

Transferring your super to a KiwiSaver



Spirit
Super



30 September 2023

All our forms and publications are available at spiritsuper.com.au/forms or call us on 1800 005 166, and we'll send you a copy. If phoning from overseas, call us on +61 3 6270 4800.



If you're planning to move permanently or indefinitely to New Zealand, you may be able to transfer your Australian super to a KiwiSaver scheme under the *Trans-Tasman retirement savings portability* scheme.

This scheme lets workers who move between the two countries combine their accounts to avoid doubling up on super fees.

What are the rules?

We'll pay your super into a nominated KiwiSaver scheme providing you have:

- permanently moved to New Zealand
- opened an account with a KiwiSaver scheme that will accept the transfer.

You'll need a New Zealand IRD number from Inland Revenue to transfer your retirement savings to a KiwiSaver scheme.

! Check if your KiwiSaver scheme will charge fees to accept the funds on your behalf.

When can I transfer my money?

You can transfer your super as soon as you've received permanent residency status in New Zealand, as long as you meet the other transfer rules.

How do I ask for a transfer?

Complete the *Transfer from Spirit Super to a KiwiSaver scheme* form available at spiritsuper.com.au/forms.

You need to provide details of your KiwiSaver scheme account, including your member number, and proof that your KiwiSaver can accept the transfer.

How much can I transfer?

There's no limit on how much you can transfer to a KiwiSaver scheme, however you must transfer your whole account balance.

Once you've withdrawn your balance, we'll close your account and any insurance you may hold will cease.

This is general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about Spirit Super, you should consider if this information is right for you and read our *Product disclosure statements*, *Target market determinations* and *Financial services guide*. These are available at spiritsuper.com.au/pds or by calling 1800 005 166. | Issuer is Motor Trades Association of Australia Superannuation Fund Pty Ltd (ABN 14 008 650 628, AFSL 238718), the trustee of Spirit Super (ABN 74 559 365 913). Any advice is provided by Quadrant First Pty Ltd (ABN 78 102 167 877, AFSL 284443) (Spirit Super Advice), which is wholly owned by the trustee. A copy of the *Financial services guide* for Spirit Super Advice is available at spiritsuper.com.au/financial-services-guide or by calling us on 1800 005 166.

What paperwork do I need?

To prove you've moved ...

To prove that you've permanently moved to New Zealand, you must complete and sign the statutory declaration provided in the *Transfer from Spirit Super to a KiwiSaver scheme* form.

Your New Zealand statutory declaration will need to be witnessed by an authorised witness in New Zealand. For more information on New Zealand statutory declarations visit govt.nz/browse/law-crime-and-justice/making-a-statutory-declaration.

Alternatively, you can provide an Australian statutory declaration form which is available at ag.gov.au. This must be witnessed by an Australian consular officer or an Australian diplomatic officer within the meaning of the *Consular Fees Act 1955*.

To prove who you are and where you live ...

You need to provide certified copies of:

- proof of where you live in New Zealand – for example, utilities bills, government letters and photo ID
- proof of your identity.

How to certify your documents

1. Copy your documents

Photocopy your documents. Make sure you copy both sides if the document is double-sided.

2. Have an authorised person sign them

Take the photocopy and your original documents to an authorised person and ask them to certify them. See *Who can certify your documents?* for a list of authorised people.

To certify your documents, the authorised person must:

- compare the photocopy to the original
- stamp or write either 'This is a true and correct copy of the original' or 'Certified true copy' followed by their:
 - signature
 - full name
 - qualification or position
 - date of signing.

This is a true and correct copy of the original.



Name: John Smith

Qualification/position: Australia Post employee

Date: 01/07/2023



3. Send us the certified copies (not the originals)

You can send your certified documents to us at:

Email: info@spiritsuper.com.au

Post: Spirit Super, GPO Box 1547, Hobart TAS 7001.

Who can certify your documents?

Examples of people authorised to certify your documents in New Zealand include:

- a Justice of the Peace
- an employee of the police who holds the office of constable
- notary public
- registered medical doctor
- registered teacher
- minister of religion
- lawyer
- chartered accountant
- Kaumātua
- New Zealand Honorary consul
- Member of Parliament.

In addition, they mustn't be:

- related to you
- your spouse or partner
- a person who lives at the same address.

Note: people authorised to certify documents may differ to those authorised to witness your statutory declaration.

What happens next?

We'll transfer your super to your KiwiSaver scheme within 30 days in Australian dollars.

Once the KiwiSaver scheme receives your Australian super, New Zealand's retirement savings rules will apply, for example it:

- can only be transferred to complying super funds regulated by APRA
- can't be used to purchase your first home
- can't be moved to a third country
- can be accessed once you reach 60 years of age and meet the Australian definition of retirement.

Will I pay tax on my transfer?

You won't pay any tax on the super you transfer from us into a KiwiSaver scheme.

More information

1800 005 166

+61 3 6270 4800 (if overseas)

info@spiritsuper.com.au

spiritsuper.com.au

GPO Box 1547

Hobart TAS 7001



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