

First Home Buyer Tips



KiwiSaver Eligibility Letter

Introduction

At Mortgage Field, we understand the process of applying for your KiwiSaver First Home Eligibility Letter can feel overwhelming.

Each KiwiSaver provider has a slightly different process for requesting your Eligibility Letter.

This letter confirms whether you meet the requirements to apply.

We've outlined the key notes, conditions, and provider-specific steps to help make your journey smoother.



General & Eligibility Conditions

1. The Eligibility Letter

- You will need to request an Eligibility Letter from your KiwiSaver provider.
- This letter is required when you apply for your first home loan. It allows the bank to confirm your KiwiSaver balance and that you are eligible to use your funds for a first home withdrawal.

2. Eligibility Conditions

- Membership Requirement: You must have been a member of KiwiSaver or a complying superannuation fund for at least three years.
- Previous Withdrawals: This must be your first withdrawal.
- First-Time Buyer Status: You must be a first-time buyer, intending to live in the home as your main place of residence or,
- Previous home owner – If you were a previous home owner, you will still need to apply through your scheme provider; however Kāinga Ora will initially need to determine whether you are a qualifying person. If you are deemed to be in the same financial position as a first home buyer, the letter produced by Kāinga Ora will need to be forwarded to your KiwiSaver scheme provider, to assist with your application to withdraw your KiwiSaver contributions.

Important to know

- You must leave \$1,000 in your KiwiSaver when making a withdrawal. The eligibility letter should reflect this.
- The KiwiSaver Eligibility Letter is not the same as the KiwiSaver Withdrawal Form.
- The KiwiSaver Eligibility Letter confirms your KiwiSaver balance and that you are eligible to use your funds for a first home withdrawal.
- The KiwiSaver Withdrawal Form is completed by your solicitor to apply for the funds to be paid into the solicitor's trust account. This money is then held until it is required for the deposit or upon settlement.
- It is essential to contact your solicitor early — ideally as soon as you receive home loan pre-approval or sign up for a property.
- This ensures there is enough time for your solicitor to prepare and submit the required documents before key deadlines.



Provider – How to get your letter.

ANZ KiwiSaver

- Mobile App (goMoney): Log in → Select your KiwiSaver account → Under Account details, choose First home eligibility.
- Internet Banking: Log in → Select your KiwiSaver account → From Useful links, choose First home withdrawal eligibility letter.

ASB KiwiSaver

- Online Banking / Mobile App: Log in → Navigate to KiwiSaver account details → Select option to generate First home withdrawal eligibility letter.
- Phone: Call 0800 ASB RETIRE (0800 272 738).

BNZ KiwiSaver

- Visit: [BNZ First Home Buyer Page](#)
- Contact BNZ KiwiSaver specialists if you need further assistance at 0800 269 5494.

Booster KiwiSaver

- Booster can provide a statement of entitlement.
- Visit: [Booster Contact Page](#).
- In the drop-down list “I want help with”, select “Requesting a first home withdrawal entitlement letter”.
- Complete and submit the form as instructed.

Fisher Funds (Kiwibank Scheme)

- On desktop: Log in → Investment tools → Calculate my first home under First home buyer tab.
- On mobile (web): KiwiSaver account tab → Three dots (top right) → First Home Buyer’s letter.
- In the mobile app: More → Get first home buyer’s letter.
- Answer eligibility questions. If successful, you can download the letter.
- Or call 0508 347 437 during business hours.

Milford KiwiSaver

- Call 0800 662 345 during business hours to request your eligibility letter.
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NZ Funds KiwiSaver

- Call 0800 377 277 during business hours to request an eligibility letter.
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SBS Bank KiwiSaver

- Visit: [SBS Bank First Home Withdrawal Confirmation Letter](#).
 - Complete the form online to request your letter.
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Westpac KiwiSaver

- Phone: Call 0508 972 254 (weekdays).
- Email: Request your eligibility letter at kiwisaverhelp@westpac.co.nz.

To note..

- Once you have obtained your eligibility letter, email it to us so we can attach it to your home loan application.
- If you need guidance at any stage, contact your Mortgage Field adviser — we are here to support you every step of the way.
- The provider contact details in this guide are only valid as of 17/09/2025.
- If any of these steps to withdraw from your KiwiSaver provider are incorrect, please notify us.

disclaimers

This guide is provided for general information purposes only and does not constitute financial advice. While every effort has been made to ensure accuracy at the time of publication, the rules and eligibility criteria for KiwiSaver withdrawals are subject to change. Readers should always check the most up-to-date information with official sources such as Inland Revenue (IRD), the Ministry of Business, Innovation and Employment (MBIE), or their KiwiSaver provider.

No Guarantee Disclaimer

Eligibility to withdraw from KiwiSaver depends on individual circumstances and is assessed by the relevant KiwiSaver scheme provider in accordance with current legislation. Reading this guide does not guarantee approval for a withdrawal application.

Independent Advice Disclaimer

Before making any decisions regarding your KiwiSaver savings, it is strongly recommended that you seek personalised financial advice from a licensed financial adviser or consult directly with your KiwiSaver provider. The information contained in this guide may not take into account your personal financial situation, goals, or needs.

Liability Disclaimer

The authors and publishers of this guide accept no responsibility or liability for any loss, damage, or inconvenience caused as a result of reliance on the information provided. All decisions regarding KiwiSaver withdrawals remain the responsibility of the individual.

Legal Disclaimer

This guide should not be relied upon as legal advice. For specific queries relating to eligibility criteria, residency status, or hardship applications, please seek advice from a qualified legal professional.