

# How to transfer your Bendigo SmartStart superannuation balance to a KiwiSaver scheme

## Who can transfer?

You can apply to transfer your Bendigo SmartStart superannuation balance to a KiwiSaver scheme once you have left Australia, permanently emigrated to New Zealand and opened a KiwiSaver account. Retirement savings may only be transferred between a complying APRA-regulated superannuation fund such as Bendigo SmartStart Super or Bendigo SmartStart Pension and a KiwiSaver scheme.

There are a number of factors you should consider before transferring. We strongly recommend you speak to your financial and tax advisers before requesting a transfer.

## What is required?

If you wish to transfer your Bendigo SmartStart superannuation balance to a KiwiSaver scheme please complete the application form on pages 2 to 4 of this document.

There are a number of supporting documents that are required to be attached to the application form. These include:

- A signed and witnessed statutory declaration stating that you have permanently emigrated to New Zealand. This declaration must be made before one of the persons listed (in Step 5 of the form) as authorised to certify documents as true copies of the original.
- A certified copy of a document issued within the past 12 months which is addressed to you at your current New Zealand address.
- Certified proof of identity documents (see Step 5 of the form).
- A certified copy of your KiwiSaver statement or other document showing that you have opened a KiwiSaver account.
- A statement from your KiwiSaver scheme that it will accept a payment from an Australian complying superannuation fund. This statement may be scanned and provided via email or sent by mail.

## Can you transfer part of your superannuation benefit?

As Trustee we are required to transfer 100 per cent of your superannuation benefit. No partial payments are possible.

If you hold frozen funds (also known as non-liquid schemes) within your account you will generally be unable to pay your superannuation into a KiwiSaver scheme.

## Is Australian lump sum tax deducted from transfer amounts?

No. For lump sum tax purposes, transfers to KiwiSaver accounts are treated in a similar manner to rollovers between taxed Australian complying superannuation funds.

# Bendigo SmartStart – Application to transfer your superannuation balance to a KiwiSaver scheme

# Bendigo Superannuation

This form can be used for the following products:

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension®

Please ensure you have read the 'How to transfer you Bendigo SmartStart superannuation balance to a KiwiSaver scheme' information before completing this form.

**Important note:** There are a number of factors you should consider before transferring. We strongly recommend you speak to your financial and tax advisers before initiating the transfer.

Please complete these instructions in **black** ink using **CAPITAL LETTERS** (except for your email address) and where provided, mark answer boxes with an **X**.

## Step 1 Receiving KiwiSaver scheme

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Name of scheme	<input type="text"/>																							
Postal address	<input type="text"/>																							
Town/Suburb	<input type="text"/>												State	<input type="text"/>			Postcode	<input type="text"/>						
KiwiSaver registration number	<input type="text"/>																							
Member Inland Revenue Department (IRD) number	<input type="text"/>																							
Member KiwiSaver account number	<input type="text"/>																							

## Step 2 Member details

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Member number	<input type="text"/>																								
Title	<input type="text"/>			Surname	<input type="text"/>																				
Given name(s)	<input type="text"/>																								
Other/previous names <sup>#</sup>	<input type="text"/>																								
Daytime phone number	<input type="text"/>								Mobile	<input type="text"/>															
Email address	<input type="text"/>																								
Date of birth	<input type="text"/>		/	<input type="text"/>		/	<input type="text"/>				Sex: Male	<input type="text"/>		Female	<input type="text"/>										

Last Australian address

Residential address

Town/Suburb  State  Postcode

New Zealand address

Residential address

Town/Suburb  State  Postcode

# If you have recently changed your name, please provide a certified copy of a Marriage Certificate, Deed Poll or Change of Name certificate from the Births, Deaths and Marriage Registration Office.

Step 3 Australian superannuation fund

- Bendigo SmartStart Super
- Bendigo SmartStart Pension

Step 4 Additional documents required to be attached

Important note: Please provide the following documentation with this form. Transfers cannot be processed until all of these documents have been received by us:

- A signed and witnessed statutory declaration stating that you have permanently emigrated to New Zealand. This declaration must be made before one of the persons listed below as persons authorised to certify documents as true copies of the original.
- A certified copy of a document issued within the past 12 months which is addressed to you at your current New Zealand address.
  - For example:
    - a rates notice addressed to you at your current New Zealand address
    - a utilities bill addressed to you at your current New Zealand address
    - a notice of tax assessment addressed to you at your current New Zealand address.
- Certified proof of identity documents (see Step 5 below).
- A certified copy of your KiwiSaver statement or other document showing that you have opened a KiwiSaver account.
- A statement from your KiwiSaver scheme that it will accept a payment from an Australian complying superannuation fund. This statement may be scanned and provided via email or sent by mail.

## Step 5 Proof of identity requirement

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You will need to provide documentation with this request to prove you are the person to whom the superannuation entitlements belong.

The following table list what documents are acceptable for proof of identity documents:

<b>One of the following documents only:</b>	
<ul style="list-style-type: none"><li>• driver's licence issued under State or Territory law; or</li></ul>	
<ul style="list-style-type: none"><li>• passport</li></ul>	
<b>OR</b>	
<b>One of the following documents:</b>	<b>One of the following documents:</b>
<ul style="list-style-type: none"><li>• birth certificate or birth extract</li></ul>	<ul style="list-style-type: none"><li>• letter from Centrelink regarding a Government assistance payment; or</li></ul>
<ul style="list-style-type: none"><li>• citizenship certificate issued by the Commonwealth; or</li></ul>	<b>AND</b>
<ul style="list-style-type: none"><li>• pension card issued by Centrelink that entitles the person to financial benefits.</li></ul>	<ul style="list-style-type: none"><li>• notice issued by Commonwealth, State or local council within the past twelve months that contains your name and residential address. For example: - Tax Office Notice</li></ul>

## Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must:

- sight the original and the copy and make sure both documents are identical,
- make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (e.g. Judge of a court) and date.

The following people can certify copies for **overseas residents**:

- a judge of a court
- a registrar or deputy registrar of a court
- a police officer
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- an employee of the Australian Trade Commission who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
  - exercising his or her function in that place.
- an employee of the Commonwealth who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
  - exercising his or her function in that place.

## Step 6 Statutory declaration

### Commonwealth of Australia Statutory Declaration – Statutory Declaration Act 1959

I (insert your full name)

Occupation

Of (insert current New Zealand address) Street address/ PO Box

Town/Suburb  Postcode

Make the following declaration under the Statutory Declarations Act 1959:

- I have permanently emigrated from Australia to New Zealand and request that my Bendigo SmartStart account be transferred to the account outlined in Step 1.
- I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the Statutory Declarations Act 1959, and I believe that the statements in this declaration are true in every particular.

Signature of person making this declaration

Date  
 /  /

(member signature)

Signature of person before whom this declaration is made

Date  
 /  /

(witness signature)

### Personal details of certified witness

Witness's first name

Witness's surname

Street address/ PO Box

Town/Suburb  Postcode

Contact number  Date of birth (dd/mm/yyyy)  /  /

Qualification

Place (where is the declaration being made?)

## Step 7 Member declaration and signature

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- I declare I have fully read this form and confirm that all details in this form are true and correct.
- I declare and confirm that I have attached the documents listed in Step 4 and that all documents, or other evidence or information provided in support of this application are true and correct.
- I request and consent to the transfer of the whole balance of my superannuation benefit referred to in Step 3 to my KiwiSaver account.
- I acknowledge that exit fees (if any) will be deducted from the superannuation benefits that are transferred to my KiwiSaver account.
- I declare I have permanently emigrated to New Zealand.
- I have opened a KiwiSaver scheme account and the scheme will accept the payment.
- I understand that the superannuation benefit paid from the account specified in Step 3 will be in Australian dollars.
- I am aware I may ask Bendigo Superannuation Pty Ltd (Bendigo Super) for information about the effect this request may have on my superannuation benefits.
- I understand that if I transfer my benefit entitlement to a KiwiSaver scheme, I will lose any insurance cover attached to my current Australian account and that I will generally not be able to access my benefits until I cease employment after age 60.
- I understand that if my benefit entitlement contains investments in a non-liquid scheme, I will generally be unable to transfer it to a KiwiSaver scheme.
- I have read and understood Bendigo Super's Privacy Policy which is available at [www.betashares.com.au/privacy-policy](http://www.betashares.com.au/privacy-policy) and agree that Bendigo Super and Betashares Group may collect, use and disclose my personal information for the purposes of administering my account in accordance with the law.

### Power of Attorney

If this form is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney and the proof of identity documents, as outlined in the proof of identity requirements in Step 5, for both the member and the Attorney. If signed under Power of Attorney, the Attorney certifies that no notice of revocation of that Power of Attorney has been received.

### Member Signature

Date

 /  / 

### Contact Details

Bendigo Superannuation Pty Ltd  
Bendigo SmartStart  
GPO Box 264  
Melbourne VIC 3001  
Phone: 1800 033 426  
Fax: 03 6215 5800  
Email: [super@betashares.com.au](mailto:super@betashares.com.au)  
Website: [www.betashares.com.au/super](http://www.betashares.com.au/super)