



Westpac KiwiSaver Scheme Subsequent Retirement Withdrawal Form

February 2015



BT Funds Management (NZ) Limited is the scheme provider and Westpac New Zealand Limited is the distributor of the Westpac KiwiSaver Scheme.

Subsequent Retirement Withdrawal

Use this form if you have previously made a retirement withdrawal from the Westpac KiwiSaver Scheme. If you've never made a retirement withdrawal before you will need to complete the Westpac KiwiSaver Scheme Initial Retirement Withdrawal Form instead. For your first withdrawal we require more information, such as a copy of your ID and a statutory declaration. You can find the Initial Retirement Withdrawal Form online at www.westpac.co.nz/kiwisaver or at your local Westpac branch.

Australian-sourced Funds

The Subsequent Retirement Withdrawal application does not include the withdrawal of any funds transferred from an Australian complying superannuation scheme ('Australian-sourced Funds') to your Westpac KiwiSaver Scheme account. To withdraw any Australian-sourced Funds, check that you're eligible and complete the Retirement Withdrawal Form for Australian-sourced Funds. You can find this form online at www.westpac.co.nz/kiwisaver or at your local Westpac branch.

What's Next?

Complete all sections of this form, including the declaration in section E.

- Once completed, take the form into any Westpac branch or post it to:
Westpac KiwiSaver Scheme
PO Box 695
Wellington 6140.
- Your withdrawal amount will be paid to the bank account you nominate on this form, generally within 10 business days of your withdrawal request being approved.

Any Questions?

If you need any help completing this form, or would like to discuss your investment options, please call us on **0508 972 254** or **+64 9 367 3317** between 8.30am and 5.30pm Monday to Friday.

A: Your Details

Mr. Mrs. Miss. Ms. Other (please specify)

Given name(s)	
Surname	
Postal address NUMBER & STREET / BOX NUMBER	
SUBURB	
TOWN/CITY	POSTCODE
Date of birth DAY / MONTH / YEAR	
Phone HOME	MOBILE
Email Address	

IRD number Westpac KiwiSaver Scheme member number **K** **S**

Prescribed Investor Rate (PIR*) 10.5% 17.5% 28%

*Refer to Inland Revenue (www.ird.govt.nz) to determine your PIR.

Please turn over to complete application.

WESTPAC BRANCH USE:

Branch Name _____ Staff name _____
Branch Number _____ Staff number _____

Branch Checklist:

Customer's form complete

B: Your Withdrawal Request

I would like to make a (please tick):

withdrawal of my **full available balance**;

(Please be aware that if you withdraw the total balance of your Westpac KiwiSaver Scheme account, your account will be closed and cannot be re-opened – refer to withdrawal information below).

or

lump-sum withdrawal of; \$
(minimum of \$500 per withdrawal)

and/or

regular withdrawal of \$
(these must total a minimum of \$100 per month)

Frequency: Weekly Fortnightly Monthly

Start date: DAY / MONTH / YEAR (allow 10 business days for this to be set up)

For a lump-sum or regular withdrawal² (please tick one):

Please deduct the amount proportionately according to my most recent investment strategy (the way in which my current or most recent contributions are allocated); or

Please make my withdrawal request, as outlined in the table(s) below:

(Only complete the table(s) below if you have a specific withdrawal request and know what Funds you are invested in, otherwise tick the first option and we'll work it out for you).

CPP Funds - Lump sum withdrawals only³

Fund	Amount	Fund	Amount
Cash	\$ <input type="text"/>	CPP1	\$ <input type="text"/>
Defensive	\$ <input type="text"/>	CPP2	\$ <input type="text"/>
Conservative	\$ <input type="text"/>	CPP3	\$ <input type="text"/>
Moderate	\$ <input type="text"/>	CPP4	\$ <input type="text"/>
Balanced	\$ <input type="text"/>	CPP5	\$ <input type="text"/>
Growth	\$ <input type="text"/>		

Important information about your withdrawal request:

1. If you withdraw the total balance of your Westpac KiwiSaver Scheme account, this form will be considered as notice to you that your account will be closed and you will no longer be a member of the Westpac KiwiSaver Scheme. Once closed, you cannot re-open or establish a new account with the Westpac KiwiSaver Scheme or another KiwiSaver scheme. This withdrawal request does not include the withdrawal of any Australian-sourced Funds held in your Westpac KiwiSaver Scheme account. To withdraw Australian-sourced Funds you will need to fill in a separate form as described on the previous page.

2. If you do not specify the Fund(s), any regular or lump sum withdrawal request will be deducted proportionately according to your most recent investment strategy (the way in which your current or most recent contributions are allocated).

3. If you're invested in any of the Capital Protection Plan (CPP) Funds, you'll only be able to make a full withdrawal or lump sum withdrawals. **If you choose to make a withdrawal from a CPP Fund before the maturity date for that particular CPP Fund, you'll lose the benefit of any capital protection on the amount withdrawn.**

For Important Information on your Withdrawal Options, please go to www.westpac.co.nz and search 'KiwiSaver and Retirement'.

C: Payment Details

We only make payments in New Zealand dollars to a New Zealand transactional bank account held in your name or jointly held in your name (i.e. not a Trust account or business account).

Account holder's name

Account number

Bank

Branch Number

Account Number

Suffix

D: Privacy Statement

The personal information which you provide in (or in connection with) this form will be held securely by BT Funds Management (NZ) Limited (Manager) and/or The New Zealand Guardian Trust Company Limited (Trustee), at the address of Trustees Executors Limited (the registry provider) and may be disclosed to Westpac Banking Corporation ABN 33 007 457 141 (Westpac), Westpac New Zealand Limited (Westpac NZ) and any other entity that is involved in the administration and management of the Westpac KiwiSaver Scheme (including Inland Revenue and any regulatory body). You have the right to access and correct this information subject to the provisions of the Privacy Act 1993. This information will be used now and in the future to provide you with information on the full range of financial services offered by Westpac NZ and/or any entity within the Westpac group, and may be used to update any other information held about you by any member of the Westpac group.

E: Declaration

I make the following acknowledgements:

- I have read and understood the Privacy Statement and all the information provided in my Subsequent Retirement Withdrawal Form is true and correct; and
- I understand that my withdrawal value might fluctuate and will be based on the unit price(s) applying at the date when my withdrawal request is processed, and will be adjusted for any tax liability, fees and expenses; and
- I agree that, if I withdraw my total Westpac KiwiSaver Scheme account balance, I am ending my membership, closing my account and releasing all claims that have been made or may be made against Westpac, Westpac NZ, the Manager and/or Trustee in relation to the Westpac KiwiSaver Scheme; and
- **I understand that once my Westpac KiwiSaver Scheme account is closed, I cannot re-open or establish a new KiwiSaver account with the Westpac KiwiSaver Scheme or another KiwiSaver scheme.**

Your signature

Date DAY / MONTH / YEAR