



APPLICATION FORM FOR:

# KiwiSaver first-home withdrawal

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## Determination for previous homeowner

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Complete this form if you have previously owned a home or land in New Zealand or overseas and no longer do.

**If you have previously withdrawn funds from KiwiSaver to buy a home**, you do not need to complete this form as you are not eligible for a KiwiSaver first-home withdrawal.

If you are a first home buyer who has never owned a home or land in New Zealand or overseas, you do not need to complete this form. Please apply directly to your scheme provider.

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### Supporting documents and information you need to complete this application:

- A copy of your birth certificate, passport or driver licence.

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- A comprehensive list and values of your realisable assets.

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- A settlement statement (if you have sold a property within the last 3 months).

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## 1 YOUR INFORMATION

Mr  Mrs  Miss  Ms  Mx  Other (PLEASE STATE) \_\_\_\_\_

FIRST NAME(S) \_\_\_\_\_

SURNAME \_\_\_\_\_

OTHER NAMES USED

(e.g. names from previous marriages, legal name changes):

DATE OF BIRTH \_\_\_\_\_



Please provide a copy of your birth certificate, passport or driver licence and attach it to the last page of the application form.

### GENDER

Male  Female  Gender diverse  Prefer not to say  
 Other (PLEASE STATE) \_\_\_\_\_

### RELATIONSHIP STATUS

Single  Married  De facto  Civil union  Separated  
 Divorced  Widow(er)

### ETHNICITY

NZ European  Māori  Samoan  Tongan  Cook Island  Niuean  
 Chinese  Indian  Not stated  Other (PLEASE STATE) \_\_\_\_\_

### RESIDENCY

New Zealand Citizen  Permanent Resident  Ordinarily resident in New Zealand

Please note you must be resident in New Zealand to be eligible to apply.

### CONTACT DETAILS

CURRENT HOME ADDRESS \_\_\_\_\_

POSTCODE \_\_\_\_\_

HOME PHONE \_\_\_\_\_

MOBILE \_\_\_\_\_

EMAIL \_\_\_\_\_

## 2 HOUSING STATUS

Please indicate which of the following best describes your current house situation by ticking the appropriate box below.

- I am currently a home or land owner or am currently registered on a property title in New Zealand or overseas. PLEASE NOTE YOU DO NOT NEED TO COMPLETE THIS FORM AS YOU ARE NOT ELIGIBLE.
- I have previously owned a home or land in New Zealand or overseas.
- I have never owned a home or land in New Zealand or overseas. YOU DO NOT NEED TO COMPLETE THIS FORM AND YOU SHOULD APPLY DIRECTLY TO YOUR KIWISAVER SCHEME PROVIDER.

## 3 KIWISAVER OR SAVINGS SCHEME DETAILS

Please indicate your type of savings scheme by ticking the appropriate box below.

- KiwiSaver    Complying fund    Exempt employer scheme

SCHEME PROVIDER \_\_\_\_\_

## 4 PREVIOUSLY OWNED PROPERTY DETAILS

PREVIOUSLY OWNED ADDRESS

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POSTCODE

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WHEN WAS YOUR PREVIOUSLY OWNED PROPERTY SOLD?

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If you have sold this property within the last 3 months, please attach a copy of the settlement statement for the sale of the property to the last page of this application form.

## 5 REALISABLE ASSETS

Please provide the total value of your individual realisable assets held both in New Zealand and overseas below. Do not leave any sections blank or it may delay the processing of your application.

MONEY IN ALL BANK ACCOUNTS (ONLY INCLUDE YOUR SHARE OF JOINT ACCOUNTS;  
EXCLUDE THE VALUE OF YOUR KIWISAVER OR COMPLYING FUNDS)

\$

SHARES, STOCKS AND BONDS

\$

INVESTMENTS IN BANKS OR OTHER FINANCIAL INSTITUTIONS

\$

BUILDING SOCIETY SHARES

\$

MONEY PAID TO OR HELD BY A REAL ESTATE AGENT,  
SOLICITOR OR DEVELOPER AS A DEPOSIT ON A HOME

\$

BOAT OR CARAVAN (IF VALUE OVER \$5,000)

\$

OTHER VEHICLE(S) NOT USED AS USUAL METHOD OF TRANSPORT  
(IF VALUE OVER \$5,000)

\$

OTHER INDIVIDUAL ASSETS VALUED AT \$5,000 OR MORE

\$

**TOTAL**

**\$**

## DECLARATION

I, (FULL NAME)

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OF (ADDRESS IN FULL)

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understand that, by signing below, I confirm, acknowledge and agree the following:

- All of the information and attached documentation given in this application is complete and correct.
- I have read and understood the privacy statement on page 6 and give permission for information about me to be used in accordance with my agreement and authorisation under the privacy statement.
- I have read and understood the guidance notes on page 7.
- I am applying as an individual and not as a company or trustee or trust.
- All of the information supplied showing the level of my realisable assets is accurate and is provided in full. It is an accurate reflection of my financial position.
- I understand there is a condition that I intend to use the purchased property as my primary place of residence.
- I do not currently own property/have an interest in an estate in land in New Zealand or overseas.
- I do not have an unregistered interest in property that I could reasonably be expected to live in or sell.
- I understand that, if false or fraudulent information has been provided for the assessment of the KiwiSaver first-home withdrawal determination, any such KiwiSaver first-home withdrawal determination becomes null and void.
- I understand that Kāinga Ora – Homes and Communities has the right to decline my application for the KiwiSaver first-home withdrawal determination.
- I understand that, whilst Kāinga Ora – Homes and Communities may advise me that I am eligible as a previous homeowner, my application to withdraw my KiwiSaver contributions is managed by my KiwiSaver scheme provider.

SIGNATURE

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DATE

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## SUBMITTING APPLICATIONS

Please scan and email your completed application form and supporting documents to **firsthome.withdrawal@kaingaora.govt.nz**.

To find out more about home ownership products, visit **kaingaora.govt.nz/home-ownership**.

An application will normally be assessed within 10 working days of Kāinga Ora – Homes and Communities receiving it, provided it is complete and all the correct supporting documents have been provided.

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## PRIVACY STATEMENT

You agree that Kāinga Ora – Homes and Communities can use the information provided by you in your application to:

- assess if you qualify for the KiwiSaver first-home withdrawal determination as a previous homeowner
- assist in future research and evaluation of the KiwiSaver first-home withdrawal determination.

You agree that Kāinga Ora – Homes and Communities can request information about you from the following persons and/or agencies and you authorise them to give information they hold about you to Kāinga Ora – Homes and Communities:

- Your KiwiSaver scheme provider or your complying fund provider.
- Any authorised agent who has submitted an application on your behalf.

This information will be held by Kāinga Ora – Homes and Communities and any other authorised persons and/or agencies in accordance with the Privacy Act 2020.

You have the right to access, or request the correction of any information held by Kāinga Ora – Homes and Communities about you or your KiwiSaver first-home withdrawal determination.

## Guidance notes for completing an application for the KiwiSaver first-home withdrawal

Before completing this application form, we recommend you read the full details and criteria of the KiwiSaver first-home withdrawal available online at [kaingaora.govt.nz/kiwisaver-first-home-withdrawal](https://kaingaora.govt.nz/kiwisaver-first-home-withdrawal).

### Note 1. KiwiSaver first-home withdrawal

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Since 1 April 2015, eligible members are able to make a withdrawal from their KiwiSaver scheme (or complying fund or exempt employer scheme) to put towards the purchase of a first home, provided they have been contributing to KiwiSaver scheme for at least 3 years.

You can withdraw:

- your contributions
- your employer's contributions
- government contributions
- interest you have earned
- fee subsidies (if you got these).

However, at least \$1,000 must remain in your KiwiSaver account.

Not all complying superannuation funds permit withdrawals for this purpose. You will need to discuss this with the trustees of your complying fund.

If you are a first home buyer, please contact your KiwiSaver scheme or complying fund provider directly to apply for a withdrawal. You do not need to complete this form.

If you are a previous homeowner, you will still need to apply through your scheme provider. However, Kāinga Ora will need to determine whether you meet additional eligibility criteria.

### Note 2. Previous homeowner in New Zealand or overseas

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A previous homeowner in New Zealand or overseas may apply for the KiwiSaver first-home withdrawal. If you are a previous homeowner, you still need to apply through your scheme provider. However, Kāinga Ora – Homes and Communities will need to determine whether you meet the additional eligibility criteria below:

- You have not received the KiwiSaver first-home withdrawal before.
- You do not currently have an interest in property or land.
- You do not have realisable assets totalling more than 20% of the house price cap for an existing or older property in the area you are buying in.

Realisable assets are belongings that can be sold to help pay for your home. Kāinga Ora – Homes and Communities considers the following to be realisable assets:

- Money in bank accounts.
- Shares, stocks and bonds.
- Investments in banks or other financial institutions.

- Building society shares.
- Boat or caravan (if the value is over \$5,000).
- Other vehicles (such as classic motorbikes or cars not being used as your usual method of transport).
- Other individual assets valued over \$5,000.
- Money already paid to or held by a real estate agent, solicitor or developer as a deposit on a home.

For example, if you are buying a house in the \$400,000 cap area, your realisable assets cannot be worth more than \$80,000. Realisable asset caps are available at [kaingaora.govt.nz/kiwisaver-first-home-withdrawal](https://kaingaora.govt.nz/kiwisaver-first-home-withdrawal).

Please note only the house price cap for buying an existing/older property is used to determine the acceptable level of realisable assets.

### Note 3. Schemes

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We recommend that, before you apply for a KiwiSaver first-home withdrawal determination, you refamiliarise yourself with KiwiSaver.

Check what type of scheme you belong to, who your scheme provider is, how long you have been contributing to the scheme and how much you have been contributing.

You can talk to your employer, check any statements you may have received from your provider or talk to KiwiSaver directly on **0800 549 472**.

#### KIWISAVER SCHEME

A KiwiSaver scheme is a retirement savings scheme providing members with annual member tax credits from government. Members choose to pay 3%, 4% or 8% of salary or wages, and their employer is required to pay 3%. The scheme name will include the word KiwiSaver.

#### COMPLYING FUND

A complying fund is a registered employer sponsored superannuation scheme that allows members to choose to lock in a percentage of their salary in an account that may be accessed on the same terms as a KiwiSaver scheme. A member should contact their fund providers to find out if first-home withdrawal is permitted. The member may also continue to contribute to an unlocked account.

### Note 4. Processing timeframes

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Applications will normally be assessed within 10 working days of Kāinga Ora – Homes and Communities receiving it, provided it is complete and all supporting documents have been provided.

