Permanent Emigration Withdrawal

If you've permanently emigrated from New Zealand to a country other than Australia, you may be able to withdraw your Smart KiwiSaver Scheme savings.

When can I withdraw my KiwiSaver Savings?
You can apply to withdraw your KiwiSaver savings once you've been living overseas permanently for at least one year.

If your withdrawal is approved:

- Your KiwiSaver account will be closed.
- Any government contributions you've received will be returned to the Government.
- You can keep any investment returns earned on those government contributions.
- If you received the $1,000 KiwiSaver kick-start, you can keep it.
- If you have savings transferred from an Australian complying superannuation fund, the Australian sourced funds will remain in your KiwiSaver Scheme account and your Smart KiwiSaver Scheme account will remain open.

Have you moved to Australia?
Different rules apply if you've permanently emigrated to Australia. You may be able to transfer your KiwiSaver savings to an Australian superannuation scheme. Please use our Permanent Emigration to Australia form, available at smartinvest.co.nz or call us on 0800 80 87 80.

How to Apply

To apply to the Manager to withdraw your KiwiSaver account due to permanent emigration you will need to take the following steps:

1. Complete all relevant sections of the Permanent Emigration Withdrawal Form.

2. Complete the statutory declaration in Section 3 and have it witnessed by a Justice of the Peace (JP) or another person authorised to witness statutory declarations.

3. Provide evidence showing that you've permanently emigrated and have been living outside New Zealand for at least one year. This may include: Proof of your departure from New Zealand, such as travel documents, certified copy of your passport, Proof of an overseas address where you've lived since leaving New Zealand, Visa details, if relevant, and other evidence supporting your permanent emigration, such as employment confirmation, utility bills or bank statements.

4. Send us your application. Email your completed form and supporting documents to kiwisaver@smartinvest.co.nz or post them to: Smart KiwiSaver Scheme, PO Box 105262, Auckland City 1143.

5. We'll review your application and let you know the outcome. If your application is approved, we'll pay your eligible KiwiSaver balance into your nominated bank account and return any government contributions to the Government.

Use this form:
To apply to withdraw your Smart KiwiSaver Scheme savings if you've permanently emigrated from New Zealand to another country than Australia and have been living overseas for at least one year. Send the completed form to us at kiwisaver@smartinvest.co.nz or post to us at PO Box 105262, Auckland City 1143.

SECTION 1: Your Details

Note: If you have not previously provided documents that verify your identity and your address, you will need to provide it before a payment can be made.

Name

Date of Birth (dd/mm/yyyy)

KiwiSaver Member Number

Current Overseas Address

Town/City

Postcode

Phone

Email

IRD Number

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As a non-resident for tax purposes, your PIR will be the highest rate. For full details, please refer to the IRD website www.ird.govt.nz

SECTION 2: Supporting your Application

1. I have attached evidence of my permanent emigration from New Zealand (please tick)
   (eg, passport detail; evidence of travel arrangements; proof of residence at current address; power bills; employment details)
2. I understand that any government contributions in my account will be returned to the government. (please tick)
3. I request payment of my account balance (less any annual government contributions and any amount transferred from an Australian complying superannuation fund) to the following account: (please attach a pre-printed deposit slip or bank statement)

Account Name

Bank Name

Branch Name

Account Number

If the account is an overseas currency account, all bank fees and costs associated with the payment will be deducted from the payment. Please attach a deposit slip that shows the account details.

SECTION 3: Statutory Declaration

I, (full name)

of, (address)

Occupation

Solemnly and sincerely declare that:

I permanently emigrated from New Zealand on (date you left New Zealand)

Date (dd/mm/yyyy)

The information provided by me in this Permanent Emigration Withdrawal Application Form is true and correct.

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)

Details of Witness (person before whom the declaration is made)[1]

Address

Full Name

Occupation

[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.