

Significant Financial Hardship Withdrawal Form

Use this form to apply for a withdrawal from your Kiwi Wealth KiwiSaver Scheme account if you are experiencing, or likely to experience, significant financial hardship.

Significant financial hardship includes significant financial difficulties that arise because of:

- an inability to meet minimum living expenses; or
- being unable to meet mortgage repayments on your family residence, resulting in the mortgagee seeking to enforce the mortgage; or
- the cost of modifying your home to meet special needs arising from your or a dependant's disability; or
- the cost of medical treatment for an illness or injury to you or a dependant; or
- palliative care for you or a dependant; or
- the cost of a funeral for a dependant; or
- serious illness; note, it may be more appropriate for you to complete a serious illness withdrawal application - please contact us on 0800 427 384 or +64 4 494 6079 to discuss this further.

How to apply for a significant financial hardship withdrawal:

- complete the assets and liabilities and income and expenses sections of this form on pages 2 and 3;
- describe your situation in the details of significant financial hardship section on page 4;
- specify the amount you are applying to withdraw on page 4;
- complete and sign the member declaration and have this witnessed on page 5, along with your photo identification and proof of residential address;
- complete the checklist on page 6.

Please send the completed form and supporting documents to:

FreePost 210729
Kiwi Wealth Limited
PO Box 50617
Porirua 5240

If you require assistance completing this form or have questions, please contact us on the numbers above.

Member details (complete all applicable fields)

Title	<input type="text"/>	Date of birth	<input type="text"/>	IRD number	<input type="text"/>	<input type="text"/>	<input type="text"/>	
First name(s)	<input type="text"/>							
Surname	<input type="text"/>							
Street address	<input type="text"/>							
PO Box	<input type="text"/>							
Suburb	<input type="text"/>							
Town/city	<input type="text"/>					Postcode	<input type="text"/>	
Home phone	<input type="text"/>		Work phone	<input type="text"/>			Mobile	<input type="text"/>
Email address	<input type="text"/>							
Number of dependants	<input type="text"/>	Have you sought budgeting advice?		<input type="text"/> Yes	<input type="text"/> No			
Do you have a mortgage?	<input type="text"/> Yes	<input type="text"/> No	Are you on a mortgage holiday?		<input type="text"/> Yes	<input type="text"/> No		
Bank account number*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	<i>Bank</i>	<i>Branch</i>	<i>Account number</i>			<i>Suffix</i>		
Name of account holder	<input type="text"/>							

**Please attach a pre-printed/bank stamped deposit slip or bank statement as proof of your bank account number.*

Household assets and liabilities - enter all personal and business assets and liabilities

Assets (show details)

Residential property (market value)		Value	\$	
Other property (market value)		Value	\$	
Vehicles (eg car, boat, caravan)	Model and year	Value	\$	
	Model and year	Value	\$	
	Model and year	Value	\$	
Bank accounts	Bank and branch	Balance	\$	
	Account number			
	Bank and branch	Balance	\$	
Account number				
Other accounts <small>(eg credit union, building society)</small>	Bank and branch	Balance	\$	
	Account number			
Other accounts <small>(eg credit union, building society)</small>	Account type	Balance	\$	
Household goods		Value	\$	
KiwiSaver/superannuation policies	Company	Current balance	\$	
	Company	Current balance	\$	
Money owed	Owed to you by	Value	\$	
Other assets	Shares	Value	\$	
	Debentures	Value	\$	
	Other (eg bonus bonds, loans, personal belongings, insurance surrender values)	Value	\$	
Total assets (add all amounts in the right-hand column and print total in box in Box A)		A	\$	

Liabilities/debts (show details)

Mortgages	Bank/institution	Value	\$	
	Bank/institution	Value	\$	
Loans	Bank/institution	Value	\$	
	Bank/institution	Value	\$	
Bank overdraft	Bank/institution	Limit	\$	
	Bank/institution	Limit	\$	
Credit cards	Type	Limit	\$	
	Type	Limit	\$	
Hire purchases	Item	Balance to pay	\$	
	Date purchased <input type="text"/> <input type="text"/> <input type="text"/> Finish date <input type="text"/> <input type="text"/> <input type="text"/>			
Hire purchases	Item	Balance to pay	\$	
	Date purchased <input type="text"/> <input type="text"/> <input type="text"/> Finish date <input type="text"/> <input type="text"/> <input type="text"/>			
Trade accounts	Account name	Value	\$	
	Account name	Value	\$	
Other debts <small>(eg Ministry of Justice, Work and Income NZ)</small>	Name of debt	Value	\$	
	Name of debt	Value	\$	
Total liabilities (add all amounts in the right-hand column and print total in box in Box B)		B	\$	

Household income - enter all income, including details of spouse or partner's income

Weekly income (after tax)

Salary/wages/pension/drawings	\$	
Part-time work	\$	
Spouse or partner's income	\$	
Self-employed income	\$	
Child support received	\$	
Working for Families Tax Credits	\$	
Work and Income NZ benefits/superannuation	\$	
Rent/board received	\$	
Interest/dividends	\$	
Other (specify)	\$	
	\$	

Total weekly income (add all amounts in the column and print total in Box C)

C	\$	
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Household expenses - enter all expenses, including details of spouse or partner's expenses

Weekly payments

Food/groceries	\$	
Rent/board/mortgage	\$	
Bus/train/petrol	\$	
Childcare/school expenses	\$	
Child maintenance payments	\$	
Other (specify)	\$	
	\$	

Total weekly payments (add all amounts in the column and print total in Box D)

D	\$	
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Monthly payments (to convert monthly payments to weekly payments multiply by 12 and divide by 52, put this figure in the weekly column)

	Monthly	Weekly
Gas/electricity	\$	\$
Telephone/mobile	\$	\$
Clothing	\$	\$
Hire purchase payment	\$	\$
Hire purchase payment	\$	\$
Hire purchase payment	\$	\$
Credit card (minimum payment)	\$	\$
Credit card (minimum payment)	\$	\$
Credit card (minimum payment)	\$	\$
Other (specify)	\$	\$

Total monthly payments (add all amounts in the weekly column and print total in Box E)

E	\$	
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Annual payments (to convert annual payments to weekly payments divide by 52 and put this figure in the weekly column)

	Annually	Weekly
Vehicle insurance (eg car, boat, caravan)	\$	\$
Vehicle registration/warrant	\$	\$
House and contents insurance	\$	\$
Rates	\$	\$
Medical insurance/expenses	\$	\$
Life insurance/superannuation	\$	\$
Other (specify)	\$	\$

Total annual payments (add all amounts in the weekly column and print total in Box F)

F	\$	
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\$	
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Details of significant financial hardship (complete all fields)

Give the reasons you are seeking a significant financial hardship withdrawal.

What alternative sources of funding have you explored and what are their limits? e.g. WINZ, banks, family, friends, finance companies, etc.

How would a withdrawal help remedy your financial hardship?

What are the implications if the application is not approved? Please also describe plans you have put into place to prevent these financial difficulties happening again.

How much money do you need to withdraw?

All available funds

OR *or specified amount \$*

Member declaration (complete all fields)

I, (full name)

(occupation)

of (residential address)

- request a significant financial hardship withdrawal from my Kiwi Wealth KiwiSaver Scheme account
- confirm that I have explored reasonable alternative sources of funding and their limits
- verify that the completed income, expenditure, assets and liabilities documents attached are to the best of my knowledge 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 before me

Witness type

Justice of the Peace, solicitor of a High Court, Notary Public, or other person authorised to take statutory declarations.

On this day

Signature of witness: _____

Proof of identity

To verify your identity we require a certified photocopy of:

- Your current passport; or
- Your current firearms licence; or
- Your birth certificate AND one of the following:
 - both sides of your 18+ card; or
 - both sides of your current New Zealand driver licence; or
- Both sides of your current New Zealand driver licence AND one of the following:
 - both sides of your bank credit, debit, or eftpos card; or
 - a bank statement (dated within the last twelve months); or
 - a statement from a New Zealand Government agency (dated within the last twelve months).

To verify your residential address, we require a certified photocopy of a recent (i.e. dated within the last 12 months) bank statement or utility bill showing your name and residential address.

Each photocopy must be certified as a true and correct copy of the original by one of the following referee types: a Justice of the Peace, a Solicitor of a High Court, or a Notary Public. For more information on who can certify your identification go to www.kiwiwealth.co.nz/id. If you are sending in more than one form of identification, all photocopies must be certified.

Certification must include the name, referee type and signature of the referee, and the date of certification. Certification must have been carried out in the three months preceding presentation of the certified documents.

Checklist

Have you enclosed:

- A certified photocopy of identification and proof of residential address (as listed above)?
- A copy of a pre-printed/bank stamped deposit slip or bank statement for the account funds are to be paid into?
- The previous two months' bank statements for all bank accounts, including spouse or partner's accounts?
- Payslips and/or confirmation of Government assistance entitlements for the previous two months, including those of spouse or partner?
- Copies of all current and outstanding / overdue bills?
- Copies of any loan and/or hire purchase agreements?

- Evidence you have explored and exhausted all alternative sources of funding, including that you have attempted to seek financial assistance from WINZ?
- Evidence that you have sought budgeting advice (if this is not your first Significant Hardship withdrawal)?
- Copies of details of mortgage holiday?
- The previous two months' statements for all credit cards, storecards (e.g. Farmers) and finance cards (e.g. GE credit) showing the minimum repayment amounts due?
- Any other relevant documents to support the amounts listed on your application?

Did you:

- Ensure all applicable sections of this form are complete?
- Have your statutory declaration on page 5 witnessed by an authorised person?

* Please note that if you do not supply all the required documents and complete all sections of this form, it may delay your application.