

# Defence Force Superannuation Scheme (DFSS) Category A & C

Determination for Previous Home Owner/Current Home Owner being posted elsewhere

All sections (A, B, C and D) to be completed by previous home owners 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 at the back of this form before completing
- Identification
- Provide a 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.



**PART A: 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's 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**

WORK (+ EXTN, IF APPLICABLE) ( ) \_\_\_\_\_ HOME ( ) \_\_\_\_\_ MOBILE ( ) \_\_\_\_\_

**6 YOUR EMAIL ADDRESS** PLEASE WRITE THE EMAIL ADDRESS CLEARLY

\_\_\_\_\_

Your solicitor, mortgage broker or financial adviser email address (if applicable).

\_\_\_\_\_

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

**7 WHAT IS YOUR MARITAL STATUS?**

Single  Married  De facto  Civil union  Separated  Widowed

**8 GENDER**  Male  Female

**9 WHAT ETHNICITY/IES DO YOU IDENTIFY WITH?**

NZ European  Māori  Samoan  Tongan  Cook Island  Niuean  Chinese

Indian  Not stated  Other PLEASE STATE \_\_\_\_\_

**A**

**YOUR DETAILS** CONTINUED

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

- I am currently a home or land owner or 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.NZDF.SUPERFACTS.CO.NZ](http://WWW.NZDF.SUPERFACTS.CO.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 HOME OWNERS ONLY**

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

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**14 WHEN DID YOU SELL THIS PROPERTY?**

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*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, THE 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  | \$        |
| OTHER INDIVIDUAL ASSETS VALUED AT \$5,000 OR MORE   | \$        |
| <b>TOTAL</b>  | <b>\$</b> |

**Note: Exclude the balance of your Defence Force Superannuation Scheme from your individual realisable assets.**



**TO BE COMPLETED BY CURRENT HOME OWNERS ONLY**

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

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**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  | \$        |
| BUILDING SOCIETY SHARES   | \$        |
| MONEY PAID TO, OR HELD BY, THE 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  | \$        |
| OTHER INDIVIDUAL ASSETS VALUED AT \$5,000 OR MORE   | \$        |
| <b>TOTAL</b>  | <b>\$</b> |

**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 Housing New Zealand Corporation 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 Housing New Zealand Corporation and any other authorised person/agency in accordance with the Privacy Act 1993.

You have the right to access, or request the correction of any information held by Housing New Zealand Corporation about you or your DFSS Category A & C withdrawal determination.

You agree that Housing New Zealand Corporation can use this information to assess your eligibility for the DFSS Category A & C withdrawal determination.

You agree that Housing New Zealand Corporation can request information about you from the following persons/agencies and you authorise them to give information they hold about you to Housing New Zealand Corporation:

- 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.

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## DECLARATION

I, (FULL NAME)

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OF (ADDRESS IN FULL)

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Agree/declare that:

- I have read and understood the privacy statement
- I have read and understood the Guidance Notes at the back of the application form
- I give permission for information about me to be used, given and received in accordance with my agreements and authorisations 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 or 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 Housing New Zealand Corporation has the right to decline my application for the DFSS Category A & C withdrawal determination
- If false or fraudulent information has been provided for the assessment of the DFSS Category A & C withdrawal determination, then 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 whilst Housing New Zealand may advise me that I am eligible as a previous or current home owner, my application to withdraw my contributions is managed by my DFSS Manager, Mercer NZ Limited.

SIGNATURE

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DATE

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## RETURNING APPLICATIONS

Note that applications will normally be assessed within 10 working days of Housing New Zealand receiving them, provided they are complete and all the correct supporting documents have been provided.

**IMPORTANT: Please use the checklist at the beginning of this form to check you have all the required supporting documents.**

Please scan and email completed application forms and supporting documents to [nzdf@hnzc.co.nz](mailto:nzdf@hnzc.co.nz)

Or you can mail your application to:

NZDF Home Ownership Assistance  
Housing New Zealand  
Private Bag 76913  
Manukau  
Auckland 2241

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

## Have you remembered to include the relevant documents?

Identification

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Provide a comprehensive list and values of your realisable assets

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Settlement statement (if relevant)

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Copy of Letter from NZDF confirming posting

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**Before completing this application form, please read through the “Guidance for completing an application for DFSS Category A & C withdrawal determination”.**

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

### Note 1. DFSS Category A & C Withdrawal

After three years of membership of a 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, please contact your DFSS fund provider to apply. You do not need to complete this form. If you are a previous home owner you will still need to apply through your scheme provider, however Housing New Zealand will need to determine whether you meet the eligibility criteria.

### Note 2. Previous home owners in New Zealand or overseas

Previous home owners in New Zealand or overseas may apply for the first-home withdrawal. If you are a previous home owner wanting the first-home withdrawal you will still need to apply through your scheme provider, however Housing New Zealand will need to determine whether you meet the eligibility criteria below:

- You do not have realisable assets totalling more than the amounts stated in table 1 below, as defined by the location you are considering buying a property.

TABLE 1

| REGION  | REALISABLE ASSETS CAPS |
|---|------------------------|
| Auckland  | \$120,000              |
| Hamilton City, Tauranga City, Western Bay of Plenty District, Kapiti Coast District, Porirua City, Upper Hutt City, Hutt City, Wellington City, Nelson City, Tasman District, Waimakariri District, Christchurch City, Selwyn District, Queenstown Lakes District | \$100,000              |
| Rest of New Zealand   | \$80,000               |

- Realisable assets are belongings that you can sell to help pay for your house. For example if you were buying a house in the rest of New Zealand region, your realisable assets cannot be worth more than \$80,000. Housing New Zealand considers the following to be realisable assets:
  - Money in bank accounts (including fixed and term deposits)
  - Shares, stocks and bonds
  - Investments in banks or 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)
  - Other individual assets valued over \$5,000
  - Money already paid to, or held by, real estate agent or 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, Hawkes Bay, Taranaki, Manawatu, Wellington, Nelson/Marlborough, Westland, Canterbury, South Canterbury, Otago and Southland.

Such members 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 Housing New Zealand receiving them (provided 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 **Milestone** on **0508 645 378** for financial advice.