

# How to transfer to a KiwiSaver scheme

## Please note

If you ceased work due to sickness or injury, call us on **+61 7 3333 7400** before proceeding.

## Am I eligible to make a claim?

You can transfer your Australian superannuation account to a New Zealand KiwiSaver scheme if you've permanently immigrated to New Zealand.

### STEP 1

#### Complete the attached form

The following describes important things to remember when completing each section of the form:

#### 1 Your details

Ensure you include your residential address. **Legislation states we may not be able to process your claim without it** (a PO Box is not a residential address).

#### 2 Claiming a tax deduction

Carefully consider if you want to claim a tax deduction before sending us this form.

#### 3 Transfer details

Make sure the details of your KiwiSaver account are correct to avoid any possible delays.

#### 4,5 Checklist and authorisation

Use the checklist to double check everything is complete. Then read the statements and sign.

**Please note: We're unable to process your transfer unless we have all certified documents.**

### STEP 2

#### Obtain supporting documents

Before you can apply you will need to obtain supporting documents. Please refer to page 2 of this important information sheet.

## STEP 2

### Providing eligibility documents

You will need to provide the following certified documents to us with your completed form:

- certified proof of residence at an address in New Zealand, and
- certified proof of your identity, and
- evidence of your open KiwiSaver scheme account including the account number, and
- written confirmation such as a letter of compliance from your KiwiSaver scheme that they will accept the International Money Transfer (IMT) including their IMT bank details, and
- the completed and certified Australian Statutory declaration included on page 4 of this form.

### Providing proof of residence

The below documents can be provided as proof of your residence and must contain your New Zealand address.

- Documents from the Australian Government
- Documents from the New Zealand Government
- Utilities provider
- Vehicle registration
- Current tenancy agreement
- Bank document showing members name, address on bank letter head
- NZ financial Benefit statement
- A current driver's licence showing your residential address.

### What is an acceptable identification document?

To verify your identity please attach a certified copy of:

- A. Your current driver's licence, current passport or current national identity card that contains your photo, name and EITHER residential address OR date of birth (**please copy and certify both front and back sections** if relevant), OR
- B. Your birth certificate, birth extract or Citizenship certificate AND a current rates, electricity or gas notice (no more than three months old) or assessment from the Australian Taxation Office (no more than 12 months old) or an Australian financial benefits notice (no more than 12 months old) showing your name and current residential address.

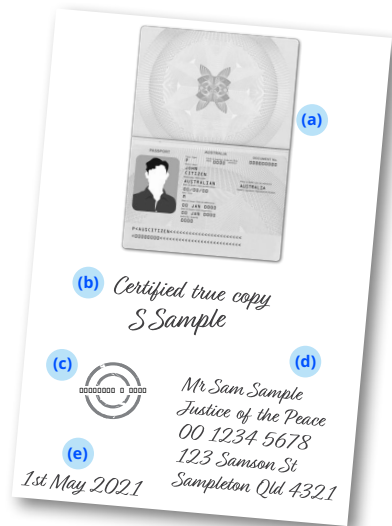
### What do we mean by certified?

We understand you'll want to provide us with copies of your ID documents, rather than the originals. That's fine, but you must have them 'certified'. This means the certifier must:

1. Sight the original and the copy to make sure both documents are identical, and
2. Write or stamp 'certified true copy of original document' on each page, and
3. Sign and print their name, qualification (e.g. Justice of the Peace, Australia Post permanent employee), and the date on each page of the document.

### How your proof of identity document should look. (See example above.)

- a) Copy of the document that identifies you
- b) 'Certified true copy' written or stamped and signature of authorised person
- c) Authorised person's stamp and registration number (if applicable)



d) Name, qualification and phone number of authorised person, and

e) Date of authorisation

### Who can certify my identity documents?

- Australian consular officer
- Australian diplomatic officer
- Police officer of an overseas force
- Notary Public
- Judge of a court or magistrate in an overseas jurisdiction
- Justice of the Peace (JP)
- Registrar or deputy registrar of a court
- Commissioner Of Oaths

For further information on who can certify in New Zealand, please visit [australianretirementtrust.com.au/kiwi-saver](http://australianretirementtrust.com.au/kiwi-saver) or go to Immigration New Zealand's website at [dol.govt.nz](http://dol.govt.nz)

### Who can witness my Statutory declaration on page 4?

- Justice of the Peace (you can find a list in the New Zealand Yellow Pages)
- Commissioner of Declarations or Commissioner of Oaths in Australia
- Notary Public in New Zealand or Australia
- Judge of a court or magistrate in an overseas jurisdiction
- An enrolled barrister and solicitor of a High Court in New Zealand
- Police officer in New Zealand
- Australian consular officer or an Australian diplomatic officer

### Important notes on identification:

- We reserve the right to request additional information to verify your identity before paying your claim.
- We can't accept documents which have expired. If an expired document is received, we'll not be able to process your claim until suitable identification has been provided.
- If you're providing a document that is not in English, you'll also need to provide an English translation prepared by an accredited translator. For further information on this, please call us on +61 7 3333 7400.

- If signing on behalf of the member, certified copies of Guardianship papers or proof of Power of Attorney are required.

### Currency of transfer

When transferring your benefit to your KiwiSaver account, the payment will be made by International Money Transfer (IMT) in Australian dollars. You will need to check with your KiwiSaver provider if you will incur any fees associated with currency conversion.

### Do you have insurance cover with your account?

It's important to check if you have insurance cover with your Australian Retirement Trust account before you complete this form.

Once your account is transferred, all insurance cover is cancelled.

For more information about when insurance cover stops for Super Savings Accumulation Account refer to your Super Savings Insurance Guide.

### Providing your Australian tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s
- the tax on contributions to your superannuation account/s will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

### Other information

Once the balance has been transferred to your KiwiSaver scheme, it is generally subject to New Zealand's retirement savings rules. However, there are some specific rules that apply to money transferred from an Australian super fund. For example, Australian-sourced savings held in KiwiSaver schemes:

- cannot be used to purchase your first home
- cannot be moved to a third country
- can generally be accessed when you reach 60 years of age and satisfy the Australian definition of retirement at that age.

It's also important to consider any tax consequences when transferring to a KiwiSaver scheme.

For further details visit about transferring super between Australia and New Zealand, visit [australianretirementtrust.com.au/kiwi-saver](http://australianretirementtrust.com.au/kiwi-saver)

Please keep these important information pages for your records.

# Super Savings Transfer to a KiwiSaver



Use this form to transfer your entire balance with Australian Retirement Trust to a KiwiSaver scheme if you've permanently immigrated to New Zealand.

13 11 84 | [australianretirementtrust.com.au](http://australianretirementtrust.com.au)  
Reply Paid 2924 Brisbane Qld 4001

**Important:** Please provide us with as much information as possible. Please tick box where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. \*DENOTES MANDATORY FIELD.

Member number

## 1 Personal details

Title	First name*	Middle name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Last name*	Date of birth (DD/MM/YYYY)*	Gender*	
<input type="text"/>	<input type="text"/>	<input type="text" value="M"/> <input type="text" value="F"/>	
Street Address* (your current New Zealand address)			
<input type="text"/>			
Suburb/Town*	Postcode*	Home phone number	Daytime phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal email address	Mobile phone number*		
<input type="text"/>	<input type="text"/>		

### Australian tax file number (TFN) details

You are not required to provide your TFN. If we do not have your TFN, you may pay more tax than you need. You can provide or update your TFN in Member Online or by completing a Tax File Number Notification form. Before you supply your TFN, please read the TFN section on page 2 of this form. If we do have your TFN, you are not required to provide it again.

### Last known Australian residential street address\*

Street Address	Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other/previous names	Note: If you have changed your name, you'll need to provide a certified copy of a linking document. Please read the important notes on identification.		
<input type="text"/>			

**Note:** Unless you have elected to receive printed information, Australian Retirement Trust will confirm this change electronically if we can. We'll email or SMS you if you have information to view in Member Online. If you would prefer information is posted to you in the future, change your preferences in Member Online or call us on 13 11 84.

## 2 Claiming a tax deduction

Do you intend to claim a tax deduction for personal contributions paid to Australian Retirement Trust?	Relevant Financial Year (YYYY/YYYY)
<input type="text" value="NO"/> If No, got to Section 3 <input type="text" value="YES"/> If Yes, and you intend to claim a tax deduction for contributions you paid to Australian Retirement Trust, please indicate the relevant financial year:	<input type="text" value=""/>

**Please note:** If you intend to claim a tax deduction for voluntary after-tax contributions paid to your Australian Retirement Trust account, it's important you let us know **BEFORE** we make your payment. If you close your account, income tax laws don't allow us to complete any future requests for tax deductions. If you make a partial withdrawal or transfer, the maximum amount you can later claim a tax deduction for is the reduced contribution amount remaining with us. Just complete the Notice of Intent to Claim a Tax Deduction form in Member Online and we'll send you confirmation to include with your tax return.

If you're aged over 67, you'll need to meet the Work Test<sup>1</sup> in order to claim a tax deduction on voluntary after-tax contributions. This eligibility requirement will be assessed by the Australian Taxation Office (ATO) when you submit your income tax return. The contribution you're claiming a tax deduction on must have been received by Australian Retirement Trust prior to the 28th day after the end of the month you turned 75 years old.

<sup>1</sup> You must work at least 40 hours over a period of 30 consecutive days, during the income year the contributions were made (or during the previous financial year, under a one-off exemption available to members with a 'total superannuation balance' under \$330,000).

➔ Please continue over page

### 3 Transfer details Your account will be transferred to the account details below

Other fund details – your money will be transferred to this account.

KiwiSaver scheme name\*

KiwiSaver registration number\*

Your KiwiSaver account number\*

Fund phone number

Your Inland Revenue Department number (IRD)\*

Fund postal address\*

### 4 Statutory declaration This must be signed by a certified witness. See page 2 for information.

Commonwealth of Australia Statutory Declaration – *Statutory Declarations Act 1959*

I (insert your full name)\*

Occupation\*

of (insert current New Zealand address) Street address/PO Box\*

Suburb/Town\*

Postcode\*

make the following declaration under the *Statutory Declarations Act 1959*;

1. I have permanently emigrated from Australia to New Zealand and request that my Australian Retirement Trust account be transferred to the account stated in the Transfer detail section.
2. I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959*, and I believe that the statements in this declaration are true in every particular.

Signature of person making this declaration\* (this is you)



Date (DD/MM/YYYY)\*

Personal details of certified witness

Witness's first name\*

Witness's last name\*

Street address/PO Box\* (your current New Zealand address)

Suburb/Town\*

Postcode\*

Contact number

Date of birth (DD/MM/YYYY)\*

Qualification of witness\*

Place (where is the declaration being made?)\*

Signature of person before whom this declaration is being made\*



Date (DD/MM/YYYY)\*

#### Who can witness this Statutory declaration?

- Australian consular officer
- Australian diplomatic officer
- A person licensed or registered in Australia as a legal or medical practitioner

Please see page 2 for more information.

[➔ Please continue over page](#)

**Statutory Declaration**

- Have you fully completed the mandatory\* Statutory declaration above stating you've permanently emigrated to New Zealand?
- Has your Statutory declaration been signed by an eligible witness?  
See page 2 for more information. Have you signed and dated the Statutory declaration?

**Documents Certificate**

- Have you attached an original or certified proof of residence at an address in New Zealand?
- Have you attached certified proof of identity documents?  
See page 2 for more information.

**Evidence of your KiwiSaver Account**

- Have you provided evidence of your open KiwiSaver account including the/your account number (e.g. a statement)?
- Have you provided written confirmation from you KiwiSaver provider stating that they will accept the transfer?

**Other**

- Have you completed the mandatory fields on this form?
- Have you provided your current New Zealand address and your last known Australian address in Section 1 of this form?
- If you've ever changed your name, you'll need to provide a certified copy of a name change document.
- If you intend to claim a tax deduction, you need to complete the Notice of Intent to Claim a tax Deduction form in Member Online.
- Have you signed and dated this form?

**Authorisation and declaration****– Sign this application form and return to Australian Retirement Trust:**

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information provided is complete and correct.
- I hereby release Australian Retirement Trust from any further liability to me or my executors, administrators or dependants in respect of my participation in the Fund and request and authorise the termination of my membership in the Fund. I understand that by doing this, my insurance cover (if any) will end.
- I have considered the fees and charges, effect on insurance cover and the implication to my benefit entitlement prior to transferring my benefits. If self-employed, I've informed Australian Retirement Trust before this transfer of any intent to claim a tax deduction for my contributions. I don't require further information and authorise the transfer to proceed.
- I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

**Member to sign here\***

**Full name (print in BLOCK letters)\***

**Date (DD/MM/YYYY)\***

We aim to process all payments within 7–10 working days of receiving all the required information. In busy periods this may take longer.

**Please return the form to  
Australian Retirement Trust  
Reply Paid 2924 Brisbane Qld 4001**

We are committed to respecting your privacy and take protecting the privacy of personal information seriously. Our Privacy Policy sets out how we do this including how we collect, hold and disclose personal information. For a copy of the Privacy Policy, please visit [australianretirementtrust.com.au/privacy](https://australianretirementtrust.com.au/privacy) or call **13 11 84**.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063