

Significant Financial Hardship Withdrawal Form

If you would like help completing this form, please email claims@fisherfunds.co.nz or phone us on **0800 772 837**.

You can either complete this form directly on-screen or print and complete by hand. Once you have filled in the form, please sign, and post it, along with any documentation, to: **Fisher Funds Management Limited, Private Bag 93502, Takapuna, Auckland 0740** or courier to **Fisher Funds Management Limited, Level 1 Crown Centre, 67-73 Hurstmere Road, Takapuna, Auckland 0622, New Zealand**.

Who should complete this form?

Please use this form to apply for a withdrawal from your Fisher Funds KiwiSaver Scheme or Fisher Funds TWO KiwiSaver Scheme account ("KiwiSaver account") if you are suffering, or likely to suffer, from significant financial hardship.

How much can I apply to withdraw?

You can apply to withdraw funds from your KiwiSaver account, except Government contributions and the Kickstart. Withdrawals are not guaranteed and are subject to the approval of the Supervisor.

You may apply for a significant financial hardship withdrawal:

- If you cannot pay:
 - For food, accommodation, transport, power, water or gas
 - The mortgage on your main family residence and the bank is enforcing mortgage repayments
 - The cost of modifying your home to meet special needs if you, or a dependant, become disabled
 - The cost of palliative care for a dependant, should you become terminally ill
 - The costs of a funeral for a dependant.

You cannot claim for:

- Credit card purchases (unless those purchases were for food, accommodation, transport, power, water or gas)
- Mortgage payments for investment properties
- Court fines
- Outstanding payments to Inland Revenue or WINZ etc
- Holidays or travel.

Who makes the final decision?

The Supervisor is Trustees Executors Limited and they are independent of Fisher Funds. The Supervisor will decide whether or not to approve your application. The Supervisor will work out how much money you have left each week after deducting "minimum living expenses" from your weekly income (your budget deficit). It is important to understand that "minimum living expenses" are based on normal community standards across New Zealand and are not based on your own current living expenses. For example you might spend \$400 a month on clothing but the Supervisor might only give you \$50 a month because this is the minimum standard amount for a New Zealander.

If your application is approved, the maximum payment you can expect will be 13 times your budget deficit, or the total of any overdue minimum living expenses invoices that you have provided. If you are currently in arrears with hire purchase, credit card or loan repayments these will be considered. If your application is approved any money you receive must be used for payment of those invoices. If you request another Significant Financial Hardship withdrawal in the future, you may be asked to supply evidence that you have used any previous payment(s) for the purpose you have claimed.

The Supervisor may ask for further financial information from you. If this information is not provided within four weeks, your application will be cancelled.

Checklist to Help

To avoid delays in processing your application, please complete the checklist below and supply the relevant documents.

- You must complete all sections.
- Provide proof of your bank account (*refer to Section 4*).
- Provide certified proof of your identity certified by either a Justice of the Peace, Solicitor or Notary Public (*refer to Sections 8 and 9*).
- Provide proof of your physical address (*refer to Section 10*).
- Provide bank statements for all accounts belonging to you and your partner from the current date for the **last 90 days**.
- Complete the Statutory Declaration in Section 11.

You can find a Justice of the Peace near you by visiting the New Zealand's Justices' Association website jpfed.org.nz. They will be able to certify your ID and witness your Statutory Declaration.

Where applicable, please provide the following documents to support your request:

- If you are not employed, a letter from WINZ:
 - A letter declining your request for WINZ financial assistanceOR
 - A letter advising the breakdown of any benefit amount paid to you.
- If you are receiving Family Tax Credits, an IRD letter confirming the number of financial dependants, is required.
- If you have a current payment plan in place for a debt please provide evidence.
- If employed please provide a letter from a lending institution, who have declined a request from you for a financial loan.
- If employed, provide your last two payslips (your spouse or partner must also provide this information if they are working); or
 - A copy of a letter from your employer if your hours have been reduced; or
 - A redundancy notice.
- Provide:
 - A copy of your rental agreement and/or a rent arrears letter; or
 - A mortgage arrears letter and the past three months mortgage transaction statements; or
 - A letter from the home owner you are boarding with stating the amount of board you pay weekly and/or if you are in arrears. This letter must be signed and witnessed by a **Justice of the Peace**.
- Copies of overdue bills (**less than 30 days old**).
- A builder's report (for home modifications to meet any special needs arising from a disability to you or a dependant).
- If you are an undischarged bankrupt, a letter from the Official Assignee approving this application to withdraw funds and credit to your bank account.
- An invoice for funeral expenses for a dependant. This must be in your name.
- Last three months of statements for loans or HP's that are in arrears.
- Payment plans — Paying off collection debts are not considered under KiwiSaver guidelines, however we do include regular payments to your budget, so please consider setting up a payment plan.
- Provide originals of your completed form and supporting documents.

ALL SECTIONS MUST BE COMPLETED

Section 1: Your details

Title	First name(s)	
<input type="text"/>	<input type="text"/>	
Surname		
<input type="text"/>		
Date of birth	KiwiSaver Account No.	
<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"/> <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"/>		
Address		
<input type="text"/>		
City	Country	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone	Work phone	Mobile
(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
Email address		
<input type="text"/>		

About your spouse, partner* and/or dependants

Name	Age
<input type="text"/>	<input type="text"/>
Relationship to you	Are they employed?
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name	Age
<input type="text"/>	<input type="text"/>
Relationship to you	Are they employed?
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name	Age
<input type="text"/>	<input type="text"/>
Relationship to you	Are they employed?
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name	Age
<input type="text"/>	<input type="text"/>
Relationship to you	Are they employed?
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name	Age
<input type="text"/>	<input type="text"/>
Relationship to you	Are they employed?
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

* Means a civil union partner or de facto partner

ALL SECTIONS MUST BE COMPLETED

Section 2: Previous application for a significant financial hardship withdrawal

Have you previously made an application for a significant financial hardship withdrawal from any KiwiSaver scheme?

Yes No (go to section 3)

If 'Yes', please provide the following details:

1. Application date Was your application successful?

 Yes No

2. If yes, how did you use the funds?

Amount

	\$
	\$
	\$
	\$
	\$
	\$

Total \$

Section 3: Bankruptcy

Have you ever been adjudicated bankrupt or admitted to a No Asset procedure?

Yes No (go to section 4)

If 'Yes', please provide details:

Date Official Assignee Reference/Case Number

Section 4: Payment details

We will only make payments in New Zealand Dollars to a New Zealand bank account in your name. We will adjust your withdrawal amount for any tax liability.

Name of bank account

Account number

<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/>
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Bank

Branch

Account

Suffix

Name of bank and branch address

ALL SECTIONS MUST BE COMPLETED

Section 5: Details of significant financial hardship

1. Please explain what has happened to cause you significant financial hardship e.g. have you lost your job or had your hours reduced?

2. Have you tried any other ways to get financial assistance? For example if employed, have you approached your bank for a mortgage holiday. If unemployed have you contacted WINZ for benefit assistance or sought budget advice from a non-profit organisation etc? (You will need to provide evidence in the form of a letter that you have made an application even if it has been declined.)

3. If approved, what will you use the money for?

	Amount
<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"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total	\$ <input type="text"/>

4. How much money do you want to withdraw?

\$ or All available funds (except you cannot withdraw Government contributions and the Kickstart).

Any amount withdrawn will be deducted proportionately across each Fund you are invested in.

ALL SECTIONS MUST BE COMPLETED

Section 6: Household income, assets, expenses and debts

You must complete this section, even if you are including a budget from a budget adviser. If any part of this section is not applicable, please enter \$0.00.

What is your total weekly household income?

In this section, you need to tell us about the money you and your household **receive** each week. The more information you provide, the faster it is for an assessment of your application to be processed. If we need to ask you for more information it will delay the processing of your application.

You:

Salary/wages	\$	<input style="width: 100%;" type="text"/>
Commission	\$	<input style="width: 100%;" type="text"/>
Self-employed income	\$	<input style="width: 100%;" type="text"/>
Pension/superannuation	\$	<input style="width: 100%;" type="text"/>
Benefit	\$	<input style="width: 100%;" type="text"/>
Child support	\$	<input style="width: 100%;" type="text"/>
ACC	\$	<input style="width: 100%;" type="text"/>
Rental/board income	\$	<input style="width: 100%;" type="text"/>
Interest/dividends	\$	<input style="width: 100%;" type="text"/>
Other	\$	<input style="width: 100%;" type="text"/>
Total for you:	\$	<input style="width: 100%;" type="text"/>

Your partner:

Salary/wages	\$	<input style="width: 100%;" type="text"/>
Commission	\$	<input style="width: 100%;" type="text"/>
Self-employed income	\$	<input style="width: 100%;" type="text"/>
Pension/superannuation	\$	<input style="width: 100%;" type="text"/>
Benefit	\$	<input style="width: 100%;" type="text"/>
Child support	\$	<input style="width: 100%;" type="text"/>
ACC	\$	<input style="width: 100%;" type="text"/>
Rental/board income	\$	<input style="width: 100%;" type="text"/>
Interest/dividends	\$	<input style="width: 100%;" type="text"/>
Other	\$	<input style="width: 100%;" type="text"/>
Total for your spouse/partner:	\$	<input style="width: 100%;" type="text"/>

How much money do you need to live on each week?

In this section, you need to tell us how much money you and your household **spend** each week. The more information there is the better it is for an assessment of your individual circumstances. You'll need to provide evidence of all of the items you list below. The evidence you provide must be less than 30 days old.

How much you and your spouse/partner pay each week for:

Mortgage/rent/board	\$	<input style="width: 100%;" type="text"/>	Medical insurance	\$	<input style="width: 100%;" type="text"/>
Land rates	\$	<input style="width: 100%;" type="text"/>	Vehicle/boat insurance	\$	<input style="width: 100%;" type="text"/>
Water	\$	<input style="width: 100%;" type="text"/>	Petrol/road user charges	\$	<input style="width: 100%;" type="text"/>
Electricity	\$	<input style="width: 100%;" type="text"/>	Public transport	\$	<input style="width: 100%;" type="text"/>
Gas	\$	<input style="width: 100%;" type="text"/>	Taxi fares/Uber	\$	<input style="width: 100%;" type="text"/>
Home maintenance	\$	<input style="width: 100%;" type="text"/>	Car/vehicle	\$	<input style="width: 100%;" type="text"/>
Phone	\$	<input style="width: 100%;" type="text"/>	Registration/WOF	\$	<input style="width: 100%;" type="text"/>
Internet	\$	<input style="width: 100%;" type="text"/>	Car maintenance	\$	<input style="width: 100%;" type="text"/>
Other	\$	<input style="width: 100%;" type="text"/>	Children's education	\$	<input style="width: 100%;" type="text"/>
Food/groceries	\$	<input style="width: 100%;" type="text"/>	Clothing	\$	<input style="width: 100%;" type="text"/>
Doctor/dentist/optician	\$	<input style="width: 100%;" type="text"/>	Child maintenance	\$	<input style="width: 100%;" type="text"/>
Pharmacy/medication	\$	<input style="width: 100%;" type="text"/>	Child care	\$	<input style="width: 100%;" type="text"/>
House/contents insurance	\$	<input style="width: 100%;" type="text"/>	Weekly debt repayments	\$	<input style="width: 100%;" type="text"/>
Life insurance	\$	<input style="width: 100%;" type="text"/>	Total	\$	<input style="width: 100%;" type="text"/>

ALL SECTIONS MUST BE COMPLETED

Section 6: Household income, assets, expenses and debts

What assets or savings do you have? What do you own?

In this section, you need to tell us about the things you, and those in your household, own and their current value.

You:

Family home	\$ <input type="text"/>
Investment or holiday home	\$ <input type="text"/>
Household contents (value)	\$ <input type="text"/>
Vehicles incl. boats	\$ <input type="text"/>
Bank accounts	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Term deposits	\$ <input type="text"/>
Bonus bonds	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>
Other	\$ <input type="text"/>
Life insurance policies*	\$ <input type="text"/>
Total for you:	\$ <input type="text"/>

Your partner:

Family home	\$ <input type="text"/>
Investment or holiday home	\$ <input type="text"/>
Household contents (value)	\$ <input type="text"/>
Vehicles incl. boats	\$ <input type="text"/>
Bank accounts	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Term deposits	\$ <input type="text"/>
Bonus bonds	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>
Other	\$ <input type="text"/>
Life insurance policies*	\$ <input type="text"/>
Total for your spouse/partner:	\$ <input type="text"/>

* Some older life insurance policies can be cashed in, and so are classified as assets. If you're unsure, check with your provider.

IMPORTANT — remember to include evidence of your income (your most recent two pay slips), bank statements for all accounts for the last three months (yours and your partner's) with your application. We'll also need to see that you've been to your bank and WINZ for assistance. Any information missing from your application will cause delays.

ALL SECTIONS MUST BE COMPLETED

Section 6: Household income, assets, expenses and debts

What money do you owe?

In this section you need to tell us about the debts you and your household have.

How much you and your partner owe in total for:

Rent/mortgage/board	\$	House/contents insurance	\$
Land rates	\$	Life insurance	\$
Water bill	\$	Medical insurance	\$
Electricity bill	\$	Vehicle/boat insurance	\$
Gas bill	\$	Road user charges	\$
Phone bill	\$	Car maintenance	\$
Internet bill	\$	Children's education	\$
Collection debt	\$	Children's uniforms	\$
Doctor/dentist/optician	\$	Child care	\$
Pharmacy/medication	\$	Other	\$
TOTAL			\$

You and your partner's other outstanding payments e.g. credit cards, loans, finance company, hire purchase etc:

Owed to	What for	Total of missed payments
For example: VISA Card	Tickets	\$89.00
For example: Farmers Card	Clothing	\$39.00
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
TOTAL		\$

Three months of current statements are required to show confirmation of arrears

Evidence of debts if in arrears.

Section 7: Privacy statement

Any information that you provide to us may be used by Fisher Funds and the Supervisor and any of their respective related entities, and by other service providers to provide services in relation to your withdrawal request. It may also be used to electronically confirm your identity and address and may be disclosed for these purposes to third parties where relevant. You have the right to access the information held by us and you may also request that it be corrected.

Section 8: Identity documents

Your application must be submitted with one of the identity document options set out in the table below. If these documents have been provided to us **after 30 June 2013**, they do not need to be supplied again.

OPTION 1	OPTION 2
<p>One of the following:</p> <ul style="list-style-type: none">■ Passport* (pages containing name, date of birth, photograph and signature)■ New Zealand drivers licence■ New Zealand firearms licence	<p>One of the following:</p> <ul style="list-style-type: none">■ Full birth certificate*■ Certificate of citizenship <p>PLUS one of the following:</p> <ul style="list-style-type: none">■ Overseas drivers licence■ 18+ Card

**If you are supplying foreign identity documents you must also supply proof of New Zealand residency to enable us to confirm your eligibility to have joined KiwiSaver.*

Section 9: Certifying your identity documents

Identity documents **must be** certified by one of the following people:

- Justice of the Peace
- Notary Public
- Registered Solicitor

The person certifying your documents must write the following statement on the copies of your documents:

"I certify this to be a true copy of the original document and confirm it represents the identity of (full name)."

The person certifying your documents must include the following details:

- Their name
- Their signature
- Their occupation
- The date of certification

Certification must have been carried out within three months of your application. If you wish, you may personally bring your identity documents to the Fisher Funds office and we will copy and verify your documents.

Please do not send in original versions of your identity documents.

Section 10: Proof of address for all persons 18 years and over

Please provide proof of your physical address (not a PO Box) by sending us a copy of an invoice, statement, letter or contract in your name, dated within the last 12 months, from one of the following sources:

- Utility providers e.g. water, electricity, gas, telecommunications
- Professional service providers e.g. lawyer, accountant, doctor
- Major service providers e.g. Sky TV, internet provider, newspaper, insurance
- Central or local government correspondence e.g. Inland Revenue, benefit statement, rates notice
- Current employer payslip
- Bank correspondence or statement
- Tenancy agreement.

ALL SECTIONS MUST BE COMPLETED

Section 11: Statutory Declaration

A Statutory Declaration is a written statement that allows a person to declare something to be true. This page must be completed in front of an authorised person who will witness the declaration.

I,

Name of KiwiSaver member

of

Address

Occupation

solemnly and sincerely declare that:

- I am suffering Significant Financial Hardship as defined in the Act, and I am applying to the Supervisor for a withdrawal from my KiwiSaver account.
- I understand that acceptance of this application is at the discretion of the Supervisor.
- I understand that the Supervisor will not be able to complete its assessment of this application if the information given in this form is incomplete or incorrect and I understand that the Supervisor may request additional information from me relating to this application.
- I understand that the Supervisor may decide that the amount withdrawn be limited to a specific amount, that in the Supervisor's opinion, is required to remedy the particular financial hardship.
- I authorise Fisher Funds and/or the Supervisor to contact any of my former KiwiSaver scheme provider(s) and/or Supervisor(s) and authorise the same to disclose and/or provide any information requested in so far as it relates to any previous claims I have made under a significant financial hardship application.
- I understand that my withdrawal value may fluctuate based on the unit price(s) which applies when the withdrawal is processed and that fees, taxes and expenses may be deducted from my KiwiSaver account.
- The information given in this form is true and correct. I acknowledge that the Supervisor will rely on information provided in (or in connection with) this form and accordingly agree to indemnify them against any claims, liability, losses, damages, costs and expenses whatsoever which may arise directly or indirectly as a result of any information provided in (or in connection with) this form being untrue or misleading (including omission).
- I authorise Fisher Funds to contact any third parties for verification of information I have provided.
- The Supervisor must be reasonably satisfied that you have explored and exhausted all other reasonable alternative sources of funding.

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

Your signature

Declared at

Address

Date

Before me

Name

Signature

Who can witness me making the declaration?

The following people can witness you making the declaration

- Notary Public
- Justice of the Peace
- Enrolled solicitor or barrister of the high court

Have you completed all the steps in the checklist on page 2?