

Your solicitor can email this completed form and all required supporting documents to [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz). Alternatively, you can take them to any ANZ branch, or post them to: **ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141.**

## APPLICATION CHECKLIST

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

- Completed application form including;
  - Original statutory declaration, to be witnessed by any person who is authorised to take statutory declarations (refer to section 6).
  - Certified ID and proof of address (refer to section 5).
  - 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: an eligibility confirmation letter from Housing New Zealand showing that you qualify for a KiwiSaver first home withdrawal.
- If you're buying a home on Māori land: evidence of your right to occupy Māori land.
- If you were eligible to receive member tax credits while working overseas: evidence you were working overseas for the New Zealand Government or a charitable organisation while receiving member tax credits.

**You must submit your application, along with all required supporting documents, at least 15 business days before your payment date.**

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.



### What if you're building your first home?

If you're planning to build your first home, your first home withdrawal/HomeStart grant must be put towards the purchase of the land.

# KIWISAVER FIRST HOME WITHDRAWAL

## 1. YOUR INFORMATION

First name(s)			
Surname			
Date of birth	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/>	<input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Your country of birth			
ANZ customer (or investor) number			
IRD number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current home address			
		<input type="text" value="Postcode"/>	
Current postal address (if different from above)			
		<input type="text" value="Postcode"/>	
Current home phone			
Mobile (by providing your mobile we'll be able to send you text updates)			
Email (by providing your email we'll be able to send you email updates)			

If you'd like us to update your contact details after you've moved in, please provide your new details below:

Move in date	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/>	<input type="text" value="2"/> <input type="text" value="0"/>	<input type="text" value="Y"/> <input type="text" value="Y"/>
New home address				
		<input type="text" value="Postcode"/>		
New postal address (if different from above)				
		<input type="text" value="Postcode"/>		
New home phone				

## 2. ELIGIBILITY FOR MEMBER TAX CREDITS

To be eligible to withdraw all of the member tax credits you've received during your KiwiSaver membership, you must have lived in New Zealand over that time. If you've lived overseas any time during your KiwiSaver membership and did not have permanent residence in New Zealand, Inland Revenue may need to claim back some of the member tax credits you received. Please complete the following questions so we can assess your eligibility.

Since joining KiwiSaver, have you lived overseas and not had a permanent residence in New Zealand?

Please indicate by ticking the appropriate box below:

- No (continue to section 3).
- Yes. Please provide details below.

Country of residence	<input type="text"/>	From	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/>	<input type="text" value="Y"/> <input type="text" value="Y"/>	To	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/>	<input type="text" value="Y"/> <input type="text" value="Y"/>
Country of residence	<input type="text"/>	From	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/>	<input type="text" value="Y"/> <input type="text" value="Y"/>	To	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/>	<input type="text" value="Y"/> <input type="text" value="Y"/>
Country of residence	<input type="text"/>	From	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/>	<input type="text" value="Y"/> <input type="text" value="Y"/>	To	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/>	<input type="text" value="Y"/> <input type="text" value="Y"/>

As an exception to this rule, please note that 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 member tax credits. If this applies, please provide evidence with your application, such as a letter on your employer's letterhead confirming the period you were employed.

# KIWISAVER FIRST HOME WITHDRAWAL

## 2. ELIGIBILITY FOR MEMBER TAX CREDITS (CONTINUED)

### Further Eligibility Criteria:

(Please indicate by ticking the appropriate box below)

#### Are you a previous home owner?

- Yes. You would need to provide an eligibility letter from Housing New Zealand showing that you qualify for a KiwiSaver first home withdrawal. You can contact Housing New Zealand by either visiting [www.hnzc.co.nz](http://www.hnzc.co.nz) or calling 0508 935 266.
- No (continue).

#### Are you wanting to buy a home on Maori Land?

- Yes. You will need to provide evidence you have the right to occupy that land.
- No (continue to section 4).

## 3. 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 member tax credits.

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

- 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.

Please note that you can only make a first home withdrawal once, so if you make a deposit withdrawal, you cannot make another withdrawal again 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** 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** before the settlement date, and that the funds will be paid to my solicitor's trust account before the settlement date.

Settlement date

## 4. YOUR NEW ZEALAND SOLICITOR'S DETAILS

Full name	
Company name	
Phone number	
Email	
Postal address	
	Postcode

# KIWISAVER FIRST HOME WITHDRAWAL

## 5. IDENTIFICATION AND PROOF OF ADDRESS

As part of your application, you must provide certified copies of your ID and proof of address. All photocopied documents must be verified or certified by an authorised person, such as a Justice of the Peace, before sending them to us.

**Please provide us with either:**

- a certified/verified copy of your current passport (page showing your name, date of birth, photograph and signature), or
- a certified/verified copy of your current driver licence showing your name, signature **and** expiry date, **and** a bank account statement issued **to you** by a New Zealand registered bank, or
- a certified/verified copy of your current firearms licence.

**AND one of the following:**

- a certified/verified copy of your bank statement (which can't be more than three months old), or
- a certified/verified copy of your power bill (which can't be more than three months old), or
- a certified/verified copy of your home phone bill (which can't be more than three months old), or
- a certified/verified copy of your Inland Revenue statement (which can't be more than three months old).

**Who can certify your documents?**

An ANZ staff member or an ANZ Investments approved financial adviser can verify your ID and proof of address.

Alternatively, the following people can certify photocopies of original documents as true and correct copies:

- Notary Public
- Justice of the Peace
- Member of the Police
- New Zealand lawyer
- New Zealand Chartered Accountant
- A person who has legal authority to take statutory declarations (or equivalent) in New Zealand.

Please note that the certifier must be at least 16 years of age and cannot be:

- a person involved in the transaction requiring the certification
- related to you
- your spouse or partner
- a person who lives at the same address as you.

Here is an example of what your ID should look like when it's been certified correctly.

See [anz.co.nz/myid](http://anz.co.nz/myid) for a full list of acceptable documents and ways documents can be certified or verified. Alternatively, talk to an ANZ staff member or your financial adviser.



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

Enrolled barrister and solicitor of the High Court of New Zealand

Remember to include your certified/verified ID and proof of address with your application. Any information missing from your application will cause delays.

# KIWISAVER FIRST HOME WITHDRAWAL

## 6. STATUTORY DECLARATION

A statutory declaration is a written statement that allows a person to declare something to be true. You'll need to complete this page in front of an authorised person. You'll make the declaration, and the person witnessing will take the declaration.

### Who can witness the declaration?

The following persons can witness you making the declaration:

- Notary Public
- Justice of the Peace
- Person enrolled as a barrister and solicitor of the High Court
- Registrar or deputy registrar of the Supreme Court, High Court, a District Court or Court of Appeal
- Any other person authorised by law to take statutory declarations.

**Note:** ANZ branch staff can't take statutory declarations

I	Full name of the person <b>making</b> the declaration (the member)	
of	Address	
		Postcode
and	Occupation	

### do solemnly and sincerely declare that:

- 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 application for a first home withdrawal is subject to ANZ Investments receiving a completed application form and all supporting documents listed in the checklist at least 15 business days before my finance or settlement date.
- I understand my withdrawal must be paid to my New Zealand solicitor's trust account before my payment is due.
- 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 member tax credits received during that same period. Any member tax credits claimed on my behalf during any such period will be returned to the Commissioner of Inland Revenue.
- 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 <b>making</b> the declaration (the member)										
Declared at (location)	this	D	D	day of	M	M	2	0	Y	Y

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

Full name of the person <b>taking</b> the declaration (the witness)	
Address	
	Postcode
Occupation	
Signature of the person <b>taking</b> the declaration (the witness)	

# KIWISAVER FIRST HOME WITHDRAWAL

## 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 should scan this form and all required supporting documents in the checklist to [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz)

# LETTER OF UNDERTAKING

## CONDITIONAL AGREEMENT



### To be completed by your solicitor.

To The New Zealand Guardian Trust Company Limited as supervisor, and 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

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

### 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 2 0 Y Y

Your solicitor can email this completed form and all required supporting documents to [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz). Alternatively, you can take them to any ANZ branch, or post them to: ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141.

**To be completed by your solicitor.**

To The New Zealand Guardian Trust Company Limited as supervisor, and 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 settlement date for the purchase of the property is

**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 dwellinghouse 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 Housing New Zealand.
- 7. Where the member has received member tax credits while working overseas, evidence that they were working for the New Zealand Government or a charitable organisation while receiving member tax credits.

**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 20YY

Your solicitor can email this completed form and all required supporting documents to [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz). Alternatively, you can take them to any ANZ branch, or post them to: **ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141.**