, reduce risk, reduce the spread. If you are not an essential worker but you try to go to work or you carry on as usual, you are literally putting at risk those who have to be there, like our hospital workers.

Now, I know there continue to be questions, and they are understandable. Countries are facing them the world over as we move into this never-before-seen status in New Zealand of, essentially, shutting down normal life. But we are making good progress, and we do have time to work through some of the questions that will remain. But I'll start with a few common ones first. People have asked if they can leave their house to go for a walk. Yes, but, again, we ask people to stay two metres away from anyone you pass. Do not congregate. It comes down, again, to those very simple principles. If you are completely isolated, if you live alone but you have one person you have contact with—it needs to be just that: a person you stay faithful to and they stay faithful to you in turn. If you have multiple contacts with others, that is where the risk increases, and we cannot afford that. It ruins the entire purpose of alert level 4.

You can drive locally to go to your supermarket to get food, but, again, we ask that you maintain your physical distance—again, two metres—from others who may be undertaking essential errands or getting a bit of fresh air as well. Other than that, we do ask people to stay at home. This is life that will be different. It will not be normal, it will not feel normal, but that is what we have to do to beat the virus.

I know there have also been many questions on essential services, and, again, we are in self-isolation to limit the chances the virus has to spread. The more businesses that stay open the more chances it has to spread. Our whole strategy at level 4 is to eliminate that. I have seen talk around what constitutes essential services, and the COVID committee is working through some of those key questions, and there'll be further updates again on that tomorrow.

Also, we will be ready to be responsive. If, once we're at alert level 4, we discover that there are essential services that have not been made available, we will be ready to respond and react to that as we go. And I want to assure people of that, but our starting point has to be that we have as many closures as possible to maintain alert level 4 but to provide for the essentials of life. We have never shut down our country before; so I will ask people to work with us as we go through this unprecedented step. MBIE is leading this work and talking to businesses closely around some of the implications for them. But, again, first port of call is the COVID-19 website.

I do want to reiterate the basic principles we're working to though: we must make sure we've got those services that enable us to scale up our response to COVID-19—so people who manufacture PPE or who are providing important products for our hospital services. We must ensure the necessities of life for New Zealanders; they have to be able to access pharmaceutical products, food, and basic banking services. And we must maintain public health and security. If you're not doing those things, we are asking you to close.

As we've already been briefed by the Speaker, Parliament will sit tomorrow. We will debate the epidemic notice and seek to pass a state of emergency, both of which provides us the powers for Government to move the country to level 4. The epidemic notice was gazetted today and ensures that temporary visas are automatically extended to late September. Travellers with a temporary work, student, visitor, interim, and limited visa expiring before 1 April 2020 who are unable to leave New Zealand will be able to stay legally. Travellers with a temporary visa due to expire between 1 April and 9 July will have their visas extended to late September, and confirmation of these extensions will be emailed to these visa holders. Detailed information is available on the Immigration New Zealand website. We'll also be making it available on the COVID-19 website. Anyone in New Zealand who's concerned about their visa, although they should be covered by these measures, should get in touch with Immigration New Zealand.

And, finally, before I hand over to the finance Minister, I would reiterate what I said yesterday: this event is unprecedented in New Zealand's history. Never before have we sought to shut down our country in the space of 48 hours. And I want to thank those who have worked so diligently to help support that transition for all New Zealanders. We will, though, take a common sense approach. We'll make sure that people can get home if they're at a ferry terminal, or get a flight if the only way they can get home from Dunedin to Auckland is via air travel. We will work calmly and sensibly through all of those issues as we go, but I simply wasn't willing to wait until we could answer every single question on some of these logistical challenges before we moved to level 4. Every day we waited would have been more time that COVID-19 could spread in our community. So we will work through this as we transition. That is the best way that we can assure the New Zealand public that we are protecting their public health with urgency, and that's exactly what we're doing. The Minister of Finance.

**Hon Grant Robertson:** Thank you very much, Prime Minister. I am pleased to announce today that New Zealand's retail banks have agreed to provide a mortgage repayment holiday scheme for people whose incomes have been affected by COVID-19. I know that this is an incredibly stressful and uncertain time for New Zealanders, and this Government is focused on trying to soften the financial impact on those worst affected. I've been facilitating discussions between New Zealand's main banks, the Treasury, and the Reserve Bank on a business financing guarantee scheme for small to medium sized businesses and help for affected home mortgage holders. I want to deal with the mortgage holiday aspect of the agreement first.

Retail banks have agreed to offer a six-month mortgage repayment holiday to homeowners whose incomes have been affected by COVID-19. This is a similar scheme to that which has been offered in Australia. The specific details of how this will be delivered by each bank are being finalised, and banks will make this public in the coming days. I know that people will be anxious to know the details about how this will affect them. We thought, given that and given the very high level of interest from the wider public and the media, that it was

important we announced this agreement today, but the exact criteria will be defined by banks in the coming days. I ask people not to bombard banks with applications or queries until the banks themselves have released those details, and it will be within the next one or two days.

The Reserve Bank has agreed to help banks with the appropriate capital rules. In addition, it has decided to reduce banks' core funding ratios from 75 percent to 50 percent, further helping banks make credit available.

The second part of the agreement that I'm announcing today is a \$6.25 billion business financing guarantee scheme where the Government underwrites bank loans to small and medium sized businesses. The scheme leverages the Crown's financial strength, allowing banks to lend to ease the financial stress on solvent firms affected by the COVID-19 pandemic. This scheme will include a limit of \$500,000 per loan and will apply to firms with a turnover of between \$250,000 and \$80 million per annum. We have committed to monitoring the scheme, and we are prepared to evolve this criteria over time if necessary. Loans will be for a maximum of three years and will be provided by banks at their transparent and competitive rates. The lending decisions will be made by banks, not the Government, as the banks have the existing relationships with their customers and can get the money out the door faster. In order to ensure that the benefits of this scheme reach the businesses we need it to, the Government will carry 80 percent of the credit risk, and the remainder will be carried by banks.

Just before we go on to questions, two particular pleas—well, one plea and one piece of information, sorry. Firstly, a plea to businesses to continue to pay their bills to one another. It is very important that businesses who are in a position to do so continue to pay other businesses, particularly larger businesses paying smaller businesses. This ensures money continues to flow around the economy and ensures that businesses can remain solvent. And a piece of information about the wage subsidy scheme: as of this morning, there have been 117,273 applications, with 41,505 being approved, and \$687 million paid out—and, obviously, these numbers move every single moment.

**Prime Minister:** Right, we're happy to take questions.

**Media:** Have you made any decisions around what you're going to do with New Zealanders who are returning from overseas, in terms of requisitioning hotels or how you might quarantine—

**Prime Minister:** As you can imagine, this continues to be a risk to New Zealand. We have to allow New Zealanders to return home. This is their home, this is their country of residence and citizenship, so we have to allow that to happen, but we have to also manage that risk. I've asked our team to expedite the work on managing that risk in a way that will be seen as much harsher than currently, because that is what is required. At the moment, of course, you'll see that our cases continue to be from overseas travel, and so that's where we're focusing a lot of energy and resource.

**Media:** Could that be like a quarantine—so people arrive, you bus them off somewhere to a hotel or something and quarantine them—

**Prime Minister:** These are options we're working through. Of course, we have to base those on the scale of ongoing return of New Zealanders. So we're working hard to try and anticipate the numbers that we will be dealing with and then to build a solution around that. It is not a small task. It's only now at a point that it would be manageable, potentially, to do something at scale. Previously, it certainly would not have been, given the large number of New Zealanders who both travel and who were returning.

**Media:** You're also telling them to stay overseas now as well, aren't you? That's the new notice from the Government.

**Prime Minister:** Well, one of the issues is simply that, for many, it will just not be possible to return. Those links back to New Zealand are reducing. The ability to transit

through countries to get here, in some cases, has dried up entirely. So, yes, we're working to deal with those who are returning, in the safest way possible for all New Zealanders, but there will be some who won't make it back.

**Media:** They pose the greatest risk to us, don't they, those New Zealanders returning from overseas? That is the greatest risk?

**Prime Minister:** Yes, they do, and we will treat them as such.

**Media:** Can you give us an example of what countries can expect to get those mercy flights and [*Inaudible*] Can you give those people watching—

**Prime Minister:** If we have no ability to transit through a country on the way back to New Zealand, then it becomes very difficult to bring people home, and, of course, some of those traditional transit routes through Asia have ended. And so we have, of course, still maintained and supported Air New Zealand to guarantee certain routes, but, of course, that requires them being able to transit through countries. So it is becoming harder, if not impossible, in some areas, but there were windows of opportunity that we have hope that New Zealanders would've used.

**Media:** You alluded to it in your opening comments, but people trying to get—particularly from the North to the South Island, still coming home. Can you give a little bit more detail and some guidance for people who are trying to ring Air New Zealand but don't know where else to go, for example?

**Prime Minister:** Yeah, look, the one assurance I just want to give: we know that there are people, for instance, who may be in the North or the South, they may have their vehicle with them and they are trying to get home. I just want to give a commitment: we are working through those issues. We don't intend to just suddenly, whilst there's a queue at ferry terminals, cut off that transport link. We will clear people to get home, but we will not provide an ongoing service simply for people to tour between the North and South Islands.

**Media:** Do planes, ferries, and that sort of—

**Prime Minister:** Similar situation. Yes, similar situation. Our intention—yes, we gave 48 hours to really start closing things down in terms of that unnecessary travel, but we accept we've got to get people back to their place of residence. So we'll work through that. We'll work through that backlog, and so I do just ask for people's patience and to be calm. I do know it's been stressful for those particularly at ferry terminals, but we will work through that.

**Media:** How will that work when you're talking about the Auckland to Dunedin flight—will that same rule apply? Will we see a few more of those flights now on Thursday and Friday?

**Prime Minister:** Yeah, look, we've been working with Air New Zealand, and we can get a good sense of what is actually just that necessary flood of demand that's coming through. So we'll work with them to try and support people getting back to where they need to be. They may be students trying to return home. We'll work through that, and then we'll be able to see, from that demand, where then it's ebbed away and we've got people home who need to be home.

**Media:** How many mercy flights are you looking at, and could they be taking off as soon as next week?

**Prime Minister:** Again, as I say, Air New Zealand has been our link to try and bring New Zealanders home, but we are being very open and honest. Regardless of that ability via flights, actually, those transit routes have stopped, and so that is making it more difficult.

**Media:** Is it, basically, off the table now? Has it become impossible with Singapore shutting down—that, basically, mercy flights from the Government aren't an option anymore for people?

**Prime Minister:** Very, very, very difficult. It's one thing, of course, to have Air New Zealand available to make flights; it is another if they have no ability to land in order to make that transit route an option. Going forward, there will be people who we simply just won't, even through our best efforts, be able to bring home.

**Media:** So you should not be relying on the Government at the moment to bring them home from overseas?

**Prime Minister:** It's simply not an issue of the Government; it's simply the fact that there are countries that have done what we've done and they've said that they are closing their borders, but some have closed off transit routes as well, and so that has made it difficult. There was a window, and what I hope is that New Zealanders used that window, heard the advice of MFAT, because now that window is closing or has closed. Just to give you a sense of New Zealanders abroad, SafeTravel, of course, registers some, not all. My recollection of the figures I've looked at suggests that many will be New Zealanders who actually are based overseas, but there may well be others who were perhaps part of tour groups or others. But from what I've seen, there are a number who are based overseas and living overseas.

**Media:** You said before that returning New Zealanders did pose a threat of sorts and we will treat them as such. What do you mean by that? Are you looking at quarantining them away from their homes and families?

**Prime Minister:** That's us just making sure that now we have a number that may be more manageable than we've had in the past, whether or not we can do things that are more explicit around quarantine and transportation for those groups. Now, I do want to give the caveat that we've got to get an assessment of the number we are dealing with and our ability to do that successfully. The last thing I want is to create a situation like we saw with the *Diamond Princess*, where we weren't able to do that safely and stop wider spread. So those are issues we are working through now.

**Media:** On the business finance scheme, how did you get to the 80:20 percent split between Government and banks?

**Hon Grant Robertson:** Yeah, that was part of the discussions that we've been having with the banks, and the really important thing for me is we are in extraordinary times here, and we need to make sure that this lending is getting to the people who need it. We felt, on the balance of the discussions, that a higher level of Crown guarantee would encourage the banks to lend to businesses that are solvent but ones that have, obviously, encountered significant difficulty. So that split was one that we felt comfortable with to ensure that, actually, the lending would happen.

**Media:** Do you have any projections as to how many businesses would've fallen over if the Government didn't intervene in this instance?

**Hon Grant Robertson:** I don't have a particular projection of that, no. We just wanted to make sure that the facility was available, along with the wage subsidy scheme and the support we've been giving around sick leave. In addition to all of that, too, Jason, we are continuing to work one on one with very large businesses to see what might be possible there as well.

**Media:** So what impact do you expect both of the announcements that you made today to have?

**Hon Grant Robertson:** As I've said from the very beginning, our goal is to cushion the blow. We're not promising to save every job, and we're not promising to save every business, but we do believe that these are significant moves that will help a range of businesses. I've got to acknowledge, too, we're talking here about an \$80 million cap here on the scheme that we've put in place. That won't include a number of very large businesses—we know that they are in direct contact with banks—but we do believe it will support a number of mid-range businesses to be able to continue.

**Media:** Is it your expectation that employers top up the wage of an employee if that \$585 doesn't quite cut the mustard?

**Hon Grant Robertson:** Well, that's, generally speaking, how it is being used, yes, because for a lot of businesses, this is about them then being able to look and say, "OK, I can now spread some of the concerns that I've got here with that \$535." They have to sign a declaration still that they're keeping people employed; so that's part of what they're doing, yeah.

**Media:** Has any consideration been given to people who either don't have cooking facilities or aren't in a position to cook and what they might do during this period—for example, a big restaurant chain like McDonald's having a drive-through facility, whether that might be made available for people in that position?

**Prime Minister:** I think what people have to remember here is that that is not just about whether or not you're having a contactless experience in your pick-up, but the fact that everyone in that restaurant is therefore having contact with one another. So we've got to reduce down as many opportunities as possible for people to have unnecessary contact. Food preparation is a particular area of risk. We've got to make sure that we're also not creating situations where someone who may be infected is then passing it on through food preparation. So again I come back to the simple principles of essential services: making sure people have access to food—if they don't have a supermarket in their town, making sure that there is food provision through a small local superette. We will make sure that there's that level of flexibility, but this will not be life as normal; it will be different, because that's what it's going to take.

**Media:** On the food in schools programme, Iona Holsted talked briefly today about seeing whether you could continue to roll that out, because for some kids that is still a lifeline. Do you expect you will be able to roll that out, and how will you go about doing it?

**Prime Minister:** Yeah, and that's one of the things that Education is working through. We are very mindful of people in vulnerable situations—isolated older people, for instance, making sure Meals on Wheels is available, making sure that they are getting food delivery services that have existed for them prior that are able to continue that service to them and available to them. And we're looking in a similar way to some of those other food options for really vulnerable communities. But again, people cannot expect it to be life as normal, because it won't be for a period of time, and that's so we can keep this period as short as possible. If we're successful, the shorter this period of self-isolation for all of us will be.

**Media:** The self-isolation regime is heavily geared towards households. There are a lot of families that don't live together. So what about a woman and her long-term girlfriend that don't live together? What about a dad that doesn't live with their kids—can they touch each other?

**Prime Minister:** The way that I'd describe it—you've heard me describe it—whatever your bubble is for the month is the bubble that you must maintain. That has to be it: a small group of individuals who is part of your bubble—that is the bubble you must maintain. As soon as you start opening up contact with different individuals, if that person did the same with their different individuals, that's when the risk grows. So I'm asking people to just apply common sense and common principles. The same small group has to be your bubble for a month. If that means that you're a couple that's split up, you're each other's bubble and shared care with your children—that's it; that's your bubble. So we're just asking people: apply common sense. Keep your distance from anyone outside of your bubble, and that's how we'll get through this. We will get through everyone's questions.

**Media:** Has any consideration been given to extending or pushing back the Budget?

**Hon Grant Robertson:** We're working on that at the moment. We're sticking with 14 May for now, but, obviously, we'll continue to keep that under review. The Budget's going to be a very different document than the one we had been originally planning. So we will keep it under review, but for now we're leaving that date in place.

**Media:** Prime Minister, have you received any modelling that predicts when the number of cases is likely to peak, based on, I guess, everyone in society adhering to the four-week lockdown?

**Prime Minister:** Of course, as I've said very clearly, our numbers will continue to grow for a time, because there is a lag in the transmission and the manifestation of COVID-19 and symptoms, and so the full effect of what we are implementing will not be seen for some time. I wouldn't expect us to see necessarily a slowdown any sooner than 10 to 12 days. It will continue to grow. So people should not be alarmed if they see that. They should not believe that means we're not being successful. The lag means that we will keep moving before, I hope, we start to see the effects—if we follow the rules of alert level 4.

**Media:** You spoke about Meals on Wheels. Some of those homecare services have reported difficulties with securing PPE. So their workers are going to the elderly, disabled, sick without any protective equipment. Is that something you've heard anything about at all?

**Prime Minister:** No, I haven't.

**Media:** And what can the Government do or what will it do to support those—

**Prime Minister:** Yep. Look, and that's something that I'll take away immediately. PPE is something that we have supply of. In fact, just today we've been discussing making sure we get provision of that through to our banking services, and in fact today I just watched a video of surgical masks rolling off a production line here in New Zealand. We, helpfully, produce PPE in New Zealand. So that is an essential service. We'll keep rolling out those products, and I'll follow up on that today.

**Media:** Should people be limiting their contact now? There are people in cafes this morning close to each other. Do the underlying principles apply—

**Prime Minister:** What was the name of the cafe?

**Media:** In Wellington.

**Prime Minister:** I'll grab a name afterwards. The Medical Officer of Health should be making a visit. Level 3: no bars, no restaurants. We should be in shutdown now for those services.

**Media:** Do you want people to stay home now?

**Prime Minister:** Yes. Obviously it takes time for us to get into a position where everything is settled into alert level 4, but I want people to apply that as if it's already arrived. Yes, there will be a need to get people—people will want to get ready for that, but contact should be limited from now.

**Media:** How many mortgage holders do you expect will take up the mortgage holiday offering?

**Hon Grant Robertson:** Just start at the beginning of that again, sorry.

**Media:** How many mortgage holders do you expect will take up this holiday?

**Hon Grant Robertson:** Oh, look, it's open to all of those who have been affected by COVID-19. Obviously, the banks themselves will be working with their mortgage customers in that regard, but clearly there has been a very significant impact on all businesses, all parts of the economy, and all workers, and so therefore I would expect this will be something that a very large number of mortgage customers would take up.

**Media:** Do you have a ballpark figure for that and also for the value of mortgage repayments that will be stopped for a short time?

**Hon Grant Robertson:** I don't with me now, but I'm sure we can look into that.

**Media:** I just wonder about—I received an OfficeMax Stationery Supplies email this morning, which said that e-commerce suppliers of stationery were being regarded as

essential services. Do you think that people working in an e-commerce supply warehouse should be covered?

**Prime Minister:** I consider that an essential service is something required to ensure that people can maintain their own well health and wellbeing—that they can get food and the necessities of life, that we can maintain our response to COVID-19, and we can maintain public health and safety. So, within that, those are the principles that we are working to. So there will be a number of examples that will get thrown at me that will not, in my mind, fit within those circumstances. We have at the moment MBIE working through some finer details to give exact guidance to individual businesses, including those who consider themselves contactless and who work through order systems—how we'll apply these rules. But don't, for instance, expect to be able to go to your local Warehouse.

**Media:** That six-month holiday so that people don't lose their homes—what about renters who are really, really worried about not being able to pay the rent?

**Hon Grant Robertson:** Yeah, look, that's one of the reasons why the wage subsidy scheme has been developed—why we're trying to make sure that people who have time off for sick leave and so on are supported as well. It's why we've said that there will be freezes on rents, but we obviously understand that income remains a really important part of this and we continue to work on how we can adapt the schemes. As I said yesterday, we're conscious that we need to evolve what we're doing. This is not the end. There is still more that we're working on.

**Media:** [*Inaudible*] sitting around that \$500 mark, if you're getting \$585 before tax, then it's not going to cover—

**Hon Grant Robertson:** As we were just discussing, in the answer to the earlier question, that scheme is, by and large, being used to keep people up at 80 percent of their salary, which generally speaking—

**Media:** Or more.

**Hon Grant Robertson:** —is above that level—or more; that's right—which is, generally speaking, above that level at this time, but I do understand the point that you're making: that, for people for whom at some point that becomes their only source of income, then that does become very stressful and difficult. Bear in mind, for low-income New Zealanders, many of them are already in receipt of the accommodation supplement and the accommodation benefit to support them, but we are continuing to look at how we evolve our income support.

**Media:** Have you thought about holidays on Government debt—so the likes of student loans or people getting holidays from paying into their KiwiSaver over the time being, to free up more of that—

**Prime Minister:** Collection of debt to the Government is not an essential service.

**Media:** Can you give any guidance to students who can only work up to 20 hours a week or people who are working in essential care, like rest homes, providing essential services, and their employers would prefer them to work more hours but they would be in breach of their visa—

**Prime Minister:** And this is specifically for homecare or just general—

**Media:** Yeah, so the example of an international student working in a rest home.

**Prime Minister:** Look, I'll, take that case away and follow that up with our Minister of Immigration. These are, obviously, extraordinary times. You already will have seen that we've had some who would fall into the category, for instance, under the changes made under the last Government to be low wage workers who would have to leave New Zealand rather than being able to access renewal, and we've already dealt with that because it affected our aged care workforce. So we are trying to as flexible as we can be right now. That's not an example I've had before, but I'm happy to take it away.

**Media:** Sports and recreation—you've talked a little bit about physical exercise, going for a walk, but New Zealand First yesterday put out some press releases talking [*Inaudible*] about hunting and other solo outdoor activities. So can you explain—do you have a sense of what—I mean, could you go on a golf course that's public and it doesn't have staff?

**Prime Minister:** So again I'll come back to some really basic principles again. Your same bubble for that month, the people you are spending time with—those are going to be the people you can spend time with for your walks—you know, if you want to go for a run. That is your bubble. You've got to stick with those individuals. And so the same goes for recreational activities: you've got to just stick with those same people; you can't cycle through and spend time with other people outside of your bubble.

**Hon Grant Robertson:** And two metres apart.

**Prime Minister:** And then, when it comes to facilities, any time you make contact in a public space is a risk. COVID can exist on any surface for up to 72 hours. That's why playgrounds are out. That's a space where, if we have multiple children going through and using play equipment, that becomes a risk. And, basically, you restart the clock. The moment someone touches a surface and gets COVID, that's a whole family that might be two weeks into their self-isolation who now is, essentially, restarting the clock on us trying to freeze transmission. So I just ask people to keep in mind: public contact in public spaces, whether it's a railing or even when you're in your supermarket, keep in mind that's a risk. Constantly wash your hands, but that's why we're saying stay at home; it minimises contact with those public spaces.

**Media:** Can I just clarify: you talked this morning about possible quarantining of Kiwis who do get to come home. What might that look like, and would the Government look at paying for—

**Prime Minister:** Again, as I've said, we are very concerned that, again, the border continues to be the issue that we have to make sure we are placing resource and energy into. It is New Zealanders coming home who do pose risk, and I say that with no judgment; it's just a fact of life for the entire globe right now. Our citizens coming home are the ones carrying COVID-19. Now, we need to care for them, but we also need to care for everyone else that they may potentially otherwise come into contact with and reduce that chance as much as possible. So we're working through every option. I can't tell you immediately whether or not that will include, for instance, managing their transportation or keeping them in separate quarantine, but we are exploring all of those options.

**Media:** Do you know how many overseas travellers are still here and may be trying to get out?

**Prime Minister:** No, we do not. But, equally, in the same way it's becoming difficult for New Zealanders to return home, it will be increasingly difficult for them to leave. Now, we have worked on a transit window to try and get as much reciprocity to get citizens out of New Zealand as we can, but it is becoming increasingly difficult. We will need to—some of these individuals will have been here for a long time. So they don't pose a COVID risk; they just happen to be stuck in New Zealand. So those are all issues we're having to work through, but my hope is that, where New Zealanders are stuck, they get the same care as for anyone who is stuck here, because that will be happening the world over.

**Media:** If New Zealand was unfortunate enough to have a major earthquake or natural disaster during the shutdown—

**Prime Minister:** Why on earth would your mind go to that place?

**Media:** Worst-case scenario.

**Prime Minister:** Yeah, worst-case—do you know what, these are things that we are here to think about and plan. And, in my mind constantly, as the Prime Minister of the Shaky Isles, is: no matter what is going on in our lives, we must always be prepared for that.

**Hon Grant Robertson:** You'll be pleased to know that the Minister responsible for the Earthquake Commission—me—had a teleconference today with the Earthquake Commission and with the chair of that board to discuss exactly, to make sure that we have preparations in place in the event that there is an event during the COVID-19 shutdown.

**Media:** And people would, presumably, ignore the bubble at that point to work shoulder to shoulder with each other?

**Prime Minister:** Oh, of course, at that point, you're in a position of wanting to make sure that you are saving lives; so we would have to make sure that we were—if we had, for instance, people in buildings, of course we've got to make sure our first responders can do their job, and then we work through everything from there. But, yes, first responders would always do their job, and lives come first, which is exactly what we're doing now. Can I just finish up with a couple more on this side?

**Media:** Has the Deputy Prime Minister committed to working from home over the level 4 restrictions?

**Prime Minister:** That's actually what all of our Ministers are doing. There's a small number that we will be utilising to make sure that the business of Parliament, as required, is able to be facilitated; so you will see—part of my bubble is the Minister of Finance, but you will see a limited number in person because we are asking them to work from home.

**Media:** When you said that Government debt collection is not an essential service, I was asking: can people stop paying their student loans?

**Prime Minister:** No.

**Hon Grant Robertson:** Yeah, no, I think we understand the Prime Minister means that that's not something that we'd be expecting people to go to work to do. In terms of the current rules around student loan repayments, we have no plans to change those at this time.

**Media:** Can I ask a quick "Kiwis in Australia" question?

**Prime Minister:** Yeah, go ahead.

**Media:** They don't have access to social welfare payments over there. Is there any option for them to get into their super here?

**Prime Minister:** Yeah, so two answers there: of course we have our hardship provisions around super. Secondly, specifically for Kiwis in Australia, if they're employed in a firm that has received assistance, my understanding is they're not excluded from the ability of the business to provide them support as part of the business's employer packages. More generally, though, I have raised this issue with Prime Minister Morrison. I've specifically sought: could we have a short-term exemption just for these exceptional circumstances for New Zealanders to be supported, not least because it will encourage compliance at a time when we need everyone to be self-isolating if they have to, for instance. That is not something that has happened at this time, but it's been raised by both the Deputy Prime Minister and myself with our counterparts. OK, last question. Yeah, right in the front.

**Media:** Overseas, there's been an outbreak in prisoner populations. Are you confident that you've taken the measures that you need for prisoners—

**Prime Minister:** I'm expecting all of our essential services to take all necessary steps to ensure that they are looking after themselves and ensuring that they are not, potentially, putting others at risk. So that's my expectation of Corrections. All right, we'd better—

**Media:** Prime Minister, if someone's recovered from COVID, are they now considered immune, or do they still have to—

**Prime Minister:** Look, that is my understanding, and my understanding is, equally, that there is tests being worked on to demonstrate antibody. So that is my understanding, but one for the director-general, perhaps, tomorrow. Yep, in the front.

**Media:** Are there any plans to do anything about provisional tax or GST?

**Hon Grant Robertson:** So we've already made announcements about provisional tax. They were among our very, very first announcements around changing some of the rules there, and particularly around making sure that tax debt, the use of money interest there, was written off. On GST, that hasn't been in our thinking up to this point. I'm always very wary in the speed that we've moved, given that it's a week ago that we did the \$12 billion package, that it's important that we keep options on the table, but, for this point, we're not planning on any changes on that.

**Prime Minister:** OK, thanks everyone.

**conclusion of press conference**