



First Home Purchase Withdrawal Form (Side 1)

If you would like help in completing this Form, please phone
NZF SuperKiwi on 0800 38 48 58.

Office use only

According to the KiwiSaver Act 2006, an application for withdrawal of funds may be made under the first home purchase withdrawal facility. Before you complete this withdrawal request you should be aware of the following criteria for a first home withdrawal:

The three year minimum

- you have been a member of one or more KiwiSaver schemes for three years or more; and
- you have not made a home purchase withdrawal before from any of the KiwiSaver schemes to which you have belonged.

Primary home

- the purchase must be made as per current KiwiSaver regulations; and
- you must intend that the property purchased will be your principal place of residence; and
- the purchase must be your first purchase in New Zealand of an estate in land.*

Monetary restrictions

- you can withdraw up to the value of your account with the exception of the government kick-start contribution of \$1,000 and any matching government contributions; and
- the withdrawal will be paid to your solicitor.

* Though the general rule is that you must never previously have owned a house or land (either alone or jointly with another person) you could be eligible for a home purchase withdrawal as a 'second-chance' home buyer if Housing New Zealand confirms to the Trustee in writing that it is satisfied you are in the same financial situation as would be expected of a first time buyer.

Procedure for completing this Form

1. **Complete all sections of this Form (required)**
2. **Attach the following from your solicitor (see example Solicitor's Letter attached)**:**
 - A copy of a Sale and Purchase Agreement under which you are a purchaser, and a copy of a pre-printed bank deposit slip for your solicitor's trust account.
 - A letter from your solicitor undertaking that the Sale and Purchase Agreement is unconditional, and that the withdrawn money will be returned to your NZF SuperKiwi*** account if the purchase does not settle.
- ** Unless you are seeking 'pre-approval' of a withdrawal subject to the Trustee receiving these materials at a later date.
3. **If you are applying for a 'second-chance' home purchase withdrawal (because you have owned or co-owned a house or land already), attach written confirmation from Housing New Zealand stating that it is satisfied you are eligible for the savings withdrawal (required)**
 For more information, or to complete the necessary form, contact Housing New Zealand on 0508 935 266 or visit its website at www.hnzc.co.nz. You may also download the 'Determination for Previous Home Owner Form' from our website at www.nzf.co.nz/superkiwi.
4. **Complete the Statutory Declaration (required)**
 The Statutory Declaration must be made in front of a Justice of the Peace, Solicitor, Notary Public or other person authorised to take Statutory Declarations.
5. **Return the completed Form and attached documents to:**

Mail: Freepost Huljich
 NZF SuperKiwi
 PO Box 328, Shortland Street
 Auckland 1140.

Email: superkiwi@nzf.co.nz

Fax: 09 913 3520

** NZF SuperKiwi is the brand used to distribute the Huljich KiwiSaver Scheme through NZF.



First Home Purchase Withdrawal Form (Side 2)

If you would like help in completing this Form, please phone

NZF SuperKiwi on 0800 38 48 58.

1. Investor details

Title	First names	Surname
Account number	I H U	IRD number*
Postal address		Postcode
Home phone	Business phone	Fax
Mobile	Email address	

*If you do not know your IRD number, please call the IRD on 0800 KIWISAVER (0800 549 472).

2. Withdrawal details

Type of withdrawal (please select one)

- First home withdrawal**
This applies to members who have not held an estate in land before (whether alone or jointly with another person).
Limited exceptions apply where you have only ever owned (or co-owned) land as a trustee - please contact us if you would like more information.
- Second-chance home withdrawal**
This applies to members who have held an estate in land before. If you are applying for a second-chance home withdrawal you will need to attach confirmation from Housing New Zealand that you qualify. Please visit the Housing New Zealand website at www.hnzc.co.nz for further details.

Amount of withdrawal (please select one)

Subject to the requirements of the Trust Deed for the Scheme, I request:

- A partial withdrawal* of \$ _____ **
- All available funds*

* You cannot withdraw any Government contributions (\$1,000 kick-start or member tax credits (matching government contributions)).

** Or all available funds at the time of withdrawal (if this is a lesser amount).

Please note: If you make a withdrawal of your full available balance from the Scheme, you will remain a member in the Scheme and you may continue contributing to the Scheme, subject to the requirements of the Scheme's Trust Deed (and if you are employed, then you must continue contributing to the Scheme unless you take a contribution holiday).

The Manager will adjust your withdrawal transaction for any tax liability arising as a result of your withdrawal request. Acceptance of your home purchase withdrawal request is subject to the approval of the Scheme's Trustee (who has delegated this decision to the Manager). Your withdrawal will be processed at the unit price effective on the day of your withdrawal is processed. Payment will be made directly to the solicitor settling your purchase. The home purchase withdrawal request will be processed by Huljich Wealth Management. If you have any questions regarding payments in progress, you can contact us on 0800 38 48 58.

3. Solicitor details

Please note: We will only pay your First Home Purchase Withdrawal to your solicitor. The Solicitor's Letter which accompanies (of follows) this withdrawal request must attach a copy of a pre-printed bank deposit slip for your solicitor's trust account.

Solicitor's name (please print)		
Solicitor's firm		
Postal address		Postcode
Phone	Fax	Email address



First Home Purchase Withdrawal Form (Side 3)

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4. Privacy Act 1993

This information is being collected and will be held by Huljich Wealth Management (New Zealand) Limited ('Huljich'). It may be disclosed to third parties to the extent reasonably necessary to administer your application and any withdrawal from or payment to the Scheme. You have the right to access and correct this information, subject to the provisions of the Privacy Act 1993.

5. Statutory declaration

I, _____ (name)
 of _____ (address and occupation)

solemnly and sincerely declare that:

- I have read and understood the privacy information in section 4 of this home purchase withdrawal form.
- I have never 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 purchase.
- I have been a member of a KiwiSaver scheme for three years or more.
- The property I purchase in connection with this application is intended to be my principal place of residence.
- Except where this application relates to a second-chance home withdrawal (in which case I attach written confirmation from Housing New Corporation that I qualify), I have either not held an estate in land before or have held any previous estate on the basis described in Rule 8(5) of the KiwiSaver Scheme Rules.
- I understand that should the information given be incomplete or incorrect the Scheme's Trustee will not be able to complete its assessment of my application without receiving the complete and correct information.
- I understand that acceptance of my application for a first or second-chance home purchase withdrawal is subject to the approval of the Trustee (who has delegated this decision to the Manager), and to the Manager receiving the required documentation from my solicitor.
- I understand that my withdrawal value will be based upon the unit price at the date my request is processed and will or might fluctuate accordingly.
- I agree that any solicitor who has provided or will provide information about my first or second-chance home purchase withdrawal application may be approached by Huljich Wealth Management, and I hereby authorise such solicitor to give such further information in relation to this application as is reasonably requested by Huljich Wealth Management. A photocopy of this authorisation shall be read as the original.

I solemnly and sincerely declare that 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.

Signature _____ (signature of person making declaration)

Declared at _____ Location this Date of Month 20 Year

Before me _____ (name)

(Justice of the Peace, Solicitor, Notary Public or other person authorised to take a Statutory Declaration)

of _____ (address and occupation)

Signature _____

Please return the completed Form to:

Mail: Freepost Huljich
 NZF SuperKiwi
 PO Box 328, Shortland Street
 Auckland 1140.
Email: superkiwi@dnzf.co.nz
Fax: 09 913 3520

Should you have any questions or require help in completing this Form, please call us on 0800 38 48 58.

Solicitor's Letter

To: Trustees Executors Superannuation Limited as trustee of the Huljich KiwiSaver Scheme (*the Scheme*)

Re: _____ (*the Member*)

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

The settlement date for the purchase of the Property is _____.

Documents

We **enclose** copies of:

- the agreement for sale and purchase of the Property with _____ (*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 that:

- (i) 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
- (ii) any funds received by us pursuant to the Application (*the Funds*) will be paid to the Vendor as part of the purchase price; or
- (iii) 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.

I confirm that I hold a current practising certificate issued pursuant to the Lawyers and Conveyancers Act 2006.

Name of Partner/Principal: _____

Signature of Partner/Principal: _____

Name of Firm: _____

Date: _____