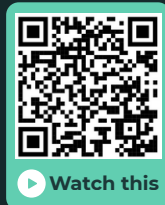


Using KiwiSaver to Purchase a Property



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You cannot withdraw KiwiSaver until you have a signed and dated contract. You can complete preliminary steps with your provider to confirm eligibility and required documents.



Warning: Allow 10 to 15 working days for your KiwiSaver withdrawal depending on your provider and any overseas history.



KiwiSaver used for initial deposit



Requires special wording in the Sale and Purchase Agreement



Protect the KiwiSaver funds in the agreement wording



Follow the KiwiSaver Checklist steps



KiwiSaver used for settlement



Refer to the KiwiSaver Checklist



Track how funds arrive and key timing milestones

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