

KIWISAVER FIRST HOME WITHDRAWAL

APPLICATION FORM



The fastest way for your solicitor to provide us your form and supporting documents is to email them to earlywithdrawals@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											
Date of birth	D	D	M	M	Y	Y	Y	Y			
Your country of birth											
ANZ customer (or investor) number											
IRD number											
Current home address											
											Postcode
Current postal address (if different from above)											
											Postcode
Current home phone						Mobile					
Email											

By providing your mobile and/or email we'll be able to send you text and/or email updates.

2. FURTHER ELIGIBILITY CHECK

Please indicate by ticking the appropriate box below.

Are you a previous home/land owner (in New Zealand or overseas)?

- ☐ Yes. You would need to provide an eligibility letter from Kāinga Ora showing that you qualify for a KiwiSaver first home withdrawal. You can contact Kāinga Ora by either visiting kaingaora.govt.nz/home-ownership or calling 0508 935 266.
- ☐ No (continue).

Are you wanting to buy/build a home on Māori land?

- ☐ Yes. You will need to provide evidence you have the right to occupy that land.
- ☐ No (continue).

Does your name appear on the sale and purchase agreement?

- ☐ Yes (continue to section 3).
- ☐ No. You will need to include a completed Deed of Nomination with your application, and evidence you have provided this to the vendor's solicitor (e.g. a copy of the email to the solicitor).

3. 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. 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.



What if you're building your first home?

If you're planning to build your first home, your first home withdrawal must be put towards the purchase of the land. However, if you already own or have been gifted land, you can't use your KiwiSaver savings to fund the cost of building on the land.

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4. WITHDRAWAL DETAILS

It's important to note that your KiwiSaver first home withdrawal amount may change as a result of market volatility, any PIE tax rebates or deductions, any contributions we receive and if there were any time periods when you weren't eligible to receive Government contributions.

How much would you like to withdraw from your KiwiSaver account?

You can only make a first home withdrawal once. If you make a deposit withdrawal, you cannot make another withdrawal again at settlement.

- ☐ The full balance, less \$1,000 and any amount transferred from an Australian complying superannuation scheme (if applicable).
- ☐ A partial withdrawal of \$ deducted evenly from each fund I'm invested in.
- ☐ Other – please explain:

How will you be using your KiwiSaver withdrawal?

- ☐ As part of the deposit to be paid on the finance date (with any remaining balance then applied towards the balance of the purchase price at settlement).

I understand that all documents must be submitted (with any remaining balance then applied towards the balance of the purchase price at settlement) to ANZ Investments **at least 15 business days (10 business days if you haven't lived overseas)** before the finance date, and that the funds will be paid to my solicitor's trust account before the finance date.

Finance date

- ☐ As part of the purchase price to be paid on the settlement date.

I understand that all documents must be submitted to ANZ Investments **at least 15 business days (10 business days if you haven't lived overseas)** before the settlement date, and that the funds will be paid to my solicitor's trust account before the settlement date.

Settlement date

5. YOUR NEW ZEALAND SOLICITOR'S DETAILS

Full name	
Company name	
Phone number	
Email	
Postal address	
	Postcode

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6. 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 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 15th day of January 2016

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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7. APPLICATION CHECKLIST

You need to send us all of the documents in the checklist below.

- ☐ Completed application form including;
 - ☐ Your completed statutory declaration, signed by you and witnessed by a person authorised to take statutory declarations within the last three months.
 - ☐ Certified or verified ID and proof of address (refer to section 6).
 - ☐ A bank deposit slip for your solicitor's trust account.
 - ☐ A copy of the sale and purchase agreement for the property you're buying showing you as the purchaser.

And either:

- ☐ A letter of undertaking – conditional agreement, to be completed by your solicitor if you're using your KiwiSaver savings as a deposit, or
- ☐ A letter of undertaking – unconditional agreement, to be completed by your solicitor if you're using your KiwiSaver savings to pay part of the purchase price at settlement.

If applicable, you must also supply the following documents:

- ☐ If you've previously owned a home or land: an eligibility confirmation letter from Kāinga Ora Homes and Communities showing that you qualify for a KiwiSaver first home withdrawal.
- ☐ If you're buying/building a home on Māori land: evidence of your right to occupy Māori land.
- ☐ If you were eligible to receive Government contributions while working overseas: evidence you were working overseas for the New Zealand Government or a charitable organisation while receiving Government contributions.

To avoid delays, please take the time to complete the application form in full and send us all the required documents in the above checklist. Your solicitor will be able to help you with this. It's important to note that we can't process withdrawals after your payment date.

By completing this application form, you consent to and authorise the release of, at any time, to the manager and/or supervisor, all personal information held by any person or organisation that the manager/supervisor considers appropriate for the purpose of checking information provided by you in support of your application.

8. 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.
- 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.

9. HOW LONG WILL IT TAKE

Once we've received your application, we aim to pay your solicitor within 15 business days (10 business days if you haven't lived overseas) in line with your settlement/finance date. It may take longer if we need to ask for additional information from you or Inland Revenue.

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 earlywithdrawals@anzinvestments.co.nz

KIWISAVER FIRST HOME WITHDRAWAL

STATUTORY DECLARATION

Important – read this section before completing your statutory declaration.

- 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.
 - 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.

10. ELIGIBILITY FOR GOVERNMENT CONTRIBUTIONS

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

☐ **No** (continue to section 11) ☐ **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

To be eligible to withdraw all of the Government contributions you've 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're 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.

11. STATUTORY DECLARATION

I (Full name of the person making the declaration)

of Residential address

Postcode

and Occupation

do solemnly and sincerely declare that:

- I have permanently resided in New Zealand for the full duration of my KiwiSaver membership, other than the periods detailed in section 10 above.
- I understand that if I haven't had a principal place of residence in New Zealand during my KiwiSaver membership, I won't be entitled to withdraw any Government contributions received during that same period. Any Government contributions claimed on my behalf during any such period will be returned to Inland Revenue.
- I haven't held an estate in land before, whether alone or jointly with another person, OR I've held an estate in land before, but I qualify for a first home withdrawal as a previous property owner or because the estate was an interest in Māori land.
- I haven't made a first home withdrawal from a KiwiSaver scheme before.
- I've been a member of a KiwiSaver scheme and/or a complying superannuation fund for a combined total of at least three years, OR Inland Revenue received a contribution to a KiwiSaver scheme for me at least three years ago.
- I understand \$1,000 and any amount transferred from an Australian complying superannuation scheme can't be withdrawn for a first home withdrawal.
- the property I'm purchasing is intended to be my principal place of residence and is not intended to be a rental or investment property.
- the property I'm purchasing is in New Zealand.
- I understand that my funds continue to be invested, and may rise and fall in value, until the withdrawal is approved and payment is processed.
- I understand my withdrawal must be paid to my New Zealand solicitor's trust account before my payment is due.
- the information I've provided on this application form is true and 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

Declared at (location)

on this date

D	D
M	M
2	0
Y	Y

Before me: (the person in front of whom the declaration is made)

Full name

Address

Postcode

Occupation

Signature of the person **taking** the declaration

LETTER OF UNDERTAKING

CONDITIONAL AGREEMENT



To be completed by your solicitor.

To ANZ New Zealand Investments Limited as the issuer and manager of the (tick one):

☐ ANZ KiwiSaver Scheme ☐ ANZ Default KiwiSaver Scheme ☐ OneAnswer KiwiSaver Scheme

(the **scheme**),

Member's name

(the **member**),

ANZ customer number or investor number

We refer to the member's application for a first home withdrawal from the scheme (the application), relating to the purchase of:

Address of property

(the **property**).

The finance date for the purchase of the property is

The funds are required to be paid for (tick one): ☐ finance, or

☐ settlement

DOCUMENTS

We enclose copies of the following:

1. A completed first home withdrawal application including statutory declaration witnessed by any person authorised to take statutory declarations.
2. Certified ID and proof of address for the member.
3. The agreement for sale and purchase of the property with:

Vendor's name

(the **vendor**),

dated (the **agreement**).

4. Our pre-printed bank deposit slip for our trust account.
5. Where the member is purchasing an interest in a dwelling/house on Māori land, evidence of the member's right to occupy the property or land.
6. Where the member has previously owned a home, an eligibility confirmation letter from Kāinga Ora.
7. Where the member has received Government contributions while working overseas, evidence that they were working for the New Zealand Government or a charitable organisation while receiving Government contributions.

UNDERTAKING

We confirm that we act for the member, who is to purchase the property under the agreement, and we undertake to you that:

1. As at the date of this letter, any funds received by us pursuant to this application (the funds) will be paid to a stakeholder or vendor who is obliged to hold the funds while the agreement is conditional, and
2. If settlement under the agreement is not completed by the due date in the agreement or any extended date:
 - a. except where the non-completion is due to the default of the purchaser(s), the stakeholder or vendor is obliged to repay the funds to us, and
 - b. we will, as soon as possible, repay to you the funds received from the stakeholder or vendor on account of the member with no deductions or disbursements, and
3. Where we have sent the application to you by email, the copy of the application attached to that email is a true and correct copy of the original document which I have sighted.

I confirm that I hold a current Practising Certificate issued pursuant to the Lawyers and Conveyancers Act 2006.

Solicitor name

Company name

Phone number

Email

Signature

Date

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earlywithdrawals@anzinvestments.co.nz (original copies are not required to be posted separately). 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.

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(the **scheme**),

Member's name

(the **member**),

ANZ customer number or investor number

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7. Where the member has received Government contributions while working overseas, evidence that they were working for the New Zealand Government or a charitable organisation while receiving Government contributions.

UNDERTAKING

We confirm that we act for the member, who is to purchase the property under the agreement, and we undertake to you that:

1. As at the date of this letter, any conditions to the agreement are fulfilled or waived and the stakeholder or vendor and the purchaser(s) are unconditionally obliged to settle, and
2. Any funds received by us in relation to this application (the funds) will be paid to, or as instructed by, the stakeholder or vendor as part of the purchase price, or
3. If settlement under the agreement is not completed by the due date in the agreement or any extended date, the funds will be repaid to you as soon as practicable on account of the member, with no deductions or disbursements, and
4. Where we have sent the application to you by email, the copy of the application form attached to the email is a true and correct copy of the original document which I have sighted.

I confirm that I hold a current Practising Certificate issued pursuant to the Lawyers and Conveyancers Act 2006.

Solicitor name

Company name

Phone number

Email

Signature

Date

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