

Important Notice: The Trustee requires a **minimum of five working days** from receipt of your fully completed form in order to assess your application and arrange payment of your withdrawal request. This form must be accompanied by all required supporting information and your solicitor's certificate.

1 - Member Details

Member Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
IRD Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Name	<input type="text"/>						Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Address	<input type="text"/>									
Email Address	<input type="text"/>									
Home Phone	<input type="text"/>				Work Phone	<input type="text"/>				
Mobile Phone	<input type="text"/>				Fax	<input type="text"/>				

2 - 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 Housing New Zealand that you qualify)*

Amount of withdrawal:

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

- A partial withdrawal* of \$_____ from my Scheme account; or
- A withdrawal of my full available* balance from my Scheme account.

* You cannot withdraw any Government contributions (kick-start or member tax credits).

Any partial withdrawal will be deducted proportionally from each Investment Fund that you have invested in. 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 KiwiSaver Act 2006 and the Scheme'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 Scheme's Trustee.

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.

The first or second-chance home withdrawal request will be processed by TOWER. If you have any questions regarding payments in progress, you can contact us on investments@tower.co.nz, or **0800 808 808**.

PTO

3 - Solicitor Details

Solicitor's Name		Company Name	
Mailing Address			
Physical Address			
Telephone Number			

4 - Privacy Statement

By completing this withdrawal application you will be providing personal information about you which will be held securely by the Trustee and/or the Manager of the TOWER KiwiSaver Scheme. The information provided will be used in relation to your TOWER KiwiSaver Scheme plan and for the assessment of your first home or second chance home withdrawal application. You have the right to access and correct this information subject to the provisions of the Privacy Act 1993.

5 - Statutory Declaration

Iof.....
(full name of person making declaration) (address and occupation of person making declaration)

solemnly and sincerely declare and agree that:

- I have read the Privacy Statement in section 4 of this first or second-chance home withdrawal form;
- I have never made a withdrawal from a KiwiSaver scheme (whether this Scheme or any scheme to which I have previously belonged) for a first or second-chance home withdrawal before;
- I have been a member of a KiwiSaver Scheme 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 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 my application for a first or second-chance home withdrawal is subject to the approval of the Trustee, and the Trustee receiving:
 - o a pre-printed bank deposit slip for my solicitor's trust account; and
 - o a certificate from my solicitor containing an undertaking (in a form acceptable to the Trustee) 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 TOWER, and I hereby authorise such solicitor to give such further information in relation to this purchase as requested by TOWER. 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.

PTO

5 - Statutory Declaration (continued)

Signatures of person(s) making the declaration
(Signature of member)

Declared at thisday of

Before (name)
(Justice of the Peace or other person authorised to take a statutory declaration)

Signature, name, occupation and address of person before whom this declaration is made:

Name:..... Occupation

Address:.....
.....
.....

Signature

Statutory declaration made in New Zealand

A statutory declaration made in New Zealand under the Oaths and Declarations Act 1957 must be made before a person described in section 9 of that Act including:

- a Justice of the Peace;
- a Barrister and Solicitor of the High Court;
- a Notary Public;
- the Registrar or Deputy Registrar of the High Court or of any District Court;
- a member of Parliament;
- Officers of the Crown or of a local authority within the meaning of the Local Government Act 2002, authorised for that purpose by the Minister of Justice by notice in the *Gazette*; or
- an employee of Public Trust constituted under the Public Trust Act 2001, authorised for that purpose by the Minister of Justice by notice in the *Gazette*.

Before returning this application, please ensure that:

1. you attach copies of identification. Either:
Any one of: drivers licence, current passport, NZ Firearms licence or;
Any two of: NZ birth certificate, marriage certificate, utility bill in your name, pre-printed bank deposit slip or cheque, bank credit or debit card, community services card, photo id from a NZ education institute,
2. you have answered all questions in the first or second chance home withdrawal pre-approval form and completed the statutory declaration in the required manner;
3. if you are applying for a second-chance home withdrawal, you have attached confirmation from Housing New Zealand that you qualify ;
4. 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 Trustee's approval process;
5. you have attached a pre-printed deposit slip for your solicitor's trust account, a copy of the sale and purchase agreement and your solicitor's certificate (unless those have been provided separately by your solicitor).

Important Notice: The Trustee requires a **minimum of five working days** from receipt of your fully completed form in order to assess your application and arrange payment of your withdrawal request. This form must be accompanied by all required supporting information and your solicitor's certificate.

To: Lighthouse Superannuation Nominees Limited as trustee of the TOWER KiwiSaver Scheme (the **Scheme**)

Re: (the **Member**)

(Member's Name)

Reference:

(TOWER KiwiSaver Scheme Member Number)

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**)

(Property Details)

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

(the **Vendor**) 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:

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 or as instructed by 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 extended date, the Funds will be repaid to you as soon as practicable 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.

Name of Firm

Signature

Name of Solicitor

DATED