

INVESTNOW KIWISAVER SCHEME FIRST HOME WITHDRAWAL FORM

Please use this form to apply for a first home withdrawal from your InvestNow KiwiSaver Scheme account.

You may be eligible to withdraw all or part of your KiwiSaver account balance (however you must leave a minimum of \$1,000 as well as any funds transferred from an Australian Complying Superannuation scheme in your account) if you:

- have been a KiwiSaver member for at least three years; and
- have not made a first home withdrawal from KiwiSaver before; and
- intend this withdrawal to be used to purchase your principal place of residence (not a rental property); and
- have not previously held an estate in land solely or jointly (unless you qualify for a second chance home withdrawal).

To find out if you qualify for a second chance home withdrawal and to obtain your eligibility letter, contact Kāinga Ora on 0800 801 601 or visit <https://kaingaora.govt.nz/>.

This Withdrawal Form and all supporting documentation must be completed and returned to InvestNow at least 10 business days before you require the funds. If the form is not completed or we do not receive the correct documentation, your withdrawal may be delayed.

1: Your Details

InvestNow Investor Number:	_____
IRD Number:	_____
Title:	Mr / Mrs / Miss / Ms / Dr / Other
First and Middle Names:	_____
Surname:	_____
Date of Birth:	_____
Gender:	Male / Female / Prefer Not To Say
Phone Number:	_____
Residential Address (not a PO box)	_____
Number:	_____
Street:	_____
Suburb:	_____
City/Town:	_____
Post Code:	_____
Country:	_____
Postal Address (if different from residential)	_____

The issuer and manager of the InvestNow KiwiSaver Scheme is FundRock NZ Ltd. For a Product Disclosure Statement please go to www.investnow.co.nz/kiwisaver-disclosure-material

Residency Overseas:

To ensure that the correct Government Contribution payments have been made to your account, please tick the statement that applies and if relevant, provide any periods you have lived outside of New Zealand since you have joined KiwiSaver.

- During my KiwiSaver membership, my principal place of residence was New Zealand.
- During my KiwiSaver membership, there were periods where my principal place of residence was not New Zealand (Travel/Holiday Periods not required). These periods were:

Departed from New Zealand	Returned to New Zealand

2: Withdrawal Details

Type of withdrawal (please select one)

- First Home Withdrawal**
This applies to members who have not held an estate in land before (whether alone, jointly or as tenants in common with another person)
- Māori Land - First Home Withdrawal**
This applies to members who are purchasing an interest in a dwelling house on Māori land and who have not held an estate in land before (whether alone, jointly or as tenants in common with another person). You will need to attach certified evidence of your right to occupy this Māori land.
- Second Chance Home Withdrawal**
This applies to members who have owned an estate in land in the past, do not currently own an Estate in Land, and have not completed a First Home KiwiSaver withdrawal before. You will need to attach confirmation from Kāinga Ora that you qualify.

Timing of withdrawal (please select one)

- Funds to be applied for a deposit (with any balance paid at settlement)
- Funds to be applied at settlement

Amount of withdrawal (please select one)

Subject to the requirements of the trust deed for the InvestNow KiwiSaver Scheme, I request a:

- Full Withdrawal**
A withdrawal of my full available balance from my member account.*
- Partial Withdrawal - \$ _____**
A partial withdrawal from my member account. The release of funds will be your employee and your employer's contributions first and member tax credits second.

* You are required to **leave \$1,000** and any funds transferred from an **Australian Complying Superannuation Scheme** in your account.

Please choose the funds (if you have more than one) you would like to withdraw from. We will check you have enough units in the fund to meet the withdrawal requirements. If you have insufficient units to sell, we will contact you directly. If you prefer not to choose, please leave the table blank and we will withdraw from the largest fund first.

Fund name	Percentage (%) (whole number)
_____	_____
_____	_____
_____	_____
_____	_____

Please note, we will adjust your withdrawal transaction for any tax liability and expenses, including transaction fees, arising as a result of your withdrawal request. Please refer to the Product Disclosure Statement for further information on costs and fees that may apply.

Acceptance of your first or second-chance home withdrawal request is at the discretion of InvestNow.

If settlement under the sale and purchase agreement is not completed by the due date in the sale and purchase agreement or any agreed extended date, the funds will be repaid to us as soon as practicable with no deductions or disbursements.

The first or second chance home withdrawal request will be processed by InvestNow. If you have any questions regarding payments in progress, you can contact us on 0800 499 466.

3: Solicitor or Conveyancing Practitioner Details

Solicitor's name: _____

Solicitor's firm: _____

Solicitor's Trust Bank Account No: _____

Postal Address: _____

Phone number: _____

Email address: _____

The Solicitors Undertakings must be attached to this application form along with the Sale and Purchase agreement.

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4. Supporting Documents

You must provide the following supporting documents:

- A certified copy of your current New Zealand passport and evidence of your address within the last 12 months (bank statement, utility bill, or government correspondence); or
- A certified copy of your current New Zealand driver's licence, and
 - a certified copy of your bank statement, or
 - a certified copy of an IRD statement, or
 - a certified copy of your birth certificate and proof of your address within the last 12 months, or
 - a certified copy of your citizenship certificate and proof of your address within the last 12 months, or
 - a certified copy of your SuperGold card and proof of your address within the last 12 months.
- A completed Solicitor's Undertaking letter (payment at deposit or payment at settlement).
- A signed Sale and Purchase Agreement.
- Proof of your Solicitor's trust bank account.
- Confirmation from Kāinga Ora that you qualify for a second chance home withdrawal (if applicable).
- Certified evidence that you have the right to occupy the Māori land where you are purchasing an interest in a dwelling house (if applicable).

5. Privacy Statement

This Privacy Statement relates to the personal information you are providing to InvestNow Saving and Investment Service Limited (InvestNow) by way of this form and any personal information you have previously provided to InvestNow or may subsequently provide to InvestNow. InvestNow is required to collect the information from you in this form to meet the statutory obligations outlined in the KiwiSaver Act 2026 in relation to KiwiSaver withdrawals. InvestNow's collection, use, storage and disclosure of your personal information is subject to the Privacy Act 2020. InvestNow will only disclose your personal information to other parties in accordance with applicable law and regulation. These other parties may include the Fund Manager, the Supervisor, the Registry Provider, the Fund Administrator or the Custodian of the InvestNow KiwiSaver Scheme. The names and contact details of these other parties is included in the Product Disclosure Statement of the InvestNow KiwiSaver Scheme which can be viewed here (<https://investnow.co.nz/kiwisaver-disclosure-material/>). InvestNow may also share your personal information with any member of the Apex Group (of which InvestNow is an affiliated entity) where InvestNow deems it necessary to perform the services agreed in the Client Services Agreement. In some cases, the parties receiving your personal information may be outside New Zealand. Before any cross-border transfer of your personal information, InvestNow will ensure that adequate safeguards are in place. InvestNow will provide you (on request) with the name and address of any entity to which it has disclosed your personal information. You have the right to access all personal information held about you by InvestNow. If any of the information is incorrect, you have the right to request to have it corrected. You also have the right to complain to InvestNow or the New Zealand Privacy Commissioner if at any time you object to the way in which your personal information has been used. Further information on how to complain, is included on our website (<https://investnow.co.nz/about/contact-us/>). To view our Privacy Policy in full please see here <https://investnow.co.nz/resources/legal/>.

6. Statutory Declaration

I, full name of person making the declaration:

Occupation of person making the declaration:

Residential address of person making the declaration:

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solemnly and sincerely declare and agree that:

- I have read and consent to the Privacy Statement included in section 5 of this first home withdrawal form;
- I have never made a withdrawal from a KiwiSaver scheme (whether InvestNow or any scheme to which I 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;
- I have permanently resided in New Zealand for the full duration of my KiwiSaver membership, other than the periods previously detailed in section 1 of this form;
- The property I am purchasing is intended to be my principal place of residence, and the property is in New Zealand;
- 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;
- I understand that should the information given in this application be incomplete or incorrect InvestNow will not be able to complete an assessment of my application without first receiving the complete and correct information;
- I understand that my application for a first or second-chance home withdrawal is subject to InvestNow's approval having received:
 - 1) a pre-printed bank deposit slip for my solicitor's trust account; and
 - 2) a certificate from my solicitor enclosing a copy of the sale and purchase agreement which clearly shows me as the purchaser and contains an undertaking (in a form acceptable to InvestNow) that either:
 - a) the vendor and purchaser are unconditionally obliged to settle the sale and purchase; or
 - b) if the vendor and purchaser are not unconditionally obliged to settle the sale and purchase, that the payment of any amount of withdrawal will be held by a stakeholder who is obliged to hold the amount until the agreement is unconditional; and
 - 3) an undertaking (in a form acceptable to InvestNow) from my solicitor that:
 - a) if the vendor and purchaser are unconditionally obliged to settle the sale and purchase, that any funds received pursuant to this application will be paid to the vendor as part of the purchase price (or, if the sale does not settle, by the due date or any extended date, returned to the InvestNow KiwiSaver Scheme with no deductions or disbursements); or
 - b) if the vendor and purchaser are not unconditionally obliged to settle the sale and purchase, that the stakeholder is obliged to repay to my solicitor any funds received pursuant to this application if the sale does not settle (except where the non-completion is due to my default) and my solicitor will repay those funds to the InvestNow KiwiSaver Scheme with no deductions or disbursements.
 - 4) if applicable, my confirmation from Kāinga Ora that I qualify for a second chance home withdrawal;
 - 5) if applicable, proof I have the right to occupy the Māori land; and
 - 6) certified and dated copies of identification as noted on the following page and I confirm that I am authorised to provide the personal details presented and I consent to my information being passed to and checked with the document issuer, official record holder, a credit bureau and authorised third parties for the purpose of verifying my identity and address.
- I understand that my withdrawal value will be based upon the market value of my investments 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 contacted by InvestNow and I hereby authorise such solicitor to provide any information in relation to this purchase as requested by InvestNow. A photocopy of this authorisation shall be read as the original; and
- The information provided by me is true and correct.

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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:

Date:

Declared at Before me: (full name of witness):

Position (Justice of the Peace, solicitor of the High Court of New Zealand, Notary Public, or other person authorised to take statutory declarations):

Signature of witness:

Date:

7. Checklist

Before returning this application, please ensure that:

- You have answered all questions in the first home withdrawal form in the required manner;
- You have completed the statutory declaration with your full name, occupation and residential address in the required manner;
- You have included all supporting documents;
- 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 InvestNow's approval process;

8. Next Steps

Please return this completed form to contact@investnow.co.nz or post to:

InvestNow
PO Box 25003
Wellington 6140

We will be in touch with you regarding this application once we have reviewed it.

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