

# MERCER KIWISAVER SCHEME

## FIRST HOME OR SECOND CHANCE HOME WITHDRAWAL— APPLICATION FORM



### Important notice

A **minimum** of 10 working days is required from receipt of your fully completed form in order to arrange payment of your withdrawal request. This form must be accompanied by all required supporting information and your solicitor's letter of undertaking.



### Privacy Statement

Information in this form and any requested documents are being collected to enable administration of this account. The Privacy Act entitles the account holder to access and to request correction of any personal information.

Please print in black or blue pen, in uppercase, one character per box and all that apply.

## STEP 1 – IDENTITY

In this section we need to confirm that you are who you say you are.

Membership number

IRD number

Title: Mr  Mrs  Ms  Miss  Other

Date of birth  /  /

First name

Middle name(s)

Surname

### Residential address

NUMBER	STREET NAME
SUBURB	
CITY	POSTCODE

### Mailing address (if different from residential address)

NUMBER	STREET NAME
SUBURB	
CITY	POSTCODE

### Telephone

Home

Mobile

Email

## STEP 2 – WITHDRAWAL DETAILS

Type of withdrawal (please tick one)

**A First Home Withdrawal**



This applies to members who have not held an estate in land before (whether alone or jointly with another person).

OR

**B Second-Chance Home Withdrawal**



This applies to members who have held an estate in land before but no longer have a share in property. If you are applying for a second-chance home withdrawal you will need to attach confirmation from Housing New Zealand that you qualify.

Continued over

Membership number

## STEP 2 - WITHDRAWAL DETAILS (CONTINUED)

### Amount of withdrawal (please tick one)

Subject to the requirements of the KiwiSaver Act 2006 and the Trust Deed for the Scheme, I request:

a **partial** withdrawal\* of \$ \_\_\_\_\_ from my Scheme account

OR

a withdrawal of my **full** available\* balance from my Scheme account.

\*You must leave a balance of at least \$1,000 plus any funds transferred from an Australian complying superannuation scheme.

### How will the withdrawal be applied? (please tick one)

The funds withdrawn will be applied (in the first instance) towards paying a deposit on the property (with any residue then applied towards the balance of the purchase price at settlement); or

The funds withdrawn will be applied solely towards paying the purchase price of the property at settlement.

## STEP 3 - SOLICITOR OR CONVEYANCER'S DETAILS

Solicitor or Conveyancer's Name (please print)

Solicitor or Conveyancer's Firm

Mailing address

NUMBER	STREET NAME
SUBURB	
CITY	POSTCODE

Contact number

Email

## STEP 4 - CONFIRMING YOUR IDENTITY AND ADDRESS



Copies of your documents can be certified by: Justice of the Peace, Solicitor, Notary Public or Member of Parliament. The Confirmation of Identity Guide is available on [www.mercerfinancialservices.co.nz](http://www.mercerfinancialservices.co.nz) if you need help completing this step.



**To the certifier:** The certifier must view the original document(s) (not a fax, photocopy or scan) before writing their Full Name, Occupation, Date and Signature and make a statement to the effect that the document(s) provided are a true copy and represent the identity of the named individual. Certification is valid for 3 months.

### PROVIDE A CERTIFIED PHOTOCOPY OF CURRENT AND VALID DOCUMENTS.

#### A Confirm your identity by providing:

##### OPTION 1 - A certified photocopy of ONE of:

A NZ / overseas passport     A NZ firearms licence     An overseas government national identity card.

##### OR OPTION 2 - A certified photocopy of ONE of: + ONE of:

A NZ / international driver's licence; or     A NZ / overseas birth certificate; or  
 An 18+ card.     A NZ / overseas citizenship certificate.

##### OR OPTION 3: A certified photocopy of:

A New Zealand driver's licence    +     A SuperGold card or Community Services card.

#### B Confirm your residential address by providing an original or a copy of one of the following (can't be more than 12 months old):

Bank statement    OR     Utility bill    OR     Inland Revenue statement

Membership number

## STEP 5 – STATUTORY DECLARATION

I, \_\_\_\_\_ of, \_\_\_\_\_  
full name address and occupation

**being a member of the Mercer KiwiSaver scheme confirm and declare that:**

- I have been a member of a KiwiSaver Scheme for three years or more.
- I have read the privacy information at the front of this Mercer KiwiSaver Scheme first or second chance home withdrawal form.
- I have not previously made a withdrawal from a KiwiSaver scheme (whether this Scheme or any scheme to which I previously belonged) for a first or second chance home withdrawal.
- The property I am purchasing is intended to be my principal place of residence.
- I am purchasing this property in my own name and not as a trustee.
- I have either not held an estate in land before, or any previous estate was or is held on the basis described in Rule 8(5) of the KiwiSaver Scheme Rules or if this is not the case, I attach confirmation from the Minister of Housing (or delegate) confirming that I am a Qualifying Person.
- I understand that should the information be incomplete or inaccurate, the Manager will not be able to complete its assessment of my application without receiving the correct and complete information.
- I understand and accept that neither the Manager nor the Trustee accepts any liability for delays in processing this withdrawal request including liability for any loss or penalty I may sustain as a result of delay or failure in completion of settlement of my intended property purchase.
- I understand that my application for a first or second chance home withdrawal is subject to the approval of the Manager, and the Manager receiving:
  1. a pre-printed bank deposit slip for my solicitor's or conveyancer's trust account; and
  2. a certificate from my solicitor or conveyancer enclosing a copy of the sale and purchase agreement which clearly shows me as the purchaser and contains an undertaking (in a form acceptable to the Manager) relating to the nature of the agreement and the application of funds withdrawn.
- I confirm that for the period that I have been a member of KiwiSaver, my principal place of residence was New Zealand or for any period that I have lived or worked overseas I have not claimed any member tax credits.
- I understand that my withdrawal value will be based upon the unit price(s) at the date my request is processed.
- I understand that should my property purchase not proceed for whatever reason, the withdrawal funds will be returned to the Manager for reinvestment in my KiwiSaver scheme at the then prevailing unit price.
- I agree that any solicitor or conveyancer who has or will provide information about my first or second chance home withdrawal may be approached by the Manager, and I hereby authorise such solicitor or conveyancer to give such further information in relation to this purchase as may be requested by the Manager. A photocopy of this authorisation shall be read as the original.

**I solemnly and sincerely declare that** the information I have provided and the above statements are 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 member

Declared at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_  
Location Day Month Year

Before me (Please print) \_\_\_\_\_  
Person authorised to take statutory declarations Please specify office held

Signature

Membership number

## SOLICITOR OR CONVEYANCER'S CERTIFICATE

**IMPORTANT NOTICE:** The Manager will require a **minimum** of 10 working days from receipt of this fully completed form in order to arrange payment of your withdrawal request, including this Solicitor's or Conveyancer's Certificate.

**To: Mercer (N.Z.) Limited as Manager of the Mercer KiwiSaver scheme (the Scheme)**

Re: (member's name) \_\_\_\_\_ (the Member).

**Reference:** \_\_\_\_\_ (Member's KiwiSaver Number).

We refer to the Member's application for a home purchase withdrawal from the Scheme (the Application), which relates to the purchase of (details of property) \_\_\_\_\_ (the Property).

The settlement date for the purchase of the Property is (date) \_\_\_\_\_.

### DOCUMENTS

We enclose copies of the following:

- the agreement for sale and purchase of the Property with (vendor's name) \_\_\_\_\_ (the Vendor) dated \_\_\_\_\_ (the Agreement); and
- our pre-printed bank deposit slip.

We confirm that we act for the Member, who is to purchase the Property under the Agreement.

### UNDERTAKING

We undertake to you:

- for unconditional sale and purchase agreements where KiwiSaver funds are paid on settlement
  1. as at the date of this letter any conditions to the Agreement are fulfilled or waived and the Vendor and the purchaser(s) are unconditionally obliged to settle; and
  2. any funds received by us pursuant to the Application (the Funds) will be paid to the 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 agreed extended date, the Funds will be repaid to you as soon as practicable on account of the Member with no deductions for disbursements.
- for conditional sale and purchase agreements where KiwiSaver funds are being used to pay the deposit
  1. as at the date of this letter the Agreement remains subject to a condition or conditions which have yet to be either fulfilled or waived (i.e. the Vendor and the Purchaser(s) are not yet contractually obliged to settle);
  2. such funds as are received by us/me pursuant to the Application and are to be applied towards paying a deposit under the Agreement (the Deposit Funds) will be held by a stakeholder who is obliged to:
    - i) hold the Deposit Funds while the Agreement is conditional; and
    - ii) repay the Deposit Funds to us/me if settlement under the Agreement is not completed by the due date in the Agreement or any agreed extended date (except where non-completion of the settlement is due to the Member's default);
  3. I/we will repay to you as soon as practicable on account of the Member (with no further deductions or disbursements) any Deposit Funds that the stakeholder repays to us/me if settlement is not completed; and
  4. any funds received by us/me pursuant to the Application which exceed the amount to be applied towards paying a deposit under the Agreement:
    - i) will be paid to the Vendor as part of the purchase price on settlement of the Agreement; or
    - ii) if settlement under the Agreement is not completed by the due date in the Agreement or any agreed extended date, will be repaid to you as soon as practicable on account of the Member with no deductions or disbursements.
  5. The undertakings in paragraphs 2 and 3 above are restricted to confirming that the stakeholder owes obligations:
    - i) to hold the Funds while the Agreement is conditional; and
    - ii) to repay the Funds to us/me if settlement of the Agreement is not completed as described.


I/we give no undertaking that the stakeholder will actually comply with these obligations, and accordingly I/we accept no liability in the event that the stakeholder breaches either obligation. I confirm that I hold a current Practising Certificate issued pursuant to the Lawyers and Conveyancers Act 2006.

Signature:

Name:

Name of Firm:

Date:

 **Please return your completed form to:**  
**Mercer (N.Z.) Limited**  
**PO Box 1849**  
**Wellington 6140**  
**New Zealand**

# MERCER KIWISAVER SCHEME

## FIRST HOME OR SECOND CHANCE HOME WITHDRAWAL— APPLICATION FORM

Please ensure that you provide us with a **minimum of 10 working days** processing time, from the date that your application form and all other required documents are received, until the settlement date. If you do not allow sufficient time, then your application may not be able to be processed in time to meet the settlement date.



**STOP: Before you submit your application, please take a moment to ensure that all of the below criteria have been met. If you submit an incomplete application, even with the intention of sending on other parts of it when they become available, this could mean that your application is delayed.**

### Have you enclosed all of the following?

1. A fully completed application form including a completed statutory declaration
2. A completed and signed solicitor's or conveyancer's certificate
3. A copy of the sale and purchase agreement clearly showing you as the purchaser
4. A pre-printed deposit slip for your solicitor's or conveyancer's trust account
5. Proof of your identity and residential address
6. (*Second-chance home withdrawal only*):  
A letter from Housing New Zealand, stating that you meet their criteria   
If the letter does not have the words 'KiwiSaver first home withdrawal' in it, then it is not the correct letter.