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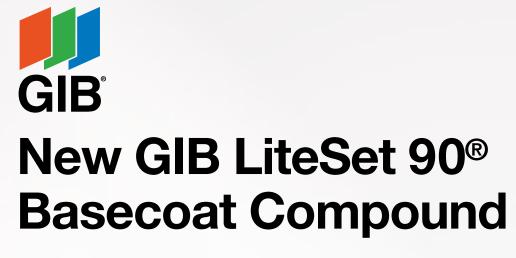
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Caveats – how they can help you to recover the money owed to you

Everyone occasionally experiences the frustration of not being able to get someone to pay a debt that they are owed, but those of you who are in business are particularly vulnerable to this because most of you sell your goods or services on credit. That means you deliver your side of the bargain first, and hope to be paid later.

There are two reasons why your customers may not pay you - either because they can't, or because they won't. If they won't pay, that could be because they genuinely believe they don't owe you the debt, or they believe they have a counterclaim against you that cancels the debt out. But in some cases, it may simply be because they are dishonest or deluded. And in those situations, or where your customer never had any hope of paying you, then you need all the help you can get. One way you can improve your chances of getting paid is to register a caveat against the title to your customer's land. That means that as long as the caveat remains in place, your customer can't register a transfer, lease, mortgage or similar dealing with the land that would undermine your rights in the land, at least without notifying you and giving you a chance to uphold those rights. Naturally that shouldn't worry the owners if they aren't planning to do something with the title any time soon, but it is surprising how often the mere existence of the caveat does trouble them regardless. And of course if the owner does have such plans then it gives you major leverage.

There is a common misconception that everyone can register a caveat automatically, but it isn't true. To be eligible to register a caveat you must have what's called an "estate or interest" in your customer's land, or the customer must hold the land in trust for you. There is a wide range of estates or interests in land, but they generally have to be granted to you by the owner. For example the owner might have agreed to give you an easement over it, or to sell it to you, lease it to you, or mortgage it to you. Normally you could register all of those on the title, which gives you much better protection than simply registering a caveat. But the situations where you would register a caveat instead are where those rights have not been formalised, so they don't yet meet the strict criteria for registration, or they never will. We generally refer to them as "equitable" estates or interests.

LEGAL

Caveats in the building industry

In the building context, contractors often protect themselves by getting the owners to agree to give them a mortgage (usually ranking after the Bank's mortgage) over the building site, in case the owners either can't or won't pay them. The agreement to grant a mortgage is typically found in the building contract itself. The contracts you get from New Zealand Standards or the Institute of Architects don't have them, but those you get from Master Builders, Certified Builders or the high-volume residential building franchises usually do. The owners aren't expected to sign a formal mortgage like the Bank requires them to do, because the time and cost involved would be out of all proportion to the risk to the contractor and the duration of the building project. Instead, the mere "agreement to mortgage" is sufficient to create an equitable estate, which in turn entitles the contractor to register the caveat.

It is way harder for the contractor to exercise the rights under the mortgage (such as to confiscate the rental from the property, lease the property to someone else, or to sell it) than it is for a Bank under a registered mortgage. Generally that isn't the contractor's intention, and the right to register a caveat is all he wants. The equitable mortgage shouldn't worry the owners if they are not in default under the building contract, because there is no debt for the contractor to recover, and the rights under the mortgage aren't triggered. Even if the contractor maintains there is a debt but the owners dispute it, they have nothing to be concerned about unless that dispute is resolved in the contractor's favour, and they don't abide by the outcome.

I have seen some building contracts that simply give the builder a right to register a caveat against the owners' title, without mentioning any underlying equitable estate or interest at all. That is risky because the owners might successfully challenge the caveat on that basis. And it's a brave lawyer who registers it because he or she can be personally liable for court costs and/or damages if their client did not have reasonable cause to do so, or had an ulterior motive (such as merely trying to gain bargaining power). Nevertheless there have been some cases where such caveats have been upheld, on the basis that the owners must have intended for there to be an underlying equitable estate or interest, or the owners are deemed to be holding the land in trust for the contractor to a limited extent.

Getting rid of a caveat

Property owners who take exception to the contractor registering a caveat on their title, can do something about it. They may be able to persuade or coerce the contractor into withdrawing the caveat. Or they can apply to the High Court to have the caveat removed (which is obviously an expensive process, and won't succeed unless you have solid grounds). Finally, they can ask the Registrar-General of Land under section 143 of the Land Transfer Act 2017 to give notice to the contractor to commence proceedings in the High Court to sustain the caveat, failing which it will be removed.

That third option is usually the preferred option because it is quick and economical to do. A lot of contractors will baulk at the thought of commencing proceedings in the High Court, with all the cost and stress that that entails, so they just throw in the towel and allow the caveat to lapse. Once they have done that, they can't register the same caveat again without a Court order, and in the meantime they risk having the property transferred or re-mortgaged so there is no equity left in it.

But where the owner is up against a determined contractor, using the section 143 procedure is a risky gamble. That is because if the contractor has a legitimate estate or interest in the land all along (such as an agreement to mortgage in the building contract), he may well apply to the Court, and win. In that event, the owners end up paying not only their own legal costs but also roughly two thirds of the contractor's legal costs as well. And the caveat remains.

It may be possible for the owners to persuade the Court to dispense with the caveat regardless, by paying the disputed money into Court to be held there until the dispute is ultimately resolved. But that will only work if the building project is at an end and there is no prospect of there being further disputed debts, because the agreements to mortgage in building contracts are usually intended to remain in force from the beginning to the end of the project. Alternatively, the Court may uphold the caveat on an interim basis but only on condition that the contractor compensates the owners if he ultimately fails to prove his caveat was justified. But once again a confident contractor won't have any problem giving that undertaking.

So the short answer is, caveats are useful, but you need a good building contract to be able to use one.

by Geoff Hardy

Auckland Commercial Lawyer

Martelli M^cKegg



Geoff Hardy has 45 years' experience as a commercial lawyer and is a partner in the Auckland firm Martelli McKegg. He guarantees personal attention to new clients at competitive rates His phone number is (09) 379 0700, fax (09) 309 4112, and e-mail geoff@martellimckegg.co.nz This article is not intended to be relied upon as legal advice.

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It's crunch time for secret design

Andy Maloney has won multiple medals at world yachting events, was a crew member of the winning NZ Red Bull Youth America's Cup team in San Francisco in 2013, and joined Emirates Team New Zealand in 2016 for the Bermuda challenge that brought the Cup home to NZ. Here's his view of what's coming up...



Inside the top-secret design rooms at Emirates Team New Zealand

"The ITM crew are a critical part of our programme, because the reality is that we spend a lot more time designing, developing and building things than we do sailing.

"We're building prototypes all the time with ITM materials and tools, making sure the design is 100% spot-on before it's built in real life.

We're the link between the theories the designers come up with on the computers and how they actually work on the water. Whether it's test frames, prototypes of systems, or mock-ups to fit-check in the yacht, the geometry needs to be as close to perfect as possible."

Building for the Cup

"We have a lot of top-secret stuff here and the guys are constantly building separate rooms with ITM materials within the shed, to keep prototypes under wraps. Everyone we've dealt with at ITM has been brilliant; they bend over backwards all the time to help out in any way they can.

"The pressure is really coming on strong now. Everyone is pushing their build slots back as far as they can to maximise the learnings with previous versions of foils, rigs, sails, hull shape and all the other variables.

"I'm guessing we won't see the final boats until mid-October at best or possibly late November, which is cutting things fine, considering we'll be racing fullon in mid-December".

Wiping out at 40 knots

"It's great seeing American Magic sailing in the Gulf. Their capsize in September was telling. It's pretty extreme going around a top mark at 40-plus knots and wiping out; yet they were able to get the boat back up and sailing within 45 minutes. That's impressive.

"This new breed of boat is incredibly hi-tech, but more robust than anything that's gone before. The racing is going to be an amazing spectacle, and we're really looking forward to having our ITM support crew and friends out on the water to see the action close up."

Cup programme

Launching Boat #2

Emirates Team New Zealand and the challengers are expected to launch their ultimate AC75s sometime between mid-October and late November.

America's Cup World Series December 17 – 20, 2020

Due to Covid-19, the first two regattas in the series were cancelled. The Auckland regatta will go ahead as scheduled and will be the first time the teams go head to head in their AC75s.

The Prada Cup January 15 - February 22, 2021

Organised by the Challenger of Record, the series will determine which of the challenger teams will take on the defender, Emirates Team New Zealand, in the 36th America's Cup.

America's Cup Match March 6 – 21, 2021

The 36th America's Cup Match will see the defender, Emirates Team New Zealand, racing against the winner of the Prada Cup, with the winner being the first team to score seven points.





PARTNERSHIPS

The power tools behind the Kiwi boats for 25 years

HiKOKI might be a relatively new name in the power tool arena, but their legacy supporting New Zealand's America's Cup quest goes back more than 25 years.

"We've supported nearly every Team New Zealand America's Cup campaign since the Team's inception in 1993, and we're right in the thick of it again this time," says Andrew Way, Managing Director of HiKOKI (formerly Hitachi) in New Zealand.

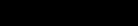
"We've been working side by side with Emirates Team New Zealand, developing customised tool solutions for all their different needs. The boatbuilding guys, the electronics experts, the hydraulics engineers – all require a different suite of tools.

"They're using our tools every day on the yachts and at the base and, I can tell you, they work them pretty hard.

"It teaches us a lot about extreme use of tools, tight deadlines and working with composite materials, and that's feeding back into our research and development programme. It's a great relationship because we're helping them and they're helping us."



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CLEANERS · APPLICATORS ·



Why would a builder need an insurance broker?

Managing risk is a key part of running a business, and building is no exception. Most self-aware building business owners understand that they don't know everything and appreciate the value of relying on other professionals. After all, you wouldn't engineer foundations or install plumbing, because those are jobs best left to the specialists. The same can be said for creating an insurance package.

To use another analogy, you wouldn't trust your doctor to manage your finances, yet many people trust the local bank teller or a bloke in a call centre with their insurance.

So, what are the options for builders when it comes to choosing how to best manage their insurance?

Option 1: Do it yourself (go direct)

If you are a small business with a straightforward operation, your insurance requirements will probably be similar to thousands of other builders. The direct insurers that you see on TV all promote small business packages, including liability, tools and vehicles. Most banks also partner with an insurer and can sell insurance to their customers too. Plus, you can search online and get quotes for insurance, which may or may not suit your needs.

Because you're dealing directly with the insurer, you will be responsible for managing your own claims. When it comes to complex areas like liability, this can result in poorer outcomes than if you had dedicated claims support on your side – especially with things like faulty workmanship and professional mistakes.

It is up to you to do the research to understand the risks you face, what cover you need and what exclusions are in the policies. And to review it every year. Builtin provides many resources on its website to help builders with this research: www.builtininsurance.co.nz

Pros: easy to access, quick to arrange and renew each year, can be cheaper, do it with the same insurer as your personal insurance.

Cons: dealing with a call centre, limited expertise in building, no claim support, generic policies that may not suit your needs, no annual check-up.

Option 2: Get help doing it (using a specialist)

This is a kind of hybrid option. With it, you are dealing with professionals who understand the building industry, can answer your questions and have a package of policies that are tailored for builders. However, you are still ultimately responsible for understanding the cover and deciding what policies you need.

Pros: a direct line to building industry experts, a policy package tailored for builders, good value option, full claim support.

Cons: no personalised service or full analysis of your needs, limited range of policies and insurers available.

Option 3: Done for you (using a broker)

This option suits larger businesses with more complex needs, as well as smaller businesses that prefer to have professional help rather than trying to manage it themselves.

A broker's job is to understand and assess your particular situation and recommend an insurance package that best suits. They can coordinate with other experts in risk and work with clients to develop sophisticated business continuity and risk management programmes. They can approach multiple insurers, who all have different policy coverage, levels of service, expertise and prices.

If you own specialised equipment or have a large fleet of vehicles, work on large or unusual projects, or have specialised skills, you may need a broker to ensure you have the right cover. If you have lots of projects on the go, a broker can save you time and ensure nothing slips through the cracks.

They will also set aside time to review your needs each year, usually at renewal time, so that if anything has changed in your business operations, your insurance package can be updated to reflect this.

Most brokers are generalists, in that they will have clients across many different industries, from wineries to doctors' surgeries to shopping malls. Others, like Builtin, focus on a particular sector, so that clients benefit from specialist industry expertise.

Pros: your own dedicated broker, a personalised needs assessment and tailored package that is reviewed each year, full claim support.

Cons: can cost more, may take longer to arrange, reliant on having a good broker, may not know your industry.

In a nutshell

Managing risk is an important part of being in business. It may not be your strong point, so it's important that you work with professionals who can help. There are different options when it comes to arranging insurance and you should choose one that suits your particular situation, including the size and complexity of your business, as well as your own capability and confidence managing an insurance programme.

by Ben Rickard

Builtin Insurance Advisor



With more than 20 years working exclusively in the construction industry, Builtin is set up to meet the needs of builders however they choose to do business. You can get instant quotes and arrange cover for individual policies through our web portal; speak to an adviser and build a package that suits your business, or get a full needs analysis and be looked after by a specialist broker. Whichever option our clients choose, they always benefit from our industry expertise, responsive service and dedicated claims support. Builtin are New Zealand's Trade Insurance Experts. For more information, visit builtininsurance.co.nz, email Ben Rickard at ben@builtin.co.nz or call him on 0800 BUILTIN.

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3 simple ways to free up your time

You can't make more time. But you can make better use of it. Business coach Daniel Fitzpatrick from Next Level Tradie explains how.

If you're like most tradies, you're so busy you can barely catch a breath right now. Make hay while the sun shines. I couldn't agree more.

But there's one small catch: The year isn't over yet. Avoiding burnout is paramount. For you, your family, your team, and for the success of your company.

Are you sucking it up 'to just get through the next big job'? It's not the best plan. Why? Because there's always another 'next big job' around the corner.

To stay on your game, handle the curveballs of this 'new normal', maintain strong margins and profits (and still have family time), you're going to need tried-and-true strategies that work in the real world. You'll need to get a better handle on managing your time.

Here are three of my favourite insights for time management:

Only 20% of tasks move the needle

Heard of the 80/20 law? Here's how it works:

- □ 80% of referrals come from 20% of your contacts
- 80% of your profit comes from 20% of the jobs you do
- 80% of the problems come from 20% of your clients
- 80% of staff issues come from 20% of your team (if you have 10 staff, most of the headaches are caused by the same one or two)

It's the same with your time: 80% of results come from 20% of your efforts. In eight hours at work, you'll find that less than two hours of your time is spent on tasks that make a real difference.

Look at your week. What are the things that generate profit? It's very easy to get caught up in the wrong things. Fires and squeaky wheels distract you from what you should be doing. This can leave you shattered week after week. With no time left to get the important stuff done. Instead of reacting to the demands of the day, step back, just for a moment. Don't let other people's priorities dominate your day. Identify the 20% of tasks on your plate that drive results – things that move you closer to your goals.

Here's how: Grab a piece of paper. On the left, list all your daily and weekly activities. On the right, write down your recent wins. Then draw a line to connect your wins to tasks directly responsible for making them happen. Then you'll know exactly where to focus your efforts.

Start each day by jotting down your top three tasks. Do the most important or hardest one first. Minimise interruptions during this time.

Remember: You can't do it all, anyway. So you're going to have to choose. Be strategic and intentional about how you spend your time and you'll be way ahead.

2 Spending money to save time makes you happier

As a skilled professional, you probably think it's crazy when a homeowner wants to DIY. It's stressful. It takes longer. And the quality isn't nearly as good.

But here's something really interesting:

Most of us DIY stuff inside our own business. All the time. I'll tell you what, though. Just because you can do something, doesn't mean you should.

Let's be honest: The bulk of your time is probably spent on stuff you could pay someone else \$30/hour (or less) to do.

Did you know spending your money to free up your time actually makes you happier?

A study by University of British Columbia found people felt happier when they spent money on a time-saving purchase, rather than a material one.

People who invested in time-saving services (such as house cleaning, grocery/meal delivery, lawn mowing, errands, childcare) reported higher levels of satisfaction with life. This was true regardless of income level, even when participants had very little disposable cash.

Let's apply this to business. Take another look at your to-do list. Ask: Does this task need to be done? For real? Does it need to be done by me? Who else could do this? Could you outsource, employ an admin person, foreman, or an extra pair of hands on the tools?

Do you need to be doing the following tasks?

Answering the phone 24/7 (dealing with the tyre-kickers)



- Doing all the bookkeeping (invoicing, following up late payers, handling payroll)
- □ Fiddling around sorting out computer issues
- □ Manning social media?
- □ Running out to collect materials for jobs? (Could you pay for delivery?)

Don't get me wrong. Delegating is not just about handing work over – but also checking in to ensure it's done to the same high standards you expect.

Letting go is easier than you think. But having the confidence to let go happens by putting in place standards and systems, so you can trust your team will get it done right.

Do not forget to consider what you can automate. Bad systems cost you time and make your life harder. You might invest in apps, so you can get paid on the spot, log timesheets, use GPS, or project management software for job tracking, and to keep clients updated/get the same information out to everyone in real time.

5 Work expands to fill the time available for its completion

Ever swore you couldn't possibly fit one more task into your busy day – then something urgent cropped up, and somehow you still got everything done? Weird, right? When push came to shove, you did have time.

The secret is, for the most part, things get done when they need to get done. It's Parkinson's law: Work expands to fill the time available for its completion.

In other words, time is elastic. That's why we often get more done when we have less time to do it. We fit the task to the timeframe. Try it: Set yourself deadlines. Shorten the allocated time.

Dr Sam Hazledine, award winning entrepreneur, doctor, best-selling author and speaker says, "My number one productivity hack is understanding the difference between 'doing' and 'done'. When you shift your focus from what you are going to be 'doing' in a given time period, to what you are going to get 'done', your productivity skyrockets.

By now you'll be wondering: Can I use this idea with my team? Heck yes!

Give your crew set targets for when you expect the job to be completed by. How many hours are allocated on fixed price jobs before you start eating away at profit? Break it down to each stage to stay on track.

Sure, sometimes things take longer and delays are unavoidable. But I can almost guarantee if you adjust expectations and set targets, you'll shave significant time off each job.

A drainlayer I worked with would book inspections on jobs before they were complete. When they didn't, jobs would take two and a half days instead of the usual two. Staff productivity increased when 'gotta get it done because the inspector is turning up on Friday' was in play. Interesting isn't it?

Let's wrap things up

A word of caution: Ideas are useless without execution. Yet to get results, you don't have to implement every idea that comes along. Just the ones that make the most difference. You can have your nights and weekends back, and have a highly successful business. My clients have achieved this and so can you.

by Daniel Fitzpatrick

Business Coach, Next Level Tradie





Daniel Fitzpatrick is a business coach for trades & construction business owners. Find him at NextLevelTradie.co.nz

Like the idea of getting some support and accountability to be the best version of yourself as a business owner? Book a free call with me. It's a zero-pressure chat to see if private 1-on-1 mentoring might be right for you.

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Son, get a reel job

Small fry can grow into big fish... if you give them a chance.

"So, when is Shaw taking over the show?" – If only I had a dollar for every time I've been asked that question in the last couple of weeks. The people asking are talking about my son Shaw, who 15 years ago was delivered in the front seat of my truck in the middle of a storm, up here in Northland. That was when we were filming season 2 of The ITM Fishing Show. Now he's appearing in a few episodes of season 17 and, somehow, people have jumped to the conclusion that he's going to be taking over the reins of ITM FISHING.

Work hard, learn a trade first

The truth is, I don't know, and I don't care too much either to be honest. Shaw is one of the keenest fishers I know, he absolutely loves it, and they say you are best at the things you enjoy the most. But being a fisherman doesn't mean you need to host a fishing show, or have thousands of Instagram followers, that's not the measure of a great fisherman, or even a good one. I'd like Shaw to keep his head down and work hard at school and then get a trade. And as far as fishing goes, I just want him to enjoy his time doing it. If he decides he wants to make a career out of fishing, he'd be best to get a job crewing on a boat and do some time on the water to get some experienced-based skills and knowledge. But that's just my opinion as a Dad. At the end of the day, he'll make up his own mind – so I hope that answers the question.

A turning point

What I do care about, and what I've learned to appreciate more and more as I've got older (softer), is the time Shaw and I spend fishing together. For most of Shaw's life, I didn't think he was into fishing. On the occasions when I'd invite him out on the boat, he'd tell his mum he'd come only to keep me happy. But a couple of years ago, something changed and he became obsessed with fishing; and hey, that's fine by me! It's awesome to have a shared passion with your kids.

I remember vividly Shaw catching his first fish at Takou bay – the memory made clearer thanks to my mate Kerren taking a great series of photos to capture the pure magic of that moment. And just FISHING

the other week, Shaw and I were fighting swordfish together – this time the magic was being recorded on film. It was during this long battle into the night I realised something had changed.

A son and a fishing buddy

When I first started taking Shaw fishing, I just wanted him to enjoy it, make sure he was entertained, fed and happy – I was being a Dad. But the other night, he hooked a swordfish and was heaving against 20kg of drag while I was giving him a good ribbing. "Ha ha ha, this fish is dominating you boy, ha ha!" I joked.

I give all my mates a hard time when they're fighting swordfish, and that's the point – I was treating him like one of my mates. I gave him help and advice when he needed it, but no more or less than I'd give to any of my fishing mates. So, I realised in that moment I had a new fishing mate, and he's also my son, and I reckon that's pretty cool. He did a good job on the swordfish, and you can see how that unfolded as part of an incredible day that went way off-script, but was full of laughs, drama and raw emotion that is impossible to script anyway.

Thanks for all the feedback coming in on social media. We do read it and we do appreciate it.

Till next time – Keep 'em tight





A four-year-old Shaw Watson gets advice from his dad catching his first-ever kahawai off the beach...







... over a decade later, Matt offers some more advice to Shaw as he goes through the physical and emotional rollercoaster of a big swordfish battle.

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Model Opening Required CH1300600 1300mm x 600mm CH600600 600mm x 600mm P30 Attic Ladder 1300mm x 600mm

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- Unique soft touch spring latches
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New building consent exemptions

Changes to the Building Act will mean building consents aren't needed for some new or expanded types of low-risk building work, like sleepouts, sheds, carports, outdoor fireplaces and ground-mounted solar panels.

New building consent exemptions have been added to the Building Act. These exemptions will save building owners time and money, as they will not have to go to their local council for consent for common low-risk building work. This reduction in building consents will also allow councils to focus on building work that is higher risk, helping to boost productivity.

As from August 31st

This package of new exemptions adds to the work that can already be done without a building consent, outlined in Schedule 1 of the Building Act.

Some types of new exempt building work can be done without the help of a professional, while others require the involvement of a Chartered Professional Engineer or Licensed Building Practitioner (LBP). This is a big win for LBPs, as it will raise their profile and encourage home and building owners to use them. The new exemptions started on August 31st, 2020.

Larger single-storey detached buildings

Additional exemptions will increase the size of current exemptions for single-storey detached buildings. Kitchen and bathroom facilities are not included in this exemption.

New exemptions include:

- Kitset or prefab buildings with a maximum floor area of 30m², where a manufacturer or supplier has had the design carried out or reviewed by a Chartered Professional Engineer
- Buildings with a maximum floor area of 30m², where an LBP is to carry out or supervise design and construction
- Buildings with a maximum floor area of 30m², where only lightweight materials with structural components built in accordance with Acceptable Solution B1/AS1 are used – this work may be done without the help of a professional.

Some exemptions require an LBP

There are some other building consent exemptions that must be carried out by a professional. These exemptions will apply if:

- The design has been carried out or reviewed by a Chartered Professional Engineer
- □ An LBP has carried out or supervised design and construction.

The change to the exemption often applies to the size of the works. Using an LBP will allow homeowners to build larger projects than they could under current exemptions without an LBP.

Some examples of exemptions that can be carried out with an LBP include:

- \Box Carports up to $40m^2 up$ from $20m^2$
- □ Ground floor awnings up to 30m² up from 20m²
- □ Ground floor verandas and porches up to 30m² up from 20m²
- □ Single-storey pole sheds and hay barns in rural zones with a maximum floor area of 110m².

Others don't require an LBP

Other new building consent exemptions that do not require an LBP include:

- □ Outdoor fireplaces or ovens
- □ Flexible water storage bladders
- □ Small pipe supporting structures.



More information about the new exemptions, including technical requirements, is now on the building.govt.nz website.

by Juliet Clendon

Senior Technical Advisor, Occupational Licensing, MBIE

Codewords Quiz

- 1. When will the changes to building exemptions come into effect?
 - a. The changes were in effect at the start of the year
 - b. All the changes came into effect at the end of August 2020
- 2. Where can you find more information on the changes to Schedule 1 of the Building Act?
 - a. At building.govt.nz
 - b. This article has all the information I need
- 3. If an LBP works on one of these new exemptions, are they legally required to provide a Record of Work?
 - a. No, as the work does not require a building consent, it is not Restricted Building Work
 - b. Yes, as an LBP had to carry out the work
- 4. A homeowner has asked you to build a 25 square metre detached sleepout with a toilet. Do they need to get a building consent?
 - a. No, as the floor area is less than 30 square metres
 - b. Yes, the bathroom facilities require a consent
- 5. A homeowner wants to build a new 10 square metre porch; do they need to use an LBP?
 - a. Yes, but they do not require a building consent
 - b. No, as porches under 20 square metres are covered under the existing exemption



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ADD TO LBP ACTIVITY LOG This article is from

Codewords Issue 97. Use the ITM App to log your activity today.



LICENSED BUILDING PRACTITIONERS



Competence in Design

Good designers are not only competent, they also know the limits of their competence. Working within these is vital for delivering quality work and is also important when it comes to accountability.

The LBP scheme recognises three areas of practice to reflect different levels of competency. These areas of practice are defined by the category of building the designer has been assessed as competent to work on:

- Design 1 applies to category 1 buildings only.
- Design 2 applies to category 1 and 2 buildings.
- □ Design 3 applies to category 1, 2 and 3 buildings.

Different categories, different complexity

These categories identify different types of buildings based on risk factors, complexity and intended use:

- □ Category 1 buildings are single residential units with a risk matrix score of less than 12 for any external elevation.
- □ Category 2 buildings are single residential units with a risk matrix score of 12 or more for any external elevation or buildings with multiple residential units that are less than 10m in

height. This height is measured from the surface of the ground floor level to the surface of the top floor level.

 Category 3 buildings are buildings with multiple residential units with a height of greater than
 10m and buildings that contain parts that are not residential.

As the complexity and risk factor of a building increases, so too does the necessary competence of the designer.

Designers must work within their competency

Designers are trusted to work within their competency, understand their limitations and seek further assistance or supervision when required. Section 314B of the Building Act explicitly states that LBPs must work within their competence and must not misrepresent their competence.

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If you believe you are competent to be working on higher-category buildings independently, consider getting reassessed to a higher area of practice, so your additional competence can be verified and recognised.

Even if a building is covered by your area of practice, you should be cautious about the limitations of your ability. An example might be where you have completed many 2-storey houses on a flat site, but have never completed a 2-storey house on a hill. In this instance, you should seek guidance or assistance from a suitably qualified person or get your documents peer reviewed. If you fail to do so and the resultant design is defective, you can still be found to be negligent or incompetent under section 317(1)(b), even if the design is within your area of practice.

Increase in working outside competency levels

The Building Practitioners Board is seeing an increasing number of designers working outside their area of practice and competency level. Many Design 1 LBPs calculate risk matrices incorrectly and believe they are working on a category 1 building when it is in fact category 2. They then work outside their area of practice on complex category 2 buildings, which results in them exceeding the limits of their competence.

LBPs working outside their competency can be found to have been negligent, incompetent or to have breached section 314B of the Act. This can lead to disciplinary measures such as fines and suspension or even cancellation of license.

It's also worth noting that working outside your competency under the Building Act could also have implications with professional indemnity cover. Insurers may take a dim view of this and refuse your claim, and make future reinsurance difficult.

Use your licence responsibly

The LBP Scheme is designed to recognise the competence of designers, so consumers can choose the right person for the job and practitioners can be held accountable for their professional conduct by the Building Practitioners Board.

We rely on designers to use their licence responsibly to ensure we can build better homes for all.

by Faye Pearson-Green

Building Practitioners Board Member

Codewords Quiz

1. What should I do if part of a design is outside my level of competence?

- a. Seek guidance from an LBP or Registered Architect who is competent to carry out the design
- b. Upskill by carrying out training or research
- c. Carry on as normal if it is covered by your area of practice
- d. A and/or B may be acceptable, depending on the situation
- 2. If you work outside your area of practice, you can be disciplined by the board for the following:
 - a. Misrepresenting your competence
 - b. Working outside your competence
 - c. Carrying out work in a negligent or incompetent manner
 - d. All of the above
- 3. Why might you get reassessed if you believe you are competent to work independently outside your current area of practice?
 - a. So that an independent assessor can verify that you meet minimum standards
 - b. So that your competence can be recognised by employers, consumers and Territorial Authorities
 - c. So you are in a better position to defend your competency should there be complaints against you
 - d. All of the above

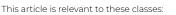
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1



28

Dive into 'better tech, better deck[™]' with TimberTech[®]

Using technology to create decking that looks like natural wood, TimberTech products are also more sustainable, longer lasting and lower maintenance than traditional wood.

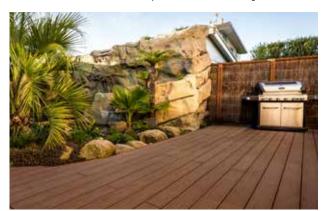
The durable, long-lasting materials of TimberTech decking give your clients the full aesthetic experience of wood, without the laborious, costly and constant upkeep required for traditional lumber. The one-of-a-kind capped composite decking and protective cap technology in the TimberTech Terrain[™] and TimberTech EDGE[™] decking lines offer unbeatable protection from the elements to safeguard the deck boards from mould, mildew and moisture damage.

Easy installation

TimberTech products also boast easy installation: from colour-matched fasteners to hidden stainless steel clips, TimberTech offers a wide variety of fastening systems that secure decking to joists. Board profiles include full or scalloped, and square-shouldered or grooved options. Full profile boards are the standard, but scalloped boards use less material to make them accessibly priced without sacrificing structural integrity. The squareshoulder boards allow for top-down fastening, while grooved boards allow for hidden fastening. Visit www.niagara.nz/timbertech-accessories to learn about the fastening options available.

TimberTech Terrain™

The 4-sided capped composite decking in the TimberTech Terrain line offers premium style and performance. Boards in the TimberTech Terrain Collection are covered with advanced Mold Guard® Technology, fighting moisture damage on all sides of the board. The synthetic capping and advanced moisture protection mean your



clients never have to worry about rotting wood again – and homeowners can forget costly and time-consuming sanding, staining, and sealing! Composed of up to 80% recycled material, TimberTech Terrain is backed by a 30-Year Fade & Stain Warranty.



TimberTech EDGE™

Another option in the TimberTech composite decking portfolio is the 3-sided capped composite TimberTech EDGE decking line.



This product line offers the homeowner attainable and attractive composite decking, allowing them to ditch the costly and laborious maintenance that comes with traditional wood, for good. TimberTech EDGE is composed of up to 80% recycled materials. With TimberTech EDGE decking, backyards everywhere can venture into the world of composites that look good for decades to come, backed by a 25-Year Fade & Stain Warranty.



Available through your local ITM store. For more information on these products visit www.niagara.nz/timbertech-decking or talk to your ITM sales representative.



BE IN TO WIN! FOR YOU AND 7 MATES!

Simply spend \$350 on the Marley Stratus Design Series[®] range in Oct/Nov and you're in the draw.



Flights, accommodation and all fishing gear included!

For more details and to enter the draw go to marley.co.nz/ITM



*T&C's apply.



One-armed Robo Block lays 200 blocks per hour

Capable of laying blocks at a rate of up to 200 per hour, an Australiandesigned robotic machine completed the structural walls of a 3-bedroom display home on site in Perth recently, in less than four days!

To put that in perspective, an experienced block layer doing the same job manually, would take around seven weeks or more.



The Hadrian X is a robotic arm that mounts onto a truck, barge or crane, and can be set to automatically lay the blocks of a home with precision accuracy. The next version in development is predicted to lay 1000 blocks per hour!

The company that designed the machine, Fastbrick Robotics, has been working on perfecting the system for several years and expects the new display home to attract significant interest globally.

Check out the videos on YouTube. Search for 'Hadrian X'.

Outdoor Cleaner Concentrate 2.5L #SG35002

#5635002

- Removes tough stains caused by mould, mildew, lichens, algae, mosses, fungi, dirt and soot
- Uses automatic direct dilution sprayer
- Safe and gentle on the environment,
- plants and petsMakes 50L of active product
- No bleach, acids or caustics and septic tank safe





CLEANING

Industrial Cleaner and Degreaser 4L

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- Concentrated formula
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- Formulated for professional and commercial
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Extra Heavy Duty Tradesman Extension Lead (30m)

R2930

- UV-stabilised insulation
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- 2 x HPM Excel powerpoints with safety shutters for extra protection
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PRODUCTS ON PROMOTION: All prices exclude GST. Prices are valid October 1st - November 30th 2020, unless specified otherwise. Some products may not be available in all ITM stores, but as part of our rain check policy can be ordered in at the advertised price. Contact your local ITM store for availability.







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- DHP481Z 18V LXT[®] Brushless Hammer Drill
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BONUS DTM51Z Cordless Multi Tool VIA RENEMPT





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18V LXT® Brushless 10Pc Kit DLX1020TX1

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DMR113 18V Bluetooth Radio **VIA REDEMPTION****

INCLUDES:

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- 2x BL1850B 5.0Ah batteries
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Trakita DRILLS | DRIVERS | ROTARY HAMMERS

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18V LXT[®] Brushless 24mm SDS Plus Rotary Hammer

DHR242Z

- 3 Mode operation: hammer only, rotation only, rotation & hammer
- 2.0j of impact energy for efficient drilling of masonry





4 Trakita CUTTING | GRINDING

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18V LXT[®] Brushless 165mm Circular Saw DHS660Z

- Max cut capacity 57mm with up to 50° bevel capacity
- High cutting performance up to 5,000rpm no load speed

SKIN ONLY

18V x2 (36V) LXT[®] Brushless 235mm (9-1/4") Circular Saw DHS901Z

- Up to 360 cuts on LVL wood 77x150mm on 6.0Ah
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- AC like power with 4,200rpm no load speed motor





18V LXT[®] Brushless 125mm Slide Switch Angle Grinder DGA506Z

• Electronic brake, kickback detection, anti-restart and soft start

Bonus

WITH PURCHASE

- Extreme performance 8,500rpm no load speed
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- Front base features 3 chamfering groove options
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Trakita CUTTING | FASTENING

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Tool-less blade change







18V LXT[®] Brushless Rebar Tying Tool

DTR180ZK

SKIN ONIN

- Suits D10 x D10 (D13 x 2) x (D13 x 2) rebar
- Compatible with 0.8mm annealed wire
- 6 Stages of tying strength



Steel Tie Wire 10 x Pack (0.8mm/100mm)

B-90261



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- Pulls rivets with diameters of 2.4mm, 3.2mm, 4.0mm and 4.8mm
- Transparent mandrel container catches mandrels for easy disposal
- Maximum pulling force 10kN

SKIN ONLY

18V LXT[®] Brushless 6.4mm Rivet



Gun drv250Z

- Pulls rivets with diameters of 2.4mm, 3.2mm, 4.0mm, 4.8mm, 6.0mm and 6.4mm
- Transparent mandrel container catches mandrels for easy disposal
 Maximum pulling force
- 20kN





18V x2 (36V) LXT[®] Cordless/ Corded 3,000lm Work Light

DML811

- Powered by either 18V/18V x2 (36V) or 240V detachable AC power
- 13 hrs runtime on 2 x 6.0Ah batteries
- White LEDs high output 3,000lm





18V LXT[®] Bluetooth Job Site Speaker DMR203

- Group chain allows link up to 10 speakers for ultimate wireless sound
- 101mm woofer and 36mm tweeter
- IP65 rated
- Net weight 2.7kg skin
- Includes AC Adaptor



NEW

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Corded 10,000lm Work Light

 Powered by either 18V/18V x2 (36V) or 240V detachable AC power

• 8.5 hrs runtime on 2 x 6.0Ah batteries

White LEDs high output 10,000lm





DML809

18V LXT® Bluetooth Job Site Radio DMR113

- Group chain allows link up to 10 speakers for ultimate wireless sound
- Bluetooth for audio streaming and FM/AM frequencies
- IP65 rated with microphone input enables use as PA
- speakerNet weight 4.9kg skin
- Includes AC Adaptor





12V Max CXT[®] / 18V LXT[®] Cordless Coffee Maker

DCM501Z

- Powered by either 12V Max or 18V battery
- Brews a 160mL coffee in approximately 5 minutes
- Dedicated sealed coffee cup



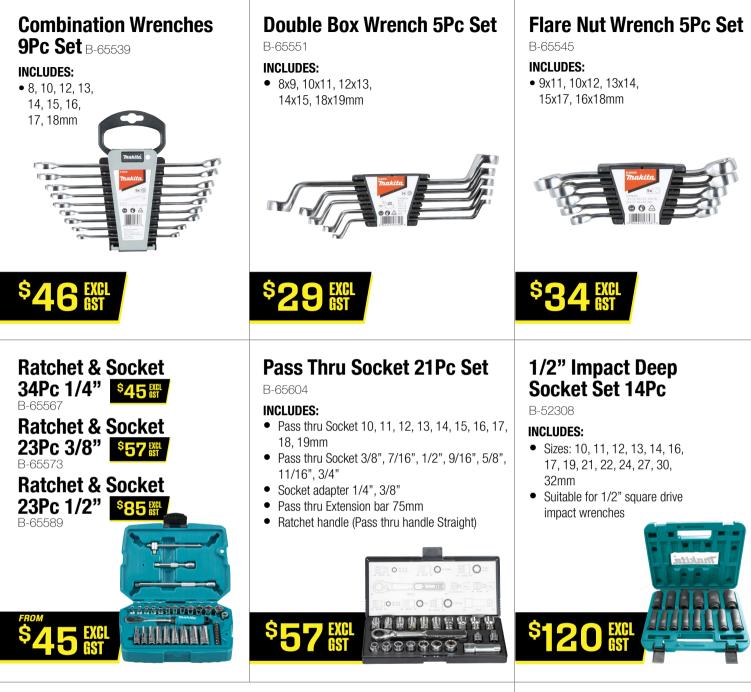
TPHT:



• DC18RD 18V LXT[®] Dual Rapid Charger







40Pc Ratcheting Tap & Die set B-65838

- INCLUDES:
- Small/Medium Ratcheting T Wrench, Small Tap Adapter, Medium Tap Adapter, Medium Hex Die Adapter, Screwdriver, Pitch Gauge
- NC Hex Die 3x0.5, 3x0.6, 4 x 0.7, 4 x 0.75, 5x0.8, 5x0.9, 6x1, 7x1, 8x1.25, 9x1.25, 10x1.5, 11x1.5, 12x1.75
- NC Plug Tap 8x1.25, 9x1.25, 10x1.5, 11x1.5, 12x1.75
- NC Taper Tap 3x0.5, 3x0.6, 4x0.7, 4x0.75, 5x0.8, 5x0.9, 6x1, 7x1
- NF Hex Die 9x1, 10x1.25, 12x1.5
- NF Plug Tap 9x1, 10x1.25, 12x1.5
- BSP Hex Die 1/8-28, BSP Tap1/8-28





Double Ratchet Wrench 8Pc Set

INCLUDES: 8, 10, 12, 13, 14, 15, 17, 19mm



8 **Trakita** EXTRAS | DUST EXTRACTION





RULE THE OUTDOORS

Thakita

13-136

GET 2 FREE BATTERIES WITH PURCHASE OF A DUC353PT2

Tnakita.



18V x2 (36V) LXT® Brushless Cordless 350mm (14") Chainsaw Kit DUC353PT2

INCLUDES:

• DUC353Z 18V x2 (36V) LXT[®] Brushless Chainsaw 350mm

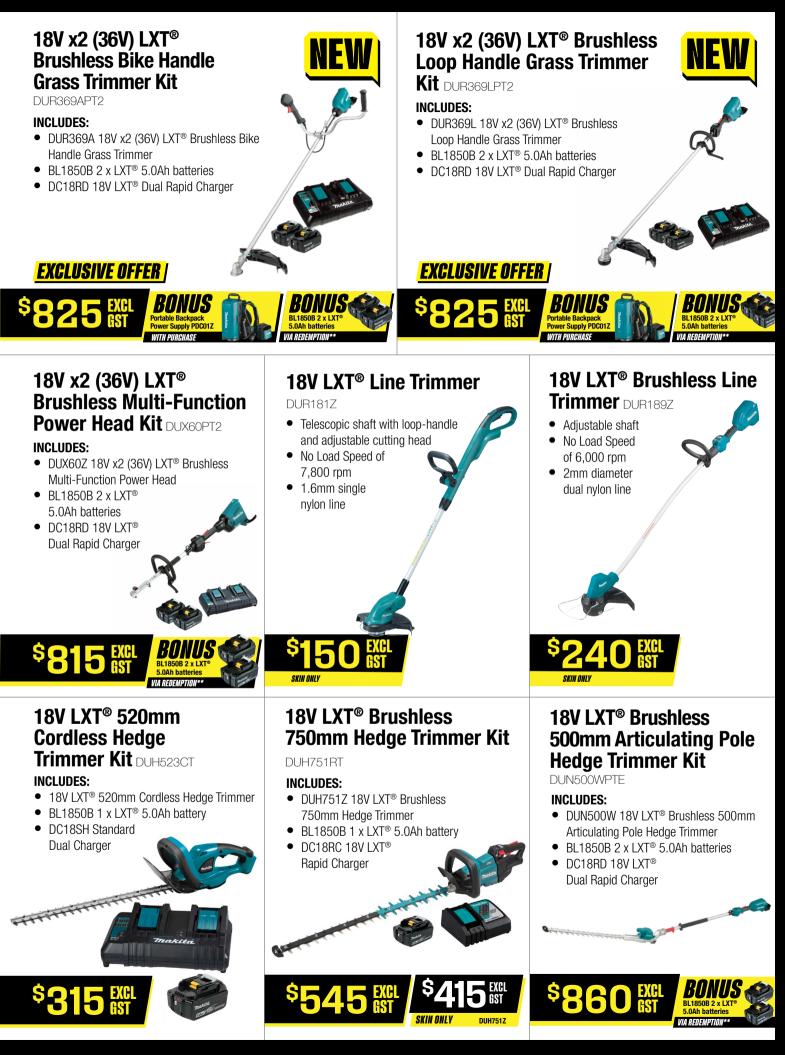


10 *makita* OUTDOOR POWER EQUIPMENT





Thakita OUTDOOR POWER EQUIPMENT 11



EFFICUT Blades

- B-62044 EFFICUT 185x24T (Wood)
- B-62991 EFFICUT 165x25T (Wood-Rip + Cross Cut)
- B-57358 EFFICUT 165x56T (Wood & Melamine- Fine Finish) \$45 \$45
- B-68591 EFFICUT 185x45T (Wood)
- B-69347 EFFICUT 136x30T (Metal / General Purpose)
- E-01943 EFFICUT 235x24T (Rip + Cross Cut)
- B-69369 EFFICUT 150x33T (Metal / General Purpose) •
- B-64646 EFFICUT 260x45T (Wood) •
- B-67343 EFFICUT 260x80T (Wood)
- B-67359 EFFICUT 305x60T (Wood)
- B-67371 EFFICUT 305x100T (Wood)



Diamond Blade

125mm Turbo A-94568



\$26

\$45

\$52

\$55

\$60

\$79

\$89

\$89

\$115

Diamond Blade



Multi-Mat TCT Blade

Blade 305mmx100T

260mmx120T

Multi-Mat TCT

D-62240

D-63585



\$**60** EXCL









Cut-Off Wheel 230x2x22mm E-03006





125mm Segmented A-94699

Cut-Off Wheel 115x1x22mm A60T (12-pack) B-18144-12

Cut-Off Wheel 100x1x16mm A60T (12-pack) B-18138-12

nakita





Cut-off Wheel 125x1x22mm A60T (12-pack) B-18150-12





Thakita ACCESSORIES 18



14 Hikoki

While stocks last



ONE BATTERY. ONE SYSTEM.

USE THE SAME BATTERY & CHARGER WITH ALL 36V & 18V TOOLS.



36V Brushless 254mm Worksite Table Saw C3610DRJ(H4Z)

- Large table size (730x560mm) with a large adjustable rip fence with a max. cutting capacity of 889mm
- Powered by Multi Volt Batteries or AC Power Adaptor (sold separately)



BONUS

Battery and Rapid Char

440W Multi Vol

WITH PURCHASE

36V 1/2" Compact Impact

Нікок

Wrench wrs6DC(G4Z)

- Huge 320Nm tightening torque
- IP56 rated dust and • water resistant
- 5 Mode Power Selector . with Wood mode

EXCLUSIVE OFFER

BONUS Lufkin Nite Eve re NE830 ape Measu RARF TOOL WITH PURCHASE



BARE TOOL

HIKOKI KITS 15

HíKOKI

Multi Volt 10-Tool Trade Kit CUSTOMKIT-ITM-10

INCLUDES:

- 18V 136Nm Brushless Impact Drill DV18DBL2
- 36V 210Nm Brushless Impact Driver WH36DB
- 36V Brushless High Powered 125mm Angle Grinder G3613DB
- 36V 165mm Brushless Circular Saw C3606DA
- 18V High Powered Brushless Sabre Saw CR18DBL
- 18V 1/2" 305Nm Brushless Impact Wrench WR18DBDL2
- 18V Brushless Multi Tool CV18DBL
- 18V 82mm Planer P18DSL
- 18V Jig Saw CJ18DSL
- 18V Worksite Blower RB18DSL
- Supplied with 2x 1080W Multi Volt batteries, 32min. Rapid Smart Charger and Large Wheeled Tool Bag

EXCLUSIVE OFFER



36V Brushless Impact Drill and Impact Driver

Kit KC36DBDL(GKZ)

INCLUDES:

- 36V 138Nm High Powered Impact Drill
- 36V 210Nm High Powered Impact Driver
- Supplied with 2x 1080W Multi Volt batteries, 32min. Rapid Smart Charger and Carry Case



36V Brushless 4-Tool Trade Kit TSK36A2 INCLUDES:

- 36V 138Nm High Powered Impact Drill
- 36V 210Nm High Powered Impact Driver
- 36V 165mm High Powered Deep Cut Circular Saw
- 36V High Powered GODZILLA Brushless Sabre Saw
- Supplied with 2x 1080W Multi Volt batteries, 32min. Rapid Smart Charger and Tool Bag

EXCLUSIVE OFFER



36V Brushless 5-Tool Trade Kit

TSK36A3

INCLUDES:

- 36V 138Nm High Powered Impact Drill
- 36V 210Nm High Powered Impact Driver
- 36V 165mm High Powered Deep Cut Circular Saw
- 36V High Powered GODZILLA Brushless Sabre Saw
- 36V Brushless High Powered 125mm Angle Grinder
- Supplied with 2x 1080W Multi Volt batteries, 32min. Rapid Smart Charger and Tool Bag

<u>EXCLUSIVE OFFER</u> |

Multi Volt 7-Tool Trade Kit TSK36A7

INCLUDES:

- 36V 138Nm High Powered Impact Drill
- 36V 210Nm High Powered Impact Driver
- 36V Brushless High Powered 125mm Angle Grinder
- 36V 165mm High Powered Deep Cut Circular Saw
- 36V High Powered GODZILLA Brushless Sabre Saw
- 18V Gasless 90mm Framing Nailer
- 18V Blower
- Supplied with 2x 1080W Multi Volt batteries, 32min. Rapid Smart Charger and Wheeled Tool Bag

EXCLUSIVE OFFER |

\$2,599 EXCL BIBBUL(LOZ) ISV LED Worklight WITH PURCHASE



16 HIKOKI CUTTING



18V Brushless Sabre Saw

CR18DBL(G4Z)

- Tool-less blade change and tool-less shoe adjustment
- Accepts standard sabre saw blades

36V Brushless 'GODZILLA' Sabre Saw

CR36DA(G4Z)

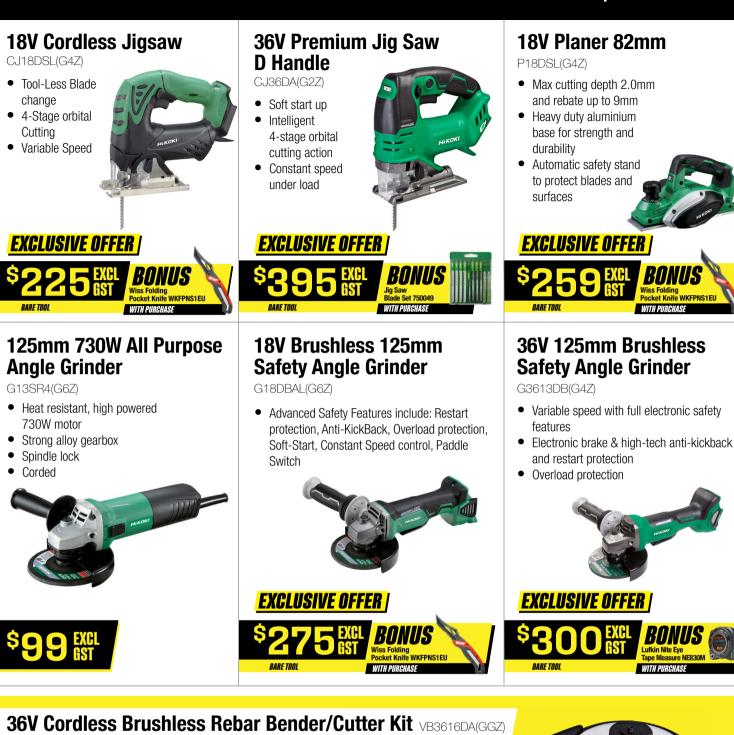
- Heavy Duty twin rotation counter weight drive system
- Orbital Mode swing action or straight cutting mode
- 4 stage selector Low, Medium, High, Auto
- Anti-vibration protection







HIKOKI



- High powered rebar bender and cutter
- Cuts and bends up to 16mm high tensile steel
- Supplied with 2 x 1080W Multi Volt Batteries and Rapid Charger
- Adjustment dial provides fine adjustment of bending angle
- Automatic reverse rotation



18 *Hikoki* Rotary Hammers | Extras | Fastening

18V SDS+ Brushless Rotary Hammer Drill DH18DBQL(G4Z)

- Quick release chuck
- Variable speed and reverse with 3 mode action: Rotary Drilling, Hammer Drilling or Chiselling
- High performance brushless motor delivers 2.3J Impact Energy



18V Gasless 15Ga Finishing Nailer

NT1865DBAL(G4Z)

- 18V Air Drive system, nails driven deep by compressed air
- Low running cost, no gas cartridge required
- Zero ramp-up time from standby
- Tool-less drive depth adjuster
- Accepts standard 15Ga DA series nails





18V Brushless Multi Tool with 12Pc Accessory Set CV18DBL(G4Z)

• Standard Accessories: 2 Blades, Sanding Pad, 9Pc Sandpaper



13.5J 1150W SDS-MAX Brushless Demolition Hammer H45MEY(G1Z)

- 13.5J High Demolition Performance
 - One-touch quick change SDS-MAX chuck
 - Corded



18V Gasless 90mm Framing Nailer

3.0Ah Kit NR1890DBCL(GXZ)

INCLUDES:

- 2 x 3.0Ah batteries (BSL1830C)
- 32min Rapid Charger
- Safety glasses
- Carry Case



18V Premium Worksite Radio UR18DSDL(G4Z)

- Bluetooth connection
- Heavy Duty IPx4 Waterproof rating with shock absorbing roll frame
- Integrated Storage Case For Smartphone/ music device
- Includes AC Adaptor



HIKOKI CHARGING DUST EXTRACTION 19



SALE DAYS

AT YOUR LOCAL ITM DURING OCTOBER - NOVEMBER

NORTHLAND

BOX

Bay of Islands ITM Thursday, November 19, 2020 AM

Bay of Islands ITM Waipapa Friday, November 20, 2020 AM Far North ITM Kaitaia Thursday, October 15, 2020 AM Far North ITM Mangonui Thursday, October 15, 2020 PM Waipu ITM Thursday, November 12, 2020 AM Whangarei ITM Wednesday, October 14, 2020 AM

AUCKLAND

Dayle ITM Avondale Wednesday, November 04, 2020 AM Dayle ITM East Tamaki Friday, October 23, 2020 AM Dysart ITM Wednesday, October 14, 2020 AM **MacClures ITM** Wednesday, October 07, 2020 AM Mahia ITM Wednesday, October 21, 2020 AM Mangawhai ITM Friday, October 02, 2020 AM Thomsons ITM Papakura Friday, October 30, 2020 AM Tuakau ITM Friday, October 09, 2020 PM Waiuku ITM Tuesday, November 03, 2020 AM Warkworth ITM Wednesday, October 28, 2020 AM Wecks ITM Pukekohe Friday, November 20, 2020 AM Western ITM Kumeu Tuesday, October 13, 2020 AM Western ITM Whenuapai Thursday, October 22, 2020 AM

WAIKATO / COROMANDEL

Coromandel ITM Wednesday, October 14, 2020 PM Dayle ITM Kopu Friday, November 06, 2020 AM Matamata Post & Rail ITM Friday, October 02, 2020 AM Otorohanga ITM Tuesday, October 13, 2020 AM Pauanui ITM Friday, October 16, 2020 AM

DON'T SEE YOUR LOCAL ITM HERE? Give them a call to find out what they have planned.

> SPEND OVER \$500 on Makita or HiKOKI products at any ITM Sale Day listed below and

SCORE A FREE BUSHMAN

FLEECE JACKET

Taupo ITM Thursday, October 15, 2020 AM Thomsons ITM Hamilton Friday, November 13, 2020 AM Triangle ITM Friday, November 20, 2020 AM

BAY OF PLENTY

KKBS ITM Monday, October 05, 2020 AM Mount ITM Tuesday, November 03, 2020 AM Omokoroa ITM Tuesday, October 06, 2020 AM Tauranga ITM Wednesday, October 07, 2020 AM Whakatane ITM Friday, October 23, 2020 AM

CENTRAL NORTH ISLAND

Central ITM Feilding Thursday, October 08, 2020 AM Central ITM Marton Wednesday, October 07, 2020 AM Hometown ITM Wednesday, October 28, 2020 AM Manawatu ITM Friday, October 09, 2020 AM New Plymouth ITM Thursday, October 22, 2020 ALL DAY Tumu ITM Dannevirke Monday, October 19, 2020 AM

EAST COAST / HAWKES BAY

Tumu ITM Gisborne Thursday, October 29, 2020 AM Tumu ITM Hastings Thursday, October 08, 2020 AM Tumu ITM Havelock North Wednesday, October 07, 2020 PM Tumu ITM Napier Wednesday, October 07, 2020 AM Wairoa ITM Tuesday, October 06, 2020 AM

im

WELLINGTON

Crighton ITM Greytown Wednesday, November 04, 2020 AM Crighton ITM Levin Friday, November 06, 2020 AM Crighton ITM Seaview Friday, October 09, 2020 AM Parapine ITM Thursday, November 05, 2020 AM Tawa ITM Friday, October 02, 2020 PM Tumu ITM Masterton Friday, October 16, 2020 AM

UPPER SOUTH ISLAND

Blenheim ITM Thursday, October 15, 2020 AM **Greymouth ITM** Friday, November 06, 2020 PM Havelock ITM Wednesday, October 14, 2020 PM Kaikoura ITM Wednesday, October 28, 2020 AM McMullan Timber ITM Thursday, November 05, 2020 PM Motueka ITM Tuesday, October 13, 2020 PM **Nelson ITM** Wednesday, October 14, 2020 AM Picton ITM Thursday, October 15, 2020 PM Takaka ITM Tuesday, October 13, 2020 AM

CANTERBURY

Ashburton ITM Thursday, October 08, 2020 PM Bashers ITM Wednesday, October 07, 2020 AM

ents are subject to change and/or ca

Darfield ITM Friday, October 02, 2020 AM **Dvers Road ITM** Tuesday, October 06, 2020 AM Geraldine ITM Tuesday, October 06, 2020 PM Hamptons ITM Thursday, October 01, 2020 AM Hillside ITM Hornby Thursday, October 29, 2020 AM Kaiapoi ITM Friday, October 09, 2020 PM McVicar ITM Friday, October 16, 2020 AM Probuild ITM Thursday, October 22, 2020 AM Rangiora ITM Tuesday, October 13, 2020 AM Timaru ITM Wednesday, October 07, 2020 PM

LOWER SOUTH ISLAND

E H Ball ITM Wednesday, October 07, 2020 AM Fraser Hardware ITM Thursday, October 01, 2020 AM Gore ITM Tuesday, October 06, 2020 AM **Mosgiel ITM** Friday, October 02, 2020 AM Southbuild ITM Thursday, October 08, 2020 AM Southern Lakes ITM Alexandra Monday, October 12, 2020 AM Southern Lakes ITM Cromwell Tuesday, October 13, 2020 AM Southern Lakes ITM Queenstown Wednesday, October 14, 2020 AM Southern Lakes ITM Wanaka Friday, October 09, 2020 AM Waimate ITM Thursday, October 29, 2020 AM

* ITM Toolbox Top Up terms and conditions.

All prices exclude GST. Prices and bonuses are valid from 1st October to 30th November 2020 unless specified therwise at selected stores only. Stocks are strictly limited and offers are available at participating stores only. Some products may not be available in all ITM stores, but can be ordered if stock is available. Skin only and bare tool products do not come with batteries. **ITM Toolbox Top Up Tool bonus items terms and conditions.

To redeem your bonus item on valid purchases made during the ITM Toolbox Top Up Sale the following mechanics apply, **Bonus via redemption**: please head to itm.co.nz/promotions and follow the appropriate links to complete your bonus redemption. Redemption period valid 1st October 2020 – 15th December 2020. Supplier terms & conditions apply. The redemption offered in this flyer supersede any other redemption currently on offer. For further assistance please contact Makita Customer Service on 0800 625 482. Bonus with purchase: All other bonus items are supplied at time of purchase, or upon pick up of purchased item if out of stock.