

▶ Transferring to a KiwiSaver scheme

If you are living permanently in New Zealand, the Trans-Tasman portability scheme is designed to facilitate the transfer of retirement savings between Australia and New Zealand so you can consolidate your super in your country of residence.

Who can transfer their super to a KiwiSaver scheme?

You can move your super from a complying Australian super fund to a KiwiSaver scheme if you have an active KiwiSaver account and your provider can accept transfers from Australia, and:

- you are an Australian who permanently emigrates to New Zealand
- you are a New Zealander who has lived in Australia and worked for an Australian employer; or
- you are a New Zealand resident who has worked for an Australian employer.

Rules for transfers to New Zealand

You must transfer your entire withdrawal benefit. Please note that defined benefit and pension accounts cannot be transferred to a KiwiSaver scheme. If you have an Allocated Pension, Working Income Support Pension or Term Allocated Pension, you can convert these into a lump sum to be transferred.

Once you have transferred your super to your KiwiSaver scheme, the funds are subject to New Zealand's retirement savings rules. However, there are some rules that apply to money transferred from an Australian super fund to a KiwiSaver scheme:

- funds cannot be used to purchase your first home
- funds cannot be moved to a third country;
- funds can be accessed when you turn 60 and satisfy the Australian definition of retirement.

How to transfer your super to a KiwiSaver scheme

1 Complete the *Transfer to a KiwiSaver scheme form*

Ensure that you complete all fields marked with an asterisk (*) - there may be delays in processing your transfer if your form is incomplete.

2 Get your supporting documents together

With your application, you'll need to provide:

- certified proof of your New Zealand residence
- written confirmation from your KiwiSaver scheme account that they will accept the transfer
- certified proof of your identity
- a Statutory Declaration.

3 Have your supporting documents certified

Take clear photocopies of your documents and give both the original and the copy to an approved person (see overleaf) to have the copy certified.

The person certifying your documents must compare both documents and state that each copy is a 'true and correct copy of the original' and sign each page.

Providing proof of residence

To provide proof of your New Zealand address, you'll need to provide a certified photocopy of one of the following documents:

- a bank statement
- a utility bill for basic household amenities (e.g. water, electricity or gas); or
- a letter from a New Zealand government agency (e.g. IRD rates notice).

Your proof of address document must be addressed to you at your current New Zealand address and be dated within the last 12 months.

Providing proof of identity

We have stringent verification procedures in place to protect your super, which is why we need to verify your identity before we can transfer your super to a KiwiSaver scheme.

You will need to take a photocopy of one of your identification documents and have it certified. Types of identification documents we can accept include:

- a current Australian or foreign photo driver's licence (both sides)
- a current identity card or Proof of Age card
- an Australian passport (that did not expire more than two years ago); or
- a current foreign passport that shows your photo and signature

How to certify your documents

The person certifying the document must compare the photocopy to the original to ensure that both documents are identical. They must then certify each page as a true copy by writing or stamping 'true and correct copy of the original' followed by their signature, printed name, qualification or occupation and date.

Certifying your documents - if you are living in Australia

Staff in Maritime Super's Sydney and Melbourne offices can certify your documents, as well as our financial planners based in Fremantle and Brisbane.

The following people can also certify your documents:

- a Justice of the Peace
- a Legal Practitioner
- a Medical Practitioner or Nurse
- a Pharmacist, Optometrist or Dentist;
- a Police Officer.

Certifying your documents - if you are living in New Zealand

We can only accept documents that have been certified by:

- an Australian Consular Officer or Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- a Justice of the Peace
- a Registered Medical Doctor
- a Registered Teacher
- a Lawyer
- a Notary Public
- a Chartered Accountant;
- a Kaumatua.

Making a Statutory Declaration

You are required to make a statutory declaration stating that you are a resident or citizen of New Zealand or you have permanently emigrated to New Zealand, which must be witnessed by one of the following people:

If you are making your Statutory Declaration in Australia

The following people can witness your Statutory Declaration in Australia:

- a Justice of the Peace
- a police officer
- a Legal Practitioner
- a Medical Practitioner or Nurse;
- a Pharmacist, Optometrist or Dentist.

For a full list of who can witness your Statutory Declaration in Australia, read the *Providing proof of identity fact sheet* (available from our website or by calling Member Services).

If you are making your Statutory Declaration in New Zealand

The following people can witness your Statutory Declaration in New Zealand:

- an Australian Consular Officer or Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- a Justice of the Peace;
- a Notary Public.

For a full list of who can witness your Statutory Declaration in New Zealand, go to www.legislation.govt.nz/act/public/1957/0088/latest/DLM314584.html

For a full list of types of identification documents we can accept, as well as who can certify your documents, read the *Providing proof of identity fact sheet* (available from our website or by calling Member Services).



Toll Free
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8.30am - 5.30pm AEST



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Website
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