

Buying your first home? Congratulations!

Your property dream is about to become reality and it's nearly time to celebrate.

Buying a home is one of the biggest financial decisions you'll make. We understand that the process can seem daunting – we're here to help. In this document, you'll find information on your KiwiSaver first home withdrawal eligibility, how to apply, the form to fill in and the checklist you'll need to complete.

Important information



How much can I withdraw?

You can use up to the full balance of your AMP KiwiSaver Scheme account except for:

- \$1,100;
- any funds transferred from an Australian superannuation scheme (less returns/losses); and
- any Government contributions received when you weren't in New Zealand.



What if I'm building a house?

Your KiwiSaver funds will need to be used to buy the land you are building on. If you buy the land before your withdrawal, you will no longer meet the requirement of never having owned land before and be ineligible for a first home withdrawal.



UK pension funds and your KiwiSaver

If you have transferred any funds from a UK pension, you should seek professional tax advice before making any decision on withdrawing your UK pension entitlement. Withdrawing your KiwiSaver savings for a home withdrawal, could result in you incurring a UK tax liability.



How long to process my application?

We will need to have received your completed application at least **10-15 working days** before the settlement or deposit date. **Funds cannot be paid after settlement has occurred.**

Am I eligible?

- You need to have been a member of KiwiSaver or a complying superannuation fund at least **3 years**
- Have never made a KiwiSaver first home withdrawal before
- The property is in New Zealand and you intend to live in it and;
- You have never owned a home or land before, or Kāinga Ora has confirmed your eligibility for a second chance home withdrawal.

How to apply

To apply, you'll need to send us:

- A fully completed first home withdrawal application form.
- A copy of the sale and purchase agreement that shows you are the purchaser of the property. Please include Deed of Nomination if applicable.
- A letter of undertaking from your solicitor (also referred to as a Solicitor's Certificate) confirming that the funds withdrawn will be part of the deposit or final settlement of your home.
- Certified proof of identity and address.
- Proof of your solicitor's bank account details as this is where the funds will be paid into.
- If you are applying for a second chance home withdrawal, a letter of determination from Kāinga Ora confirming that you meet the eligibility criteria.
- If the withdrawal is for purchasing an interest in a dwellinghouse on Māori land, evidence of your right to occupy the Māori land.

[RESET FORM](#)

Please email the completed form and supporting documents to **kiwisaver@amp.co.nz**

or post to:

**AMP KiwiSaver Scheme Freepost 170,
PO Box 55 Shortland Street, Auckland 1140**

We're here to help

If you have any questions, please contact us on **0800 267 5494**

AMP KiwiSaver Scheme

First home withdrawal application and second chance home withdrawal application

Use this form to apply for an early withdrawal of some of your KiwiSaver savings to buy your first home (or if you have been assessed as eligible for a second chance home withdrawal).

This form can be completed on-screen by typing content directly into the PDF document before printing and signing your declaration in front of an authorised person. Please use block letters if you're not completing this form online.

(a) Your personal details

Member number

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐ Mx ☐ Other

Date of birth

First names

Surname

Email

Residential address

Post code

Postal address

Post code

Please provide at least one contact phone number

Home phone

Work phone

Mobile phone

Prescribed Investor Rate (PIR)

☐ 10.5% ☐ 17.5% ☐ 28%

PIE tax is deducted from any withdrawals using the information held by AMP at the time a withdrawal is made. If your PIR details have changed, please advise your new PIR. To help determine your PIR, go to **amp.co.nz/PIE** or **ird.govt.nz**. If a PIR is not selected and has not been previously selected, or you supply an incorrect IRD number, the default rate of 28% will apply. Inland Revenue may also instruct AMP to apply a different PIR.

IRD number

(b) Withdrawal details

I request a withdrawal for (please tick)

☐ **First home withdrawal** (if you have not owned a property before whether by yourself or jointly with another person);

or

☐ **Second chance home withdrawal** (this applies if you have owned a property before but no longer have a share in the property. If you're applying for a second chance home withdrawal please attach a letter of determination from Kāinga Ora confirming that you meet the eligibility criteria. This letter must not expire prior to the withdrawal).

Amount of withdrawal*

I request:

☐ a partial withdrawal of \$; ☐ or ☐ a full withdrawal of my available balance

Any partial withdrawal will be split equally from each investment fund that you have invested in.

(c) How withdrawal amount will be applied (please tick one)

- ☐ As part of the deposit to be paid on the deposit due date with any remaining balance then applied towards the balance of the purchase at settlement;
or
☐ As part of the purchase price to be paid on the settlement date.

I understand that all documents must be supplied to AMP 10-15 business days before the deposit or settlement date.

The withdrawal amount will be deducted proportionally from each investment fund that you have invested in, and taken:

- first from your own and any employer contributions (and your investment earnings), and
- second, from your Government contributions.

Please note that we will account for any tax owed on the amount being withdrawn by deducting it from the amount paid.

(d) Your Solicitor's details

Solicitor's name

Solicitor's email address

Name of Solicitor's law firm

Telephone

*Postal address

Post code

(e) Who can certify my documents and witness my statutory declaration in New Zealand?

- Justice of the Peace - visit justiceofthepeace.org.nz or Yellow Pages yellow.co.nz to find one near you
- Barrister and Solicitor of the High Court of New Zealand or a person acting in their employment
- Notary Public
- Registry or Deputy Registrar of the Supreme Court, Court of Appeal, High Court or District Court
- Some other person authorised by law to administer an oath
- Member of Parliament
- A fellow of the New Zealand Institute of Legal Executives Inc
- Ministry of Justice authorised employees of the New Zealand Transport Agency
- Ministry of Justice authorised employees of Public Trust
- Ministry of Justice authorised officers or the Crown or local authority



I **Jane Doe**

certify this to be a true copy of the original, which I have sighted, and the photo represents a true likeness of the person presenting the document to me for certification.

Dated the 26th day of August 2019

Jane Doe

Solicitor of the High Court

(f) Your identity documents

Proof of identity

Please complete one of the options listed below and attach copies of the requested document(s).

Please tick which document you are providing.

Option 1 ☐ ONE document from this section:

<input type="checkbox"/> NZ passport (identity page)	<input type="checkbox"/> NZ firearms licence
<input type="checkbox"/> Overseas passport (identity page and proof of your NZ residency/citizenship)	<input type="checkbox"/> NZ certificate of identity

OR

Option 2 ☐ NZ driver licence (front and back) **plus** ONE of the following:

<input type="checkbox"/> Super Gold card
<input type="checkbox"/> NZ citizenship certificate/Citizenship certificate issued by foreign government
<input type="checkbox"/> NZ full birth certificate/Birth certificate issued by foreign government
<input type="checkbox"/> Bank statement or IRD statement issued in your name in the last six months

OR

Option 3 ☐ 18+ identity or Kiwi Access card **plus** ONE of the following:

<input type="checkbox"/> NZ full birth certificate/Birth certificate issued by foreign government
<input type="checkbox"/> NZ citizenship certificate/Citizenship certificate issued by foreign government

Proof of address

Please provide one of the documents below as proof of your **residential address**. The document must be **addressed to you**, and dated within the **last six months**.

- ☐ Letter or invoice from utility company (eg electricity, gas, phone)
- ☐ Bank statement
- ☐ Insurance policy or investment portfolio document
- ☐ Current rental tenancy agreement
- ☐ Letter from government agency (eg Inland Revenue, rates bill, vehicle registration)

IMPORTANT:

1. If you have provided certified identity documents and proof address to AMP after 30 June 2013, you do not need to provide them again.
2. Please attach only certified copies of the original documents to this form which is initialed, dated and by the person taking your declaration.
3. If you are supplying previously verified documents, please ensure the documents have been certified not **more than three months prior**.

Alternatively, for online verification of Identity documents you can login to **MyAMP**

- ☐ I would like AMP to electronically verify my identity where possible if there are any issues with the certification of my identity documents provided.

This page must be completed in front of an authorised person who will witness the declaration and certify your documents.

I (full name of member)

[illegible][illegible][illegible][illegible]

1. AMP Wealth Management New Zealand Limited (“we”, “our” or “us”) may collect personal information from you. You agree that AMP (or other members of the AMP group) may collect, use, share and store your personal information as set out in the **AMP Privacy Policy**. You acknowledge and agree that AMP may use and disclose your personal information to keep you informed about financial products and services, other offerings that it considers are of interest to you and for insight research purposes. You consent to receiving electronic messages from AMP, from members of the AMP group or trusted partners via the contact methods you have shared with AMP including email and SMS. You can opt out of receiving direct marketing information from us at any time by marketingnz@amp.co.nz. Sometimes we share information to entities located overseas. When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. We may provide you with details of additional outsourcing arrangements, if applicable. Please refer to the **AMP Privacy Policy** for more information.
2. I have never made a withdrawal from a KiwiSaver scheme (whether the AMP KiwiSaver Scheme or any other scheme to which I previously belonged) for a first or second chance home withdrawal before.
3. I confirm the property I am purchasing is intended to be my principal place of residence within New Zealand.
4. I confirm that except where this application relates to a second chance home withdrawal, 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.
5. I understand that should the information given be incomplete or incorrect, AMP will not be able to complete its assessment of the application for my first or second chance home withdrawal without receiving the complete and correct information.
6. I understand that final approval of my application for a first or second chance home withdrawal is subject to AMP receiving all supporting documentation.
7. I understand that my withdrawal value will be based upon the unit price(s) at the date my request is processed.
8. I understand that if the settlement as per the attached sale and purchase agreement is not completed by the due date or any extended date, the funds will be repaid by my solicitor to AMP as soon as practicable on my account with no deductions or disbursements.
9. ☐ New Zealand has always been my principal place of residence since I first joined KiwiSaver.

or

☐ New Zealand has always been my principal place of residence since I first joined KiwiSaver except for the period(s) below:

From

--	--	--	--	--	--	--	--

 from

--	--	--	--	--	--	--	--

 from

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to

--	--	--	--	--	--	--	--

 to

--	--	--	--	--	--	--	--

 to

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I understand that any Government contributions claimed for any period(s) that New Zealand was not my principal place of residence will be returned to Inland Revenue¹

I agree that any solicitor who has or will provide information about my first or second chance home withdrawal may be approached by AMP, and I hereby authorise such solicitor to give such further information in relation to this purchase as requested by AMP. A photocopy of this authorisation shall be read as the original.

AND

I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Act 1957.

Declared at _____

Member's signature

¹ Despite this, you may still be eligible for Government contributions for periods where you were living overseas as a Government employee, or working overseas as a volunteer or for token payment for specified charitable organisations. If this is the case, please provide evidence of this with your application e.g. a letter from your employer confirming the period(s).

Full name, title/office of person taking declaration	
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of city (where signing)

Occupation	
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- I have sighted, **initialled and dated** today the original of each document listed below, verifying the identity and address of the person named in section (a) of this form. I confirm that the documents attached to this statement are true copies of those documents and that the documents provided represent the identity of the person named in section (a) of this form.

Documents to be certified:

- Identification (section f)
- Proof of address (section f)

I am not related to and do not live at the same address as the person named in section (a) of this form.

Signature of person authorised to take declaration

Date _____

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Solicitor's Certificate

To: **AMP Wealth Management New Zealand Limited** as Manager of the AMP KiwiSaver Scheme (the **Scheme**)

Member name: (the **Member**)

KiwiSaver number:

I/We refer to the Member's application for a home purchase withdrawal from the Scheme (the **Application**), which relates to the intended purchase of Property address:

The date on which any deposit payment is due (if the sale is still conditional) is

The currently anticipated settlement date for the purchase of the Property is

* If waiting for CC please put as Monday the week this is due

Documents

I/We enclose copies of the following:

1. the Agreement for Sale and Purchase of the Property with (the **Vendor**) dated (the **Agreement**); and
2. our trust account's pre-printed bank deposit slip,
3. if the withdrawal is for purchasing an interest in a dwellinghouse on Māori land, evidence of the Member's right to occupy the Māori land.

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

Undertakings

I/We undertake to you that (please tick one of the options below):

☐ **Where KiwiSaver savings are to be paid at 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/me 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 or disbursements.

☐ **Where KiwiSaver savings are to be used towards deposit payments (with any balance paid at settlement)**

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 Member 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 deposit Funds while the Agreement is conditional, and
 - ii) to repay the deposit Funds to us/me if settlement of the Agreement is not completed as described.
6. 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.

Name of Firm/Company:

Name of Principal/Partner certifying:

This certificate must be signed by the practice principal or partner.

Solicitor's Certificate

This is the required format of your Solicitors Certificate regarding your First Home or Second Chance Home withdrawal. It must be supplied word for word to meet the withdrawal requirements of the KiwiSaver Act.

Can this undertaking be amended?

Unfortunately the requirements of this undertaking are prescribed under the KiwiSaver Act 2006 (Act) (Schedule 1, Rule 8) and AMP has no discretion to waive these requirements.

Checklist

Please check you have completed the form correctly:

- ☐ Have you completed all fields?
- ☐ Have you signed the form and has your signature been witnessed by an authorised person?
- ☐ Has your Solicitor
 - completed the **Solicitor's Certificate**,
 - completed the **verification of identity section**,
 - Included a **copy of the sale & purchase agreement**. Please include Deed of Nomination if applicable.
 - If the withdrawal is for purchasing an interest in a dwellinghouse on Māori land, included evidence of your right to occupy the Māori land?
- ☐ Provided their **trust account bank deposit slip**. If you are applying for a second chance home withdrawal, have you attached a letter of determination from Kāinga Ora confirming that you meet the eligibility criteria?

Next steps

- If your request is approved we will process your withdrawal and the funds will be credited to your Solicitor's nominated trust account.
- The timeframe for withdrawal processing is on page 1 of this application form. You will receive notification from us confirming the withdrawal amount.
- We will process your withdrawal at the unit prices effective on the day of your withdrawal.
- If your request is not approved we will advise you. Failing to provide all the supporting documentation may result in delay to your withdrawal request. We will contact you if we require further information.