



Defence Force Superannuation Scheme (DFSS) Category A & C

Determination for previous homeowner/current homeowner being posted elsewhere

All sections (A, B, C and D) to be completed by previous homeowners and/or those who currently own property and who are being posted elsewhere.

Things you need to complete this form

- Read the guidance notes section on page 9 before completing
- Identification
- Comprehensive list and values of your realisable assets
- Settlement statement (if you have sold a property within the last three months)
- Copy of NZDF letter confirming posting



TO BE COMPLETED BY ALL APPLICANTS - YOUR DETAILS


PLEASE COMPLETE IN BLOCK/CAPITAL LETTERS

1 YOUR NAME (TICK ONE) Mr Mrs Miss Ms Other PLEASE STATE _____

FIRST NAME(S) _____

SURNAME _____

2 YOUR DATE OF BIRTH ____ / ____ / ____
DAY / MONTH / YEAR

 Please provide a copy of your birth certificate, passport, New Zealand Defence Force identity card or driver licence and attach it to the last page of the application form.

3 YOUR PHYSICAL ADDRESS

UNIT NUMBER _____ STREET NUMBER _____

STREET ADDRESS _____

SUBURB OR RD _____

TOWN OR CITY _____ POSTCODE _____

4 YOUR POSTAL ADDRESS (IF DIFFERENT FROM YOUR PHYSICAL ADDRESS)

UNIT NUMBER _____ STREET NUMBER _____

STREET ADDRESS _____

SUBURB OR RD _____

TOWN OR CITY _____ POSTCODE _____

5 YOUR CONTACT PHONE NUMBERS

CONTACT DETAILS WORK (AND EXTENSION IF APPLICABLE) _____

HOME _____ MOBILE _____

6 YOUR EMAIL ADDRESS PLEASE WRITE THE EMAIL ADDRESS CLEARLY.

Grid for email address: 30 empty boxes

Email address of your solicitor, mortgage broker or financial advisor (if applicable).

Grid for solicitor email address: 30 empty boxes

If two email addresses are provided, we will send correspondence to both addresses.

A

YOUR DETAILS CONTINUED

7 WHAT IS YOUR RELATIONSHIP STATUS?

- Single De facto Separated Widow(er)
 Married Civil union Divorced Prefer not to say

8 GENDER Male Female Gender diverse Prefer not to say

9 WHAT ETHNICITY DO YOU IDENTIFY WITH? (YOU MAY SELECT MORE THAN ONE)

- NZ European Samoan Cook Island Chinese
 Māori Tongan Niuean Indian
 Other (PLEASE STATE) _____

Note: If you have utilised the Home Purchase withdrawal benefit from your DFSS account previously, you are not eligible for a subsequent withdrawal as set out in the KiwiSaver Act.

10 WHICH OF THE FOLLOWING BEST DESCRIBES YOUR CURRENT HOUSING SITUATION?

- I currently own a home or land or I am currently registered on a property title in New Zealand or overseas.
 I have previously owned a home or land in New Zealand or overseas. .
 I have never owned a home or land in New Zealand or overseas. YOU DO NOT NEED TO COMPLETE THIS FORM AND YOU SHOULD APPLY DIRECTLY VIA THE DFSS WEBSITE WWW.NZDFSAVINGS.MIL.NZ.

11 WHICH CATEGORY OF THE DFSS ARE YOU A MEMBER OF?

- Category A Category C

Note: This form only applies for the withdrawal of DFSS Category A & C funds for those who have previously owned property or those who currently own property and who are posted or being posted elsewhere. A withdrawal application will need to be completed with Mercer once an outcome has been provided for this determination.

12 WHICH REGION ARE YOU CONSIDERING BUYING A PROPERTY IN?



TO BE COMPLETED BY PREVIOUS HOMEOWNERS ONLY

13 WHAT WAS THE ADDRESS OF THE LAST PROPERTY YOU OWNED?

14 WHEN DID YOU SELL THIS PROPERTY?



If sold within the last three months, please attach a copy of the settlement statement for the sale of the property to the last page of this application form.

15 WHAT IS THE TOTAL VALUE OF YOUR INDIVIDUAL REALISABLE ASSETS IN BOTH NEW ZEALAND AND OVERSEAS?

Please complete the section below fully and do not leave any lines blank. This will delay the processing of your application.

MONEY IN ALL BANK ACCOUNTS	\$
SHARES, STOCKS AND BONDS	\$
INVESTMENTS IN BANKS OR FINANCIAL INSTITUTIONS	\$
BUILDING SOCIETY SHARES	\$
MONEY PAID TO OR HELD BY A REAL ESTATE AGENT, SOLICITOR OR DEVELOPER AS A DEPOSIT ON A HOME	\$
BOAT OR CARAVAN (IF VALUE OVER \$5,000)	\$
OTHER VEHICLE(S) NOT USED AS USUAL METHOD OF TRANSPORT (IF VALUE OVER \$5,000)	\$
OTHER INDIVIDUAL ASSETS VALUED AT \$5,000 OR MORE	\$
TOTAL	\$




TO BE COMPLETED BY CURRENT PROPERTY OWNERS ONLY

16 WHAT IS THE ADDRESS OF THE PROPERTY YOU CURRENTLY OWN?

17 WHO LIVES IN THIS PROPERTY?

- Self and family Tenanted Vacant Bare land

18 WHERE ARE YOU BEING POSTED TO OR WHERE ARE YOU CURRENTLY POSTED AND WHERE YOU HAVE BEEN GIVEN NOTICE TO VACATE YOUR NZDF ACCOMMODATION?

 Please provide a copy of the letter confirming your posting.

19 WHAT IS THE TOTAL VALUE OF YOUR INDIVIDUAL REALISABLE ASSETS IN BOTH NEW ZEALAND AND OVERSEAS?

Please complete the section below fully and do not leave any lines blank. This will delay the processing of your application.

MONEY IN ALL BANK ACCOUNTS	\$
SHARES, STOCKS AND BONDS	\$
INVESTMENTS IN BANKS OR FINANCIAL INSTITUTIONS	\$
MONEY PAID TO OR HELD BY A REAL ESTATE AGENT, SOLICITOR OR DEVELOPER AS A DEPOSIT ON A HOME	\$
BOAT OR CARAVAN (IF VALUE OVER \$5,000)	\$
OTHER VEHICLE(S) NOT USED AS USUAL METHOD OF TRANSPORT (IF VALUE OVER \$5,000)	\$
OTHER INDIVIDUAL ASSETS VALUED AT \$5,000 OR MORE	\$
TOTAL	\$

Note: Exclude any equity you have in your current property and the balance of your Defence Force Superannuation Scheme.

PRIVACY STATEMENT

The information that you provide to Kāinga Ora – Homes and Communities will be used to:

- assess if you qualify for the DFSS Category A & C withdrawal determination
- assist in research and evaluation of the DFSS Category A & C withdrawal determination.

This information will be held by Kāinga Ora – Homes and Communities and any other authorised person/agency in accordance with the Privacy Act 2020.

You have the right to access or request the correction of any information held by Kāinga Ora – Homes and Communities about you or your DFSS Category A & C withdrawal determination.

You agree that Kāinga Ora – Homes and Communities can use this information to assess your eligibility for the DFSS Category A & C withdrawal determination.

You agree that Kāinga Ora – Homes and Communities can request information about you from the following persons/agencies, and you authorise them to give information they hold about you to Kāinga Ora – Homes and Communities:

- Your DFSS scheme provider.
- Any agent who has submitted an application on your behalf.
- Other government agencies in respect of information confirming your eligibility for and compliance with the savings withdrawal and conditions.

D

PRIVACY STATEMENT & DECLARATION CONTINUED

DECLARATION

I, (FULL NAME)

OF (ADDRESS IN FULL)

understand that, by signing below, I confirm, acknowledge and agree the following:

- I have read and understood the privacy statement on page 6.
- I have read and understood the guidance notes on page 9.
- I give permission for information about me to be used, given and received in accordance with my agreement and authorisation under the privacy statement.
- All the information and attached documentation given in this application is complete and correct.
- I am applying as an individual and not as a company, trustee or trust.
- I understand there is a condition that I intend to use the purchased property as my primary place of residence.
- I do not currently own property/have an interest in an estate in land in New Zealand or overseas, or if I do, I have been confirmed to be posted elsewhere in New Zealand/overseas.
- I am currently posted but am required to seek alternative accommodation.
- I do not have an unregistered interest in property that I could reasonably be expected to live in or sell.
- I understand that Kāinga Ora – Homes and Communities has the right to decline my application for the DFSS Category A & C withdrawal determination.
- I understand that, if false or fraudulent information has been provided for the assessment of the DFSS Category A & C withdrawal determination, any such withdrawal determination becomes null and void.
- All of the information supplied showing the level of my realisable assets is accurate and is provided in full. It is an accurate reflection of my financial position.
- I understand that, while Kāinga Ora – Homes and Communities may advise me that I am eligible as a previous or current homeowner, my application to withdraw my contributions is managed by my DFSS Manager, Mercer (N.Z.) Limited.

SIGNATURE

DATE

SUBMITTING YOUR APPLICATION

Note that applications will normally be assessed within 10 working days of Kāinga Ora – Homes and Communities receiving them if they are complete and all the correct supporting documents have been provided.

IMPORTANT: Please use the checklist on page 1 of this form to check you have provided all the required supporting documents.

Please scan and email completed application forms and supporting documents to nzdf@kaingaora.govt.nz.

Alternatively, you can post your application to:

NZDF Home Ownership Assistance
Kāinga Ora – Homes and Communities
Private Bag 76913
Manukau
Auckland 2241

If you are emailing your application, you do not need to mail the original.

Have you remembered to include the relevant documents?

Identification

Comprehensive list and values of your realisable assets

Settlement statement (if relevant)

Copy of letter from NZDF confirming posting

Guidance for completing an application for DFSS Category A & C withdrawal

Note 1. DFSS Category A & C withdrawal

After three years of membership of DFSS Category A & C, members may be able to withdraw all or part of their savings, any employer contributions and all investment returns to put towards buying their first home.

If you are a first home buyer, you do not need to complete this form. Please contact your DFSS fund provider to apply. If you are a previous homeowner, you will still need to apply through your scheme provider. However, Kāinga Ora – Homes and Communities will need to determine whether you meet the eligibility criteria.

If you have utilised the Home Purchase withdrawal benefit from your DFSS account previously, you are not eligible for a subsequent withdrawal as set out in the KiwiSaver Act.

Note 2. Previous homeowners in New Zealand or overseas

Previous homeowners in New Zealand or overseas may apply for the first home withdrawal. If you are a previous homeowner wanting the first home withdrawal, you will still need to apply through your scheme provider. However, Kāinga Ora – Homes and Communities will need to determine whether you meet the eligibility criteria below.

- You do not have realisable assets totalling more than the amounts stated in the tables on pages 10 and 11 of this form as defined by the location where you are considering buying a property. For example, if you were buying a house in the Auckland region, your realisable assets cannot be worth more than \$175,000.
- Realisable assets are belongings that you can sell to help pay for your house. Kāinga Ora – Homes and Communities considers the following to be realisable assets:
 - Money in bank accounts (including fixed and term deposits).
 - Shares, stocks and bonds.
 - Investments in banks or other financial institutions.
 - Building society shares.
 - Boat or caravan (if the value is over \$5,000).

- Other vehicles (such as classic motorbikes or cars – not being used as your usual method of transport) (if the value is over \$5,000).
- Other individual assets valued at \$5,000 or more.
- Money paid to or held by a real estate agent, solicitor or developer as a deposit on a home.
- You have not received the DFSS Category A & C withdrawal before.

Note 3. Current property owners in New Zealand

Current property owners in New Zealand who are posted to a different geographical region are able to apply to withdraw their funds if they are purchasing a property intended for their or their family's primary place of residence.

The geographical regions are defined as follows:

Northland, Auckland, Waikato/Coromandel, Bay of Plenty, Hawke's Bay, Taranaki, Manawatū, Wellington, Nelson/Marlborough, Westland, Canterbury, South Canterbury, Otago and Southland.

The member must have written confirmation from the New Zealand Defence Force that they are being posted to a different geographical region.

Note 4. Processing timeframes

Applications will normally be assessed within 10 working days of Kāinga Ora – Homes and Communities receiving them if they are complete and all supporting documents have been provided.



For further details on the DFSS Category A & C withdrawal, call **Mercer Helpdesk** on **0800 333 787** or call **Become Wealth Ltd** on **0508 232 663** for financial advice.

Appendix: Realisable asset caps

Region	Realisable asset cap (\$)
Ashburton District	80,000
Auckland	175,000
Buller District	80,000
Central Hawke's Bay District	100,000
Central Otago District	105,000
Christchurch Urban Area (Waimakariri District, Christchurch City, Selwyn District)	115,000
Clutha District	80,000
Dunedin City	100,000
Far North District	80,000
Gisborne District	90,000
Gore District	80,000
Grey District	80,000
Hamilton Urban Area (Hamilton City, Waipā District, Waikato District)	130,000
Hauraki District	110,000
Horowhenua District	105,000
Hurunui District	85,000
Invercargill City	80,000
Kaikōura District	140,000
Kaipara District	105,000
Kawerau District	80,000
Mackenzie District	100,000
Manawatū District	105,000
Marlborough District	110,000
Matamata-Piako District	125,000
Napier-Hastings (Napier City, Hastings District)	125,000
Nelson-Tasman (Nelson City, Tasman District)	130,000
New Plymouth District	105,000
Ōpōtiki District	80,000
Ōtorohanga District	80,000
Palmerston North City	115,000
Queenstown-Lakes District	175,000

Region	Realisable asset cap (\$)
Rangitikei District	80,000
Rotorua District	105,000
Ruapehu District	80,000
South Taranaki District	80,000
South Waikato District	80,000
Southland District	100,000
Stratford District	80,000
Tararua District	80,000
Taupō District	115,000
Tauranga Urban Area (Tauranga City, Western Bay of Plenty District)	160,000
Thames – Coromandel District	175,000
Timaru District	80,000
Waimate District	80,000
Wairarapa (Masterton District, Carterton District, South Wairarapa District)	120,000
Wairoa District	80,000
Waitaki District	80,000
Waitomo District	80,000
Wellington Urban Area (Kāpiti Coast District, Upper Hutt City, Porirua City, Lower Hutt City, Wellington City)	150,000
Westland District	80,000
Whakatāne District	100,000
Whanganui District	85,000
Whangārei District	120,000

