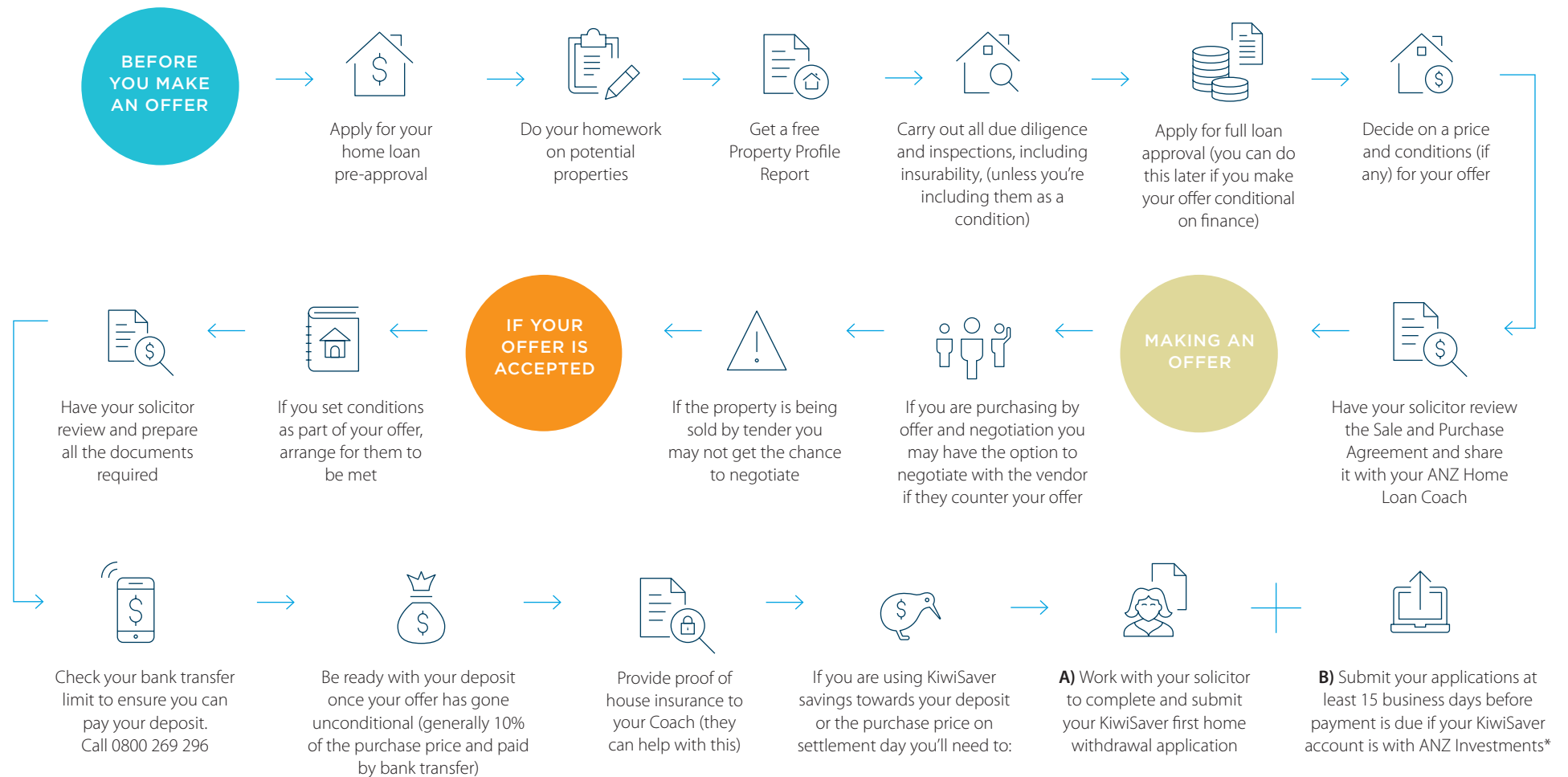


# OFFER AND NEGOTIATION OR TENDER



\* If you haven't lived overseas since you joined KiwiSaver, your processing time will be 5-10 business days.

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