



Creating a better future for Ngāi Tahu whānui  
through greater wealth and wellbeing



**Kia ora whānau,**

## **Covid-19 response and ongoing market fluctuations**

We wanted to provide you all with an update on what is happening within Whai Rawa and our business at this difficult time, as well as provide some reassurance about processes and market fluctuations.

Whānau, while our Te Rūnanga o Ngāi Tahu office is closed for the next four weeks, for the Whai Rawa tīma and others at Te Rūnanga it is very much business as usual. We have business continuity procedures in place which means that the Whai Rawa tīma are all working remotely, away from Te Whare o Te Waipounamu.

While this means it may take a little longer for us to respond to your queries, it does not otherwise impact our ability to operate normally. So if you've got any pātai/questions we are available to help you during normal business hours; 8.30am to 5pm, Monday to Friday. You can contact us via:

**Tel** 0800 WHAI RAWA (0800 942 472) or +64 3 366 4344

**Email** [whairawa@ngaitahu.iwi.nz](mailto:whairawa@ngaitahu.iwi.nz)

**Facebook** [@whairawa](#)

As we're experiencing high levels of calls, we recommend you email us first and we'll prioritise coming back to you as soon as we can.

## Market fluctuations and your investment

We know that you will also be worried about the recent downs and ups in the financial markets which have been heavily impacted by the Covid-19 pandemic. Our regulator, the Financial Markets Authority ("FMA") has urged investors to exercise caution before switching Funds or withdrawing investments at this time - unless there is an immediate need to do so (for example, settling the purchase of a house). This is because switching or withdrawing investments at times of market fluctuations forces the sale of investments at lower prices and gives up the prospect of potential market gains when the investments start to recover.

In addition, the FMA has warned New Zealanders to be vigilant of financial scams and cold calls at this time as individuals may try and take advantage of the current market situation and your worries about your investment(s).

## Still have pātai?

Whānau, we are here to help with any pātai/questions you might have on any of the above, and we have more information available online at [www.whairawa.com/covid-19](http://www.whairawa.com/covid-19). Please reach out to us if you have any concerns and we will do our best to help.

Members who are experiencing financial hardship as a result of COVID-19 and are not eligible for COVID-19 Work and Income New Zealand (WINZ) support or international equivalent (or have already exhausted all COVID-19 Work and Income support entitlements or international equivalent) can apply for a significant financial hardship withdrawal to meet minimum living expenses. Please visit [here](#) to download the form and check if you are eligible.

Remember you cannot access funds from your tamariki or mokopuna accounts, only your own.

Follow [Te Rūnanga o Ngāi Tahu](#) on Facebook for updates, and we will continue to update you with information as it comes to hand, so we encourage you to stay connected with us.

## Ngā mihi nui,

David Tikao  
Executive Director, Whai Rawa



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