

State Sector Retirement Savings Scheme

First Home (or previous home owner) Withdrawal Application Form



Please return this completed form to superlife@superlife.co.nz or post to: SuperLife Superannuation Master Trust, PO Box 105262, Auckland 1143. For any questions, please call us on 0800 27 87 37 or +64 9 375 9800 if you're calling us from overseas.

FIRST HOME OR PREVIOUS HOME OWNER WITHDRAWAL CHECKLIST

Before returning this application please ensure that:

- ☐ You have answered all questions in the First Home (or previous home owner) Withdrawal Application Form and completed the statutory declaration ensuring that it has been witnessed by an appropriate person;
- ☐ If you are applying for a withdrawal as a previous home owner, you have received an approval letter from Kāinga Ora;
- ☐ You have appointed a solicitor or conveyancing practitioner and provided them with the sample letter of undertaking provided attached to this First Home (or previous home owner) Withdrawal Application Form;
- ☐ You are fully aware of the requirements you must meet in order to qualify for a first home (or previous home owner) withdrawal and that final approval of your withdrawal is subject to us receiving:
 - a. First Home (or previous home owner) Withdrawal Application Form;
 - b. The statutory declaration, completed by you and witnessed by an eligible person;
 - c. If you are applying for a withdrawal as a previous home owner, an approval letter from Kāinga Ora;
 - d. A letter of undertaking from your lawyer or conveyancing practitioner on their letterhead;
 - e. A pre-printed deposit slip for your lawyer or conveyancing practitioner's trust account;
 - f. Identity verification (attached to this form);
 - g. If you are using your superannuation savings at settlement, a copy of your unconditional sale and purchase agreement or a copy of your conditional sale and purchase agreement (in both cases showing you as the purchaser) and confirmation from your lawyer or conveyancing practitioner that the conditions have been met; or
 - h. If you are using your superannuation savings to make a deposit payment or if you are using your superannuation savings to make a deposit payment and any balance paid at settlement - a copy of your conditional sale and purchase agreement showing you as the purchaser.
 - i. For an interest in a private home on Māori land, evidence of your right to occupy the Māori land.

We need to receive all original withdrawal documents at least **ten working days** prior to the date that your solicitor or conveyancing practitioner needs to receive your savings (either to pay a deposit or to pay to the vendor on settlement day). The withdrawal generally cannot be made after settlement because you will then be a homeowner.

We need to receive all original withdrawal documents at least ten working days prior to the date that your solicitor or conveyancing practitioner needs to receive your savings (either to pay a deposit or to pay to the vendor on settlement day).

SECTION 1: PERSONAL DETAILS

Member number

Scheme name

State Sector Retirement Savings Scheme

Title (Mr, Mrs, Miss, Ms, Mx, Dr or Other)

Date of birth

D	D	M	M	Y	Y	Y	Y
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First name

Surname

Home phone

Work phone

Mobile

Email

Occupation (must be supplied)

Home address

Street address

Suburb

Town/city

Country

Postcode

SECTION 2: TAX DETAILS

Note: If you have already provided us with your IRD number and PIR, please ignore this section. If your PIR has changed, please tick the correct PIR. If you haven't given us your IRD number and PIR, we will apply a tax rate of 28% to any taxable income applicable to you for the relevant tax year.

IRD number (Must be supplied)

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Prescribed Investor Rate (PIR) (Tick one)

☐	10.5%	☐	17.5%	☐	28%
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Refer to ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate to calculate your PIR.

SECTION 3: WITHDRAWAL DETAILS

Type of withdrawal (please tick one):

☐

First Home Withdrawal

(this applies to members who have not held an estate in land before (whether alone or jointly with another person) subject to limited exceptions); or

☐

Previous Home Owner Withdrawal

(this applies to members who have held an estate in land before (whether alone or jointly with another person) and who no longer own a property. If you are applying as a previous home owner, you will need to attach confirmation from HNZN that you qualify).

You are not considered to have held an estate in land for these purposes if any of the following apply:

- a. you hold the estate in land as a bare trustee;
- b. the estate in land was a leasehold estate;
- c. the estate in land is an interest in Māori land; or
- d. you held the estate in land as a trustee who –
 - i. was a discretionary, contingent or vested beneficiary under the relevant trust; but
 - ii. had no reasonable expectation of being entitled to occupy the land as the main residence for you or your family until the death of the person who occupied the land at the time (the occupier) or the death of the occupier's survivor.

Amount of withdrawal

Subject to the requirements of the admission deed for the State Sector Retirement Savings Scheme, I request:

☐

a partial withdrawal of \$ from my SuperLife Superannuation Master Trust accounts; or

☐

a withdrawal of the full balances from my SuperLife Superannuation Master Trust accounts.

Important note: Your withdrawal benefit will be deducted on a pro rata basis from the Contribution Accounts held on your behalf which you are eligible to withdraw from. We will adjust your withdrawal amount for any tax liability arising as a result of your withdrawal request. Acceptance of your first home (or previous home owner) withdrawal request is at our discretion.

SuperLife SMT Moderate Fund	\$			%
SuperLife SMT Balanced Fund	\$			%
SuperLife SMT Growth Fund	\$			%
SuperLife SMT NZ Cash Fund	\$			%
SuperLife SMT NZ Fixed Interest Fund	\$			%
SuperLife SMT World Fixed Interest Fund	\$			%
SuperLife SMT Australasian Shares Fund	\$			%
SuperLife SMT World Shares Fund	\$			%
SuperLife SMT Global Property Shares Fund	\$			%

Unless you specify the fund that the money is to be withdrawn from we will pro rata the amount across the funds held on your behalf, where you have an investment in more than one fund.

SECTION 4: TYPE OF WITHDRAWAL

Please tick one:

- ☐ The amount withdrawn will be applied (in the first instance) towards paying a deposit on the property (with any remainder then applied towards the balance of the purchase price at settlement); or
- ☐ The amount withdrawn will be applied solely towards paying the purchase price of the property at settlement.

SECTION 5: LAWYER OR CONVEYANCING PRACTITIONER DETAILS

Lawyer or conveyancing practitioner's name

Postal or street address

Company name

Telephone

Email

SECTION 6: PRIVACY AUTHORISATION

The personal information you provide in this form, and any information you provide to us in the future, will be collected by Smartshares Limited (Smartshares), as Manager of the SuperLife Superannuation Master Trust, for purposes relating to the administration, operation, management and marketing of the scheme. Your personal information will be collected, used, stored and disclosed in accordance with the Privacy Act 2020 and SuperLife's Privacy Policy, which is available at superlife.co.nz/legal/privacy-policy.

You have the right to access and request correction to any personal information that you have supplied to Smartshares, by contacting superlife@superlife.co.nz.

SECTION 1: PERSON MAKING THE DECLARATION

I
(insert name of person making the declaration)

of
(insert address and occupation of person making the declaration)

solemnly and sincerely declare that:

- I have read the privacy statement in section 6 of this SuperLife Superannuation Master Trust First Home (or previous home owner) Withdrawal Application Form.
- I have not made a withdrawal from the SuperLife Superannuation Master Trust or any KiwiSaver scheme for a first home (or previous home owner) withdrawal before.
- The land or property I am purchasing is an estate in land or an interest in a dwellinghouse on Māori land located in New Zealand and is or is intended to be my main residence.
- I have not held an estate in land before (whether alone or as a joint tenant or a tenant in common) or if this is not the case, I **attach** confirmation from the Minister of Housing (or his delegate) that my income, assets and liabilities represent a financial position that would be expected of a person that has never held an estate in land.
- I understand that, should the information given be incomplete or incorrect, the Manager of the SuperLife Superannuation Master Trust will not be able to complete its assessment of the application for my first home (or previous home owner) withdrawal without receiving the complete and correct information.
- I understand that final approval of my application for a first home (or previous home owner) withdrawal is subject to the Manager receiving (in a form acceptable to the Manager) at least ten working days prior to the date that your solicitor or conveyancing practitioner needs to receive my savings (either to pay a deposit or to pay to the vendor on settlement day):
 - i. a pre-printed bank deposit slip for my solicitor's or conveyancing practitioner's trust account; and
 - ii. a certificate from my solicitor or conveyancing practitioner attaching a copy of the Sale and Purchase Agreement which clearly shows me as the purchaser and contains undertakings (in a form acceptable to the Manager) relating to the status of that Agreement and the application of savings withdrawn; and
 - iii. for an interest in a dwellinghouse on Māori land, evidence of my right to occupy the Māori land.
- I understand that my first home (or previous home owner) withdrawal is subject to the approval of the Manager.
- I understand that my withdrawal value will be based upon the unit price(s) at the date my request is processed.
- I agree that any solicitor or conveyancing practitioner who has or will provide information about my first home (or previous home owner) withdrawal may be approached by the Manager, and I hereby authorise such solicitor or conveyancing practitioner to give such further information in relation to this purchase as requested by the Manager. A photocopy of this authorisation shall be read as the original.
- I expressly consent to the Manager disclosing my SuperLife Superannuation Master Trust contribution history to Kāinga Ora, provided such disclosure is necessary for Kāinga Ora to determine whether I may be eligible for other assistance or services provided by Kāinga Ora.
- The information provided by me 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.

SECTION 1: PERSON MAKING THE DECLARATION CONTINUED

Signature of person making the declaration

Declared at this day of 20

before me: (person before whom the declaration is made)

Signature of witness

Address

Full name

Occupation

A Statutory Declaration under the Oaths And Declarations Act 1957 that is made in New Zealand must be made before an eligible person described in Section 9 of the Act including:

- a justice of the peace;
- a barrister or solicitor of the High Court;
- a notary public;
- the Registrar or Deputy Registrar of the High Court or of any District Court;
- a member of Parliament;
- officers of the Crown or of a local authority within the meaning of the Local Government Act 2002, authorised for that purpose by the Minister of Justice from time to time;
- an employee of Public Trust constituted under the Public Trust Act 2001, authorised for that purpose by the Minister of Justice from time to time.

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 us with this information, then you do not need to complete this section. If you are unsure, please call us to confirm. We have 2 options available, please select one of the options below:**

OPTION 1: ELECTRONIC IDENTITY AND ADDRESS VERIFICATION

Please tick the box below to give us your consent to electronically verify your details. You will receive a link from **noreply@cloudcheck.co.nz** on the device you are using to do this. Please follow the prompts to have your photo taken. The photo helps us verify the identity of the person presenting the documents.

☐ **I would like to verify my identity and address electronically. I authorise SuperLife to undertake this.**

You must have a valid NZ or Australian passport or driver's licence to complete electronic verification.

If we are unable to successfully identify you through electronic verification, you will need to provide us with the documents as per Option 2 (on the following page).

OPTION 2: CERTIFIED IDENTITY AND ADDRESS DOCUMENTS

If you select this option, you will need to provide SuperLife with certified copies of your ID documents and address proof as listed below. These documents must be posted to Freepost SuperLife, PO Box 105262, Auckland City, 1143.

A certified copy is a photocopy of an original document, on which an authorised person has written: *"I certify this to be a true copy of the original document"* or words to that effect (adding in the case of an identification document the words *"and that it represents the identity of [full name]"*); and – added their name and occupation, the date, their signature, their registration number (or equivalent) and their contact phone number.

The certifier cannot be someone who is related to you, is your spouse or partner, or lives at the same address. Certification must have been completed no more than 3 months prior to this application.

Your identity documents must be certified by one of the following (only if in NZ):

- Justice of the peace
- Registrar/Deputy Registrar
- Member of Parliament
- Registered teacher
- Notary Public
- Registrar
- Registered lawyer
- Police officer
- Registered doctor
- Kaumatua
- Chartered accountant
- Minister of Religion

Please contact us if you are having documents certified overseas so we can advise who can certify your documents. This list will differ from above.

Identification (please tick one option)

☐

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 Citizenship 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 Citizenship certificate issued by foreign government

Address

Please supply a certified copy of one of the following as proof of address. The document you provide must be addressed to you showing the residential address you have declared in this application and be dated within the last 12 months:

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Letter of invoice from utility company

☐

Bank statement

☐

Letter from government agency e.g., Inland Revenue, Waka Kotahi, rates bill, etc.