First Home or Previous Homeowner Withdrawal

Use this form:
To apply to withdraw money from your Smart KiwiSaver Scheme account to help you buy your first home. Complete the form and send it to us by email kiwisaver@smartinvest.co.nz or post it to Smart KiwiSaver Scheme, PO Box 105262, Auckland City 1143. Please make sure you've completed all relevant sesctions and included the required documents before sending us your application.

SECTION 1: Your Details

Name

Date of Birth (dd/mm/yyyy)

KiwiSaver Member Number

Current Address
Street Address

Suburb

Town/City

Country

Postcode

Phone

Email

PIR Rate (tick one)

☐ 10.5% ☐ 17.5% ☐ 28%

Type of withdrawal (tick one)

☐ First home purchase withdrawal (applies if you have not held an estate in land before, whether alone or jointly with another person); or

☐ Previous homeowner withdrawal (applies if you have held an estate in land before but no longer have a share in property).

How much would you like to withdraw?

☐ The maximum amount possible (all savings, except $1000)

☐ The specified amount $

Note: You must leave $1,000 in your account. Funds transferred from an Australian Complying Superannuation scheme cannot be withdrawn.

SECTION 2: Details of Property to be Purchased

Street Address

Suburb

Town/City

Country

Postcode

☐ The withdrawal amount will be applied towards the deposit in the first instance and any remaining funds applied towards the purchase price at settlement.

Deposit Date (dd/mm/yyyy)

☐ The withdrawal amount will be applied towards paying the balance of the purchase price of the property at settlement.

Settlement Date (dd/mm/yyyy)

SECTION 3: Principal Place of Residence

I confirm that, to the best of my knowledge, my principal place of residence has been in New Zealand for the following periods.

☐ Always in New Zealand

☐ In New Zealand, except for the following periods:

Note: do not include periods that you were overseas (e.g. on holiday) if your principal place of residence was still in NZ during such periods.

From (dd/mm/yyyy)

To (dd/mm/yyyy)

From (dd/mm/yyyy)

To (dd/mm/yyyy)

From (dd/mm/yyyy)

To (dd/mm/yyyy)

SECTION 4: Statutory Declaration

I, (full name)

of, (address)

Occupation

Solemnly and sincerely declare that:

- I have never before made a KiwiSaver withdrawal for the purchase of a first home or previous homeowner withdrawal from the Smart KiwiSaver Scheme or any KiwiSaver scheme to which I have previously belonged.
- I confirm I have been a KiwiSaver member for at least 3 years.
- The home I intend to purchase is, or is intended to be, the principal place of residence for me or me and my family AND EITHER:
  - I have not, at any time before making this application, owned land (whether alone or as a joint tenant or tenant in common) OR
  - I have attached a signed notice from a Minister of Housing delegate stating that my assets and liabilities represent a financial position that would be expected of a person who has never held land (whether alone or as a joint tenant or tenant in common).
- If, rather than a home, I intend to purchase an interest in a dwelling house on Māori land, then the above confirmation applies as if the reference to "home" is a reference to that dwelling house.
- I understand that my withdrawal value will be based upon the unit price(s) at the date my request is processed.
- The property I am purchasing is in New Zealand.
- All the content of this application is true and complete, and all the documents attached in support of my application are true originals or authentic copies of the originals.

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 Declarant (your signature)

Signature of Witness[1]

Declared at (dd/mm/yyyy)

Before me:

[1]A Justice of the Peace, or other person (e.g. notary public, solicitor, officer of the court) authorised to take and receive Statutory Declarations.

SECTION 5: Legal Practitioner's Confirmations and Undertakings

Name of Legal Practitioner

Name of Firm

Street Address

Suburb

Town/City

Country

Postcode

Phone

Email

As the legal practitioner for the member, I confirm:

- A copy of the sale and purchase agreement for the land is attached.
- For an interest in a dwelling house on Māori land, evidence is attached of the member's right to occupy the Māori land.
- The agreement for purchase is unconditional OR expected to go unconditional on

Date (dd/mm/yyyy)

- If the agreement is unconditional, I undertake as follows:
  - Payment of any amount of the withdrawal will be held by the stakeholder.
  - The stakeholder is obliged to hold the amount while the agreement is conditional.
  - The amount will be paid to the vendors as part of the purchase price or will be repaid to the manager on account of the member if settlement of the agreement is not completed in accordance with the agreement by the due date or any extended date.
  - The stakeholder is obliged to repay the amount to the practitioner if settlement of the agreement is not completed in accordance with the agreement by the due date or any extended date (non-completion), but excepting non-completion due to the purchaser's default.
  - I will repay the amount that I receive from the stakeholder to the manager on account of the member's KiwiSaver account under Smart.
- Funds should be paid to our solicitor's trust account with the deposit slip attached. Please provide details below.

Account Name

Bank Name

Branch Name

Account Number

Signature by Practitioner

Date (dd/mm/yyyy)

Checklist Before Submitting your Application

Before submitting your application, please check you have completed and included all the required documents.

- Check your personal details are complete and correct.
- Check and confirm the amount you want to withdraw.
- Complete the statutory declaration before your solicitor or someone authorised to take and receive Statutory Declarations.
- Complete your identity verification if you haven't already done so. You can do this electronically. If not, provide certified copies of the type of document you want to use as proof of your identity. See OPTION 2 of the Identity Verification Form (found at the back of this form) for which document(s) you can use. Your documents must be certified not more than 3 months ago. Proof of address document must be less than 12 months old.
- Check your legal practitioner has attached a copy of your sale and purchase agreement. If you are buying a house on Māori land, there must be proof you have the right to occupy Māori land.
- Check the solicitor's trust account name and bank account details are correct when you make a payment. Don't forget to attach a deposit slip with the application. Also make sure your legal practitioner has signed and dated the form.

Identity and Address Verification Form

To meet the requirements under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, we must verify your identity and residential address.

If you have already provided this information to us, you don't need to complete this section. If you're not sure, please contact us and we can check for you.

There are two ways to verify your identity and address. Please choose one of the options below.

OPTION 1: Verify Electronically

Electronic verification is usually the simpelst way to verify your identity and address.

Please tick the box below to give us consent to verify your details electronically

We'll send you a link from noreply@cloudcheck.co.nz to the device you're using. Follow the prompts to take a photo of yourself. This helps us confirm that you're the person shown on your ID.

To use electronic verification, you'll need a valid New Zealand or Australian passport or driver's license. If we can't verify your identity electronically, you'll need to provide certified documents using **Option 2** below.

☐ **I consent to Smart electronically verifying my identity and address.**

OPTION 2: Provide Certified Documents

If you prefer, you can provide certified copies of documents that verify your identity and residential address. Please post your certified documents to: PO Box 105262, Auckland City 1143.

What is a certified copy?
A certified copy is a photocopy of an original document that has been checked and signed by an authorised person. The person certifying your document must write: "I certify this to be a true copy of the original document" or words to that effect. For an identity document, they must also include the words "and that it represents the identity of [full name]" or words to that effect.

They must also include their:

- Name and occupation
- Date and signature
- Registration number or equivalent, if applicable
- Contact phone number

Who can certify my documents?
If your documents are being certified in New Zealand, the can be certified by one of the following:

- A Justice of the Peace
- A Notary Public
- A registered doctor
- Registrar/Deputy Registrar
- Kaumātua
- Registered Lawyer
- Chartered Accountant

If you're having documents certified overseas, please see one of the below eligible persons:

In Commonwealth country (other than New Zealand):`

- A Judge
- A Commissioner of Oaths
- A notary public
- A Justice of the Peace
- A Commonwealth representative
- A solicitor of the High Court of New Zealand
- Any other person authorised by the law of that country to administer an oath for a judicial proceeding

In any other country outside of the Commonwealth:

- A Commonwealth representative
- A Judge
- A notary public
- A solicitor of the High Court of New Zealand

Important Notes:

- Certified documents may be posted to us or presented physically at the office (Level 15, 45 Queen Street, Auckland).
- Electronic scans can be accepted only if sent directly from the eligible person performing the certification.
- Certifications must be carried out no earlier than three months prior to the date this form is completed.
- The eligible person must be over 16 years of age, must not be related to you and must not live at the same address as you. They must not be involved in the transaction or business requiring certification.

OPTION 2: Provide Certified Documents

What identity documents do I need?

You can verify your identity using one of the following three options.

Option 1: One document from this section

- NZ Passport (Identity Page)
- Overseas Passport (Identity Page)
- NZ Firearms Licence
- NZ Certificate of Identity

Option 2: NZ Driver's Licence PLUS one of the documents from this section

- SuperGold Card
- NZ full Birth Certificate OR Birth Certificate issued by foreign government
- NZ Citizenship Certificate OR Citizen Certificate issued by foreign government
- Bank statement OR IRD letter issued in your name in the last 6 months

Option 3: Kiwi Access (formally 18+) Card PLUS one of the documents from this section

- NZ full Birth Certificate OR Birth Certificate issued by foreign government
- NZ Citizenship Certificate OR Citizen Certificate issued by foreign government

What can I provide as proof of address?

Please provide a document showing your name and current residential address, such as:

- Letter of invoice from utility company
- Bank statement
- Letter from government agency e.g., Inland Revenue, NZ Transport Agency, rates bill, etc.

The documents you provide must be addressed to you, show your address, and be dated within the last 12 months.