



## **This form is to provide your details to your employer if you are:**

- starting new employment
- an existing employee and want to opt into KiwiSaver
- a KiwiSaver member and want to change your contribution rate.

### **Starting new employment**

If you're not already a KiwiSaver member, you will be automatically enrolled and your employer will begin making KiwiSaver deductions from your first payment of salary or wages. However, you can opt out at any time on or after day 14 and on or before day 56 of starting new employment - see your KiwiSaver information pack for details.

### **Existing employees who want to become KiwiSaver members**

You can enrol in KiwiSaver by completing this form and giving it to your employer. Your employer will determine if you are eligible and then send your information to Inland Revenue and start making KiwiSaver deductions for you.

**Note:** If you opt in, you cannot opt out. We suggest you get financial advice before deciding to opt into KiwiSaver.

### **Existing KiwiSaver member**

If you are already a member, your employer will begin making KiwiSaver deductions for you unless you show them a contributions holiday notice - you'll find more information in your KiwiSaver information pack or go to [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz) or call us on 0800 549 472.

### **Contribution rate**

KiwiSaver contributions will be deducted from each payment of your salary or wages. You may choose a contribution rate of 3%, 4% or 8% of your before-tax payment. If you don't choose a rate, the default rate of 3% applies. If you want to contribute more you can make voluntary contributions directly to your scheme provider or to Inland Revenue.

If you want to change your contribution rate, complete sections B and C of this form and give it to your employer.

Your employer may also choose to contribute on your behalf. They may attach conditions to this arrangement and you may want to talk to your employer or your employee representative before entering an agreement.

If your employer does contribute on your behalf, you have some flexibility about how this affects your contribution rate - you'll find more information in your KiwiSaver information pack or go to [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz) or call us on 0800 549 472.

## **Privacy**

Meeting your tax obligations means giving us accurate information so we can assess your liabilities or your entitlements under the Acts we administer. We may charge penalties if you don't.

We may also exchange information about you with:

- some government agencies
- another country, if we have an information supply agreement with them
- Statistics New Zealand (for statistical purposes only).

If you ask to see the personal information we hold about you, we'll show you and correct any errors, unless we have a lawful reason not to. Call us on 0800 549 472 for more information. For full details of our privacy policy go to [www.ird.govt.nz](http://www.ird.govt.nz) (keyword: privacy).

## **What an employer should do with this completed form**

**Employer** - don't send this form to Inland Revenue. If the new employee is subject to automatic enrolment or an existing employee opts in, use this information to assist you to complete the KS 1. Keep this form with your business records for seven years following the last salary or wage payment you make to the employee.

For more information about KiwiSaver go to [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz) or call us on 0800 549 472.