

# FIRST RETIREMENT WITHDRAWAL

## APPLICATION FORM



Use this form to apply for your **first retirement withdrawal**. If you want to make a **subsequent** retirement withdrawal, or amend a regular withdrawal, please complete the [subsequent retirement withdrawal form](#).

We accept applications a maximum of four weeks prior to you turning 65, however the processing of your application will not begin until that date has been reached.

**The fastest way to provide us your form and supporting documents is to email them to [withdrawals@anzinvestments.co.nz](mailto:withdrawals@anzinvestments.co.nz).** Alternatively you can post them to ANZ Investments, Freepost 324, PO Box 7149, Victoria Street West, Auckland 1142 or drop them into an ANZ branch.

### 1. YOUR INFORMATION

First name(s)												
Surname												
ANZ customer (or investor) number												
Date of birth	D D		M M		Y Y Y Y							
Country of birth												
Contact number							Email					
IRD number												
Prescribed investor rate	<input type="checkbox"/> 10.5%		<input type="checkbox"/> 17.5%		<input type="checkbox"/> 28%		(see <a href="http://anz.co.nz/pirupdate">anz.co.nz/pirupdate</a> for help)					

### 2. WITHDRAWAL AMOUNT

If my application is approved, I would like to make:

☐ a withdrawal of my full available balance

If you withdraw your full balance, your KiwiSaver account will be closed, and you will no longer be a member of a KiwiSaver scheme. Ensure any direct debits or automatic payments to your KiwiSaver account are cancelled.

☐ a partial withdrawal of \$

The minimum amount you can withdraw is \$1,000.

☐ a regular withdrawal of \$ starting D D M M 2 0 Y Y  
and at the following frequency: ☐ fortnightly ☐ monthly ☐ quarterly

Minimum of \$200 a fortnight, \$400 a month or \$1,000 a quarter.

**If you have multiple funds** and are choosing a partial or regular withdrawal, the withdrawal will be deducted proportionately across each fund you invest in, unless specified otherwise. If you have a specific withdrawal request, please specify the **fund name(s) and dollar amount(s)** below.

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### 3. BANK ACCOUNT DETAILS

We can only pay your withdrawal amount to you; we can't pay to a third party.

If my application is approved, please pay my withdrawal amount into my New Zealand bank account below:

	Bank	Branch	Account number	Suffix
Payment account	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of bank account holder <input type="text"/>				

If you have listed a non-ANZ bank account, please provide us with a pre-printed deposit slip or bank statement dated within the last six months.

If you'd like your withdrawal amount paid to an overseas bank account, please complete an International Money Transfer (IMT) form available from [anz.co.nz/kiwisaverforms](http://anz.co.nz/kiwisaverforms)

### 4. IDENTIFICATION

As part of your application, you must provide either verified **or** certified copies of your valid ID and proof of address.

- **Verified** – An ANZ branch or an ANZ Investments approved financial adviser can check your original ID and proof of address documents. They can submit your application at the same time.
- **Certified** – A Notary Public, Justice of the Peace, NZ lawyer, or any other person who has the legal authority can certify a copy of your ID and proof of address documents by checking them against the originals. You can then send in these certified copies with your application form.

See [anz.co.nz/myid](http://anz.co.nz/myid) for more information.

If we need to ask you for further information, this will delay the processing of your application.

#### Identity documents

Please provide us with:

☐ **Option 1: ONE of these documents:**

- |   |   |
|---|---|
| <input type="checkbox"/> New Zealand passport       | <input type="checkbox"/> National ID card             |
| <input type="checkbox"/> Overseas passport (signed) | <input type="checkbox"/> New Zealand firearms licence |

☐ **Option 2: A New Zealand driver licence AND ONE of these documents (must be dated within the last six months):**

- |  |   |
|--|---|
| <input type="checkbox"/> Bank statement (including from ANZ) | <input type="checkbox"/> Central Government Agency document (issued to you) |
| <input type="checkbox"/> SuperGold Card                      | <input type="checkbox"/> New Zealand Defence or Police Photo ID             |

☐ **Option 3: ONE form of primary non-photo ID**

- |   |   |
|---|---|
| <input type="checkbox"/> New Zealand full birth certificate | <input type="checkbox"/> Certificate of New Zealand citizenship |
| <input type="checkbox"/> Overseas birth certificate         | <input type="checkbox"/> Overseas citizenship certificate       |

AND

**ONE form of secondary photo ID**

- |   |   |
|---|---|
| <input type="checkbox"/> New Zealand driver licence   | <input type="checkbox"/> New Zealand Defence or Police Photo ID |
| <input type="checkbox"/> 18+ card or Kiwi Access Card |   |

#### Proof of address

Please provide us with **ONE** of the below acceptable forms of address. The document must be dated within the last six months and show your name and current New Zealand address.

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Utility bill   | <input type="checkbox"/> Signed rental tenancy agreement, flatting or sub-letting agreement                  | <input type="checkbox"/> Short-term accommodation letter issued by the accommodation provider and include your name |
| <input type="checkbox"/> Bank statement or bank document (including from ANZ) | <input type="checkbox"/> Electoral roll papers   | <input type="checkbox"/> Letter from employer on company letterhead confirming residential address                  |
| <input type="checkbox"/> Non-bank financial institution statement or document | <input type="checkbox"/> Electronic White/Yellow Pages   | <input type="checkbox"/> Letter from a lawyer or accountant confirming your residential address                     |
| <input type="checkbox"/> Central Government Agency document e.g. IRD, ACC     | <input type="checkbox"/> Insurance policy document   | <input type="checkbox"/> Retirement home letter or invoice  |
| <input type="checkbox"/> Local Council/Government letter                      | <input type="checkbox"/> Car registration notification/demand  | <input type="checkbox"/> Letter or invoice from your general practitioner (GP)                                      |
|   | <input type="checkbox"/> Educational Institution letter from education facility, must be on letterhead paper |   |

#### An example of correctly certified ID



I, James Black

hereby certify that this is a true and correct copy of the original document which I have sighted, and it represents a true likeness of the individual.

Dated the 15<sup>th</sup> day of January 2016

[Signature]

Enrolled barrister and solicitor of the High Court of New Zealand

Ensure the 'true likeness' wording is included, that the image of you is clear, and the text can be clearly read.

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### 5. CHECKLIST

Make sure you send us everything listed below, we can only process your application when we have:

- ☐ Your completed application.
- ☐ Certified/verified copies of your ID and proof of address.
- ☐ Your completed statutory declaration, signed by you and witnessed by a person authorised to take statutory declarations within the last three months. (Note: if you were aged 65 years or over when you first enrolled in KiwiSaver, you do not need to complete the statutory declaration).

### 6. WHAT TO EXPECT NEXT

- Once you've submitted your withdrawal application, you'll receive a text/email confirming it's been received and that we're checking all documents have been provided.
- If we require any additional information or documents we'll contact you using the mobile, email and/or postal address you have provided us.
- Once we have all the documents required we'll begin processing your application.
- If your application is approved we will send you a text/email with a confirmation.
- If the value of your investment reaches zero at anytime, your account will be closed and you will no longer be a member of a KiwiSaver scheme.

### 7. HOW LONG WILL IT TAKE

Once we've received your application, we aim to pay your withdrawal within 15 business days. It may take longer if there are public holidays, or we need to ask for additional information from you or Inland Revenue.

### 8. AGREEMENT

I understand that:

- If I have multiple funds, and have chosen a partial or a regular withdrawal, the withdrawal will be deducted proportionately across each fund I invest in, unless specified otherwise.
- My funds continue to be invested, and may rise and fall in value, until my withdrawal is approved and the payment is processed.

Signature

### 9. PRIVACY

You agree we can collect, use and disclose your information to process your application in accordance with our Privacy Statement, which is the same as ANZ Bank New Zealand Limited's and can be found at [anz.co.nz/privacy](http://anz.co.nz/privacy). If you prefer a print version, it is available to download as a PDF or from any branch.

We take your privacy seriously, and understand the need to keep your information confidential and secure. You can access or correct your personal information by calling 0800 736 034 or asking at any ANZ branch. We may charge you a fee to access the information we have about you.

Members who joined KiwiSaver prior to turning 65 must also complete the statutory declaration on the following page, and have it witnessed by an authorised person e.g. Solicitor, Justice of the Peace, or a Registrar of a New Zealand Court.

### INTERNAL USE – ANZ STAFF ONLY

I  (staff full name)

hereby verify that this is the original document.

Date

Signature

Staff job role

Branch name

Branch Stamp

Once completed – staff must scan this form and all required supporting documents in the checklist to [withdrawals@anzinvestments.co.nz](mailto:withdrawals@anzinvestments.co.nz)

# STATUTORY DECLARATION

## FIRST RETIREMENT WITHDRAWAL APPLICATION FORM



**Important** – read this section before completing your statutory declaration.

- You don't need to complete this statutory declaration if you were aged 65 years or over at the time you joined KiwiSaver.
  - ANZ branch staff can't take statutory declarations. A solicitor, Justice of the Peace or Notary Public can take this statutory declaration for you. For more information about who can take statutory declarations, see [anz.co.nz/myid](http://anz.co.nz/myid).
  - All of the boxes must be completed.
  - Include your occupation. If you, the member, are either retired or unemployed, this too must be noted in the occupation box.
- Any errors will require a new declaration to be completed – potentially delaying your application.

### 1. ELIGIBILITY FOR GOVERNMENT CONTRIBUTIONS

During your KiwiSaver membership, were there any periods when you lived overseas and did not have a permanent residence in New Zealand?

☐ **No** (continue to section 2) ☐ **Yes**. List below the periods when you lived overseas and did not have a permanent residence in New Zealand:

I lived in		from	D	D	M	M	Y	Y	to	D	D	M	M	Y	Y
I lived in		from	D	D	M	M	Y	Y	to	D	D	M	M	Y	Y
I lived in		from	D	D	M	M	Y	Y	to	D	D	M	M	Y	Y

To be eligible to withdraw Government contributions you have received during your KiwiSaver membership, you must have had your principal place of residence in New Zealand over that time. If you have lived overseas, we'll need to contact the Inland Revenue regarding your Government contributions. This may take up to 10 business days.

If you were working overseas as an employee of the New Zealand Government or as a volunteer for certain charitable organisations, you are eligible for Government contributions. If this applies please provide evidence with your application, such as a letter on your employer's letterhead confirming the period you were employed.

### 2. STATUTORY DECLARATION

I			(Full name of the person making the declaration)
of	Residential address		
		Postcode	
and	Occupation		

**solemnly and sincerely declare that:**

- I understand that if I have not had a principal place of residence in New Zealand during my KiwiSaver membership, I will not be entitled to withdraw any Government contributions received during that period. Any Government contributions claimed on my behalf during any such period will be returned to the Commissioner of Inland Revenue. The information I have provided in section 1 (above) is correct to the best of my knowledge.

**AND I MAKE** this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Act 1957.

Signature of the person **making** the declaration (the applicant)

Declared at (location)

on this date

D	D	M	M	2	0	Y	Y
---	---	---	---	---	---	---	---

**Before me:** (signature, name, occupation and address of the person in front of whom the declaration is made)

Full name

Address

Postcode

Occupation

Signature of the person **taking** the declaration