



## Milford KiwiSaver Plan First or Second-Chance Home Withdrawal Form

Please note:

1. We can only make first home withdrawal payments if we have all required documentation at least 10 business days before settlement.
2. We are unable to make payments after your settlement date.

Once complete please return this form and all supplementary documentation to:

**Milford KiwiSaver Plan, PO Box 960, Shortland Street, Auckland 1140** or call **0800 662 346** if you have any questions.

### Member Details

TITLE	FIRST NAME	MIDDLE NAME(S)	SURNAME
ACCOUNT NUMBER	IRD NUMBER		DATE OF BIRTH
<input type="checkbox"/> M <input type="checkbox"/> L			
EMAIL	CONTACT PHONE NUMBER		
PHYSICAL ADDRESS (cannot be a PO Box)		SUBURB	
CITY	COUNTRY	POSTCODE	
POSTAL ADDRESS (if different from physical address)		SUBURB	
CITY	COUNTRY	POSTCODE	

### INVESTOR IDENTIFICATION

We have **two options** for clients to confirm their identity and/or address. Please select one of the options below.

#### Option 1 - Electronic Identity Verification and Proof of Address

Milford can confirm the identity and/or New Zealand address of many of our clients electronically, with their permission. Please note that we use an external third party system not owned by Milford to conduct identity checks in this way.

I confirm that I give Milford authority to check my identity and/or address electronically using the documentation provided. I have included a copy of my current NZ Passport (preferred) or NZ Driver Licence (front & back)

**Please note, if this method fails to identify you, we will contact you to provide physical documents, as per Option 2 below.**

#### Option 2 - Certified Copies of Identity Documents

Please provide a certified photocopy of your documents (we need the copy that has been physically certified). These documents cannot be scanned

to us. Please do not send original versions of your identity documents.

Please verify my identity and address with the attached documents:

- Certified copy of identification document/s
- Certified copy of physical address

**For further detail on document requirements, including who can certify them and correct certification wording, see page 4.**

# Milford KiwiSaver Plan

## First or Second-Chance Home Withdrawal Form (continued)

### 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); or

**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 Kainga Ora (formerly Housing NZ) that you qualify).

**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 Milford KiwiSaver Plan account; or

a withdrawal of my full available\* balance from my Milford KiwiSaver Plan account.

Any partial withdrawal will be deducted proportionally from each Fund that you have invested in. If you make a withdrawal of your full available balance from the Plan, you will remain a member in the Plan and you may continue contributing to the Plan, subject to the requirements of the KiwiSaver Act 2006 and the Plan's Trust Deed.

Please note, the Manager will adjust your withdrawal transaction for any tax liability arising as a result of your withdrawal request. Acceptance of your first or second-chance home withdrawal request is at the discretion of the Plan's Manager.

Your withdrawal will be processed at the unit price effective on the day your withdrawal is processed. Payment will be made directly to the solicitor settling your purchase.

\* You cannot withdraw any transferred Australian superannuation savings or Government kick-start contributions. If you have not received a kick-start, \$1,000 of Government Contributions and potentially employee/employer contributions must remain in the account.

### Solicitor Details

SOLICITOR'S NAME (Please print)

SOLICITOR'S COMPANY NAME

PHYSICAL ADDRESS (cannot be a PO Box)

SUBURB

CITY

COUNTRY

POSTCODE

POSTAL ADDRESS (if different from physical address)

SUBURB

CITY

COUNTRY

POSTCODE

EMAIL

CONTACT PHONE NUMBER

# Milford KiwiSaver Plan

## First or Second-Chance Home Withdrawal Form (continued)

### Statutory Declaration

A Statutory Declaration is a written statement that allows a person to declare something to be true. You'll need to complete the following page in front of an authorised person. The following people can witness you making the declaration:

- a Justice of the Peace;
- a Barrister and Solicitor of the High Court;
- the Registrar or Deputy Registrar of the High Court or of any District Court;
- a Notary Public;
- a member of Parliament; or
- any other person authorised to take a statutory declaration

I, FULL NAME

of, ADDRESS

and, OCCUPATION

#### solemnly and sincerely declare that:

- During the period I have been a member of KiwiSaver, my principal place of residence was New Zealand. Where there were periods New Zealand was not my principal place of residence, I have listed these below:

I lived in \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

I lived in \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

- I understand that any Government Contributions claimed for any period(s) that New Zealand was not my principal place of residence, as set out above, will be deducted from my withdrawal amount and returned to Inland Revenue.
- I have never made a withdrawal from a KiwiSaver scheme / plan (whether this Plan or any scheme / plan to which I previously belonged) for a first or second-chance home withdrawal before.
- I have been a member of a KiwiSaver scheme / plan for three years or more.
- The property I am purchasing is intended to be my principal place of residence.
- 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 given be incomplete or incorrect my application will not be able to be assessed without receiving the complete and correct information.
- I understand that my application for a first or second-chance home withdrawal is subject to the approval and the successful receipt of:
  - i. a pre-printed bank deposit slip for my solicitor's trust account; and
  - ii. a certificate from my solicitor containing an undertaking (in a form acceptable) relating to the unconditional nature of the sale and purchase agreement and the application of funds withdrawn and enclosing a copy of the sale and purchase agreement which clearly shows me as the purchaser.
- 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 who has or will provide information about my first or second-chance home withdrawal may be approached by Milford Funds Limited, and I hereby authorise such solicitor to give such further information in relation to this purchase as requested by Milford Funds Limited. A photocopy of this authorisation shall be read as the original.
- The information provided by me in this form 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 OF MEMBER

DECLARED AT (place)

ON (date)

BEFORE (full name and occupation of person authorised to take declaration)

SIGNATURE (of person authorised to take declaration)

# Milford KiwiSaver Plan

## First or Second-Chance Home Withdrawal Form (continued)

### Investor Identification

If you have opted not to use Electronic Identity Verification or did not pass this system check then you will need to provide the following documentation. **Please provide a certified photocopy of each document:**

- The documents can be verified by a Milford employee or certified by a Trusted Referee as described below.
- These documents cannot be scanned to us (we need the copy that has been physically certified).
- Please do not send in original versions of your identity documents.

#### CERTIFIED COPY OF IDENTIFICATION

##### Option 1

One of the following:

- Current signed Passport (preferred)
- New Zealand Firearms Licence

**OR**

##### Option 2

- New Zealand Driver Licence (front and back)

In combination with one of the following:

- Bank statement, received in the post from the bank and dated within the last 12 months
- Valid credit or debit card with name embossed and signature
- Birth certificate
- Citizenship certificate
- Government agency letter (IRD, Work & Income, Electoral Commission) that you received in the post and dated within the last 12 months

#### CERTIFIED COPY OF YOUR PROOF OF ADDRESS

Must state name and physical address, cannot be a P O Box address.

One of the following:

- Bank statement, received in the post from the bank and dated within the last 12 months
- Current house or contents insurance policy
- Current vehicle registration dated within the last 12 months
- Government agency letter (IRD, Work & Income, Electoral Commission) that you received in the post and dated within the last 12 months
- Utility bill (power, water, internet, fixed home phone, SKY) dated within the last 12 months
- Rates bill dated within the last 12 months
- Tenancy agreement dated within the last 12 months
- Letter issued by local Health Board dated within the last 12 months

# Milford KiwiSaver Plan

## First or Second-Chance Home Withdrawal Form (continued)

### ACCEPTED TRUSTED REFEREES

The documentation provided with your application can be verified by a Milford employee OR a Trusted Referee in accordance with the instructions outlined below. Certified copies must be presented to Milford within three months of certification.

Identification must be certified by one of the following:

- Lawyer with a current practising certificate
- Chartered Accountant
- Member of the Police
- Justice of the Peace
- Registered Medical Doctor
- Registered Teacher
- New Zealand Honorary Consul
- Notary Public
- A person who has the legal authority to take statutory declarations or the equivalent in New Zealand

The certifier must:

- Make the statement “**I certify this to be a true copy of the original which I have sighted and represents a true and correct likeness of [name of the person presenting the documentation for certification].**”
- Include their **name, occupation and capacity to be a certifier** e.g. registration number (if applicable), **signature and date** of certification.
- Not be living at the same address, a relative or spouse of the individual presenting the documents or, be involved in the transaction or business requiring the certification.

## Application Form Checklist

### Before returning this application, please ensure that:

1. You have answered all questions in the first or second chance home withdrawal form and completed the statutory declaration in the required manner;
2. If you are applying for a second-chance home withdrawal, you have attached confirmation from Kainga Ora (formerly Housing NZ) that you qualify;
3. You are fully aware of the requirements you must meet in order to qualify for this withdrawal and that final approval of your withdrawal is subject to the Manager’s approval process;
4. You have attached all of the following:
  - your certified copy of identification (unless you have consented to Electronic Identity Verification on page 1)
  - your certified a proof of address (unless you have consented to Electronic Verification on page 1)
  - a pre-printed deposit slip for your solicitor’s trust account
  - a copy of the sale and purchase agreement
  - your solicitor’s certificate (unless those have been provided separately by your solicitor)

Please have your solicitor complete the back page of this form.



# Milford KiwiSaver Plan First or Second-Chance Home Withdrawal Form (continued)

To be completed by your Solicitor or Conveyancing practitioner

## Solicitor's Certificate

**To:** Trustees Executors Limited as supervisor, and Milford Funds Limited as the issuer and manager of the Milford KiwiSaver Plan.

**Re:** Letter of undertaking for

Member's Milford account number:

M	L
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We refer to the Member's application for a home purchase withdrawal from the Plan (the **Application**), which relates to the purchase of

The settlement date for the purchase of the Property is

### Documents

We **enclose** copies of the following:

1. the agreement for sale and purchase of the Property with

Dated \_\_\_\_\_ (the **Agreement**); and

2. 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 (please tick **one** of the options below):

**Option 1 - Unconditional Agreement**

1. the Property is not on Maori land (as defined in the Te Ture Whenua Maori Act 1993)<sup>1</sup>; and
2. 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
3. any funds received by us pursuant to the Application (the **Funds**) will be paid to or as instructed by the Vendor as part of the purchase price; or
4. if settlement under the Agreement is not completed by the due date in the Agreement or any extended date, the Funds will be repaid to you as soon as practicable on account of the Member with no deductions or disbursements.

**Option 2 - Conditional Agreement**

1. the Property is not on Maori land (as defined in the Te Ture Whenua Maori Act 1993); and
2. as at the date of this letter, any funds received by us pursuant to this Application (the **Funds**) will be paid to a stakeholder who is obliged to hold the Funds while the agreement is conditional; and
3. if settlement under the Agreement is not completed by the due date in the Agreement or any extended date:
  - (a) except where the non-completion is due to the default of the purchaser(s), the stakeholder is obliged to repay the Funds to us; and
  - (b) we will, as soon as practicable, repay to you the Funds received from the stakeholder on account of the Member with no deductions or disbursements.

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

SIGNATURE

DATE

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SOLICITOR'S NAME

NAME OF LAW FIRM

<sup>1</sup>If the Property is wholly or partly on Maori Land, please contact Milford for the appropriate form of solicitor's certificate.