



TERTIARY EDUCATION WITHDRAWAL APPLICATION FORM

Please complete and return to
Whai Rawa, PO Box 13046, Christchurch **OR**
scan and email to: whairawa@ngaitahu.iwi.nz

1. Criteria

Withdrawal applications for the purpose of tertiary education may be approved by the Manager (Whai Rawa Fund Limited) where:

- 1.1 The withdrawal is being paid on completion of a bona fide tertiary course of study
- 1.2 The withdrawal will be applied to meet costs, fees and/or expenses related to a bona fide tertiary course undertaken by the Member and/or applied to repay or reduce the Member's Student Loan or, if the Manager in its discretion agrees, will be applied to reimburse fees paid to a tertiary institution in pursuing tertiary education where the Manager is satisfied such fees have not been subsidised or reimbursed from any other source (note: Education Withdrawals are not available in respect of student loans taken out before joining Whai Rawa);

OR

- 1.3 the Member is undertaking the course of study, where the Manager is satisfied, in its sole opinion, funds to meet these costs, fees and/or expenses are not otherwise reasonably available to the Member.
- 1.4 the Manager may, at its discretion, modify or waive the above conditions in special circumstances provided the Manager is satisfied that the overall intent of the withdrawal is the pursuit of tertiary education. In all cases however:
 - » the Member must be 16 years of age or older to make any sort of withdrawal
 - » costs incurred prior to the Whai Rawa account being opened will not be eligible for withdrawals.

2. Definition of Key Terms

Completed bona fide course of study is defined as an NZQA approved course or overseas equivalent where

EITHER

- » The Member has a complete qualification i.e. not a "one-off" course/paper/unit/credit or a series of courses/papers/units/credits which, taken together, do not count towards a complete qualification;

OR

- » The Member has completed a full-time or part-time course of 32 weeks or longer. (StudyLink criterion for Student Loan)

3. Payment of Approved Tertiary Education Withdrawals

Where payment is being made on completion of the course of study the withdrawal will be applied to either, repay or reduce the Member's Student Loan or, at the Manager's discretion, to reimburse tertiary fees paid directly by the Member.

Where payment is being made prior to completion of the course of study, the withdrawal will be paid to a tertiary education provider, or at the Manager's discretion directly to the Member.

In the case of special circumstances education withdrawals the mode of payment will be determined on a case by case basis.

**FOR ASSISTANCE WITH COMPLETING
THIS FORM, PLEASE GO TO:**

- W** whairawa.com
- P** 0800 942 472

Please note processing of request will normally take up to ten working days from receipt of completed application.

1. DETAILS OF ACCOUNT OWNER

TITLE	FIRST NAMES	LAST NAME
PHYSICAL ADDRESS (PO BOX ADDRESSES CANNOT BE VERIFIED)		
COUNTRY (CURRENTLY LIVING IN)		POST CODE
EMAIL		
HOME PHONE	WORK PHONE	MOBILE
DATE OF BIRTH	PLACE OF BIRTH	MOTHER'S MAIDEN NAME
YOUR SIX DIGIT WHAI RAWA NUMBER (IF KNOWN)	<input type="checkbox"/> PLEASE ATTACH A COPY OF YOUR PHOTO IDENTIFICATION (E.G. DRIVER'S LICENCE OR PASSPORT, ETC.)	<input type="checkbox"/> PLEASE ATTACH A COPY OF YOUR PROOF OF ADDRESS DATED WITHIN THE LAST 12 MONTHS (E.G. A BANK STATEMENT OR UTILITY BILL)

Are you currently an undischarged bankrupt or subject to bankruptcy proceedings? Yes No

Please note if you are an undischarged bankrupt, the Official Assignee will need to authorise any application being made. Please talk to them before proceeding with this application.

TAX INFORMATION (Please complete all fields in this section; IRD (or overseas equivalent), PIR and RSCT details)
If you are not a New Zealand resident and provide a New Zealand IRD number, you are eligible for the 10.5% RSCT rate (see calculator below)

IRD NUMBER	OVERSEAS EQUIVALENT TAX NUMBER
<input type="text"/>	<input type="text"/>
<input type="checkbox"/> NZ Resident (PLEASE CONFIRM YOUR PIR & RSCT TAX RATES BELOW)	<input type="checkbox"/> Non NZ Resident (PLEASE CONFIRM YOUR RSCT TAX RATE BELOW)

CALCULATE YOUR PIR TAX RATE (PLEASE TICK ONE BOX)

Before you start, you will need to know your income for the last two tax years ending 31 March (including income from PIE investments). If you're unsure, you can contact your employer(s), your accountant, or Inland Revenue.

Are you a New Zealand tax resident? YES NO TICK ONE

IN EITHER OF THE LAST TWO INCOME YEARS (ENDING 31 MARCH):

Was your taxable income \$14,000 or less (excluding income from PIEs); AND your total taxable income (plus PIE and non-PIE income) \$48,000 or less? YES NO

Was your taxable income \$48,000 or less (excluding income from PIEs); AND your total taxable income (plus PIE and non-PIE income) \$70,000 or less? YES NO

Was your taxable income \$48,000 or more; OR your total taxable income (plus PIE and non-PIE income) \$70,000 or more? YES NO

FOR HELP WITH THIS SECTION VISIT WWW.WHAIRAWA.COM/TAX
IF YOU WOULD LIKE HELP WORKING OUT YOUR TAX RATES, GET IN TOUCH WITH US. FOR FURTHER INFORMATION, SEE THE 'OTHER MATERIAL INFORMATION' DOCUMENT ON THE SCHEME'S OFFERS REGISTER AT WWW.DISCLOSE-REGISTER.COMPANIESOFFICE.GOV.TZ

CALCULATE YOUR RSCT TAX RATE (PLEASE TICK ONE BOX)

Are you a New Zealand tax resident? YES NO TICK ONE

Have you provided a New Zealand IRD number? YES NO TICK ONE

IN EITHER OF THE LAST TWO INCOME YEARS (ENDING 31 MARCH):

Was your taxable income \$14,000 or less? YES NO

Was your taxable income \$48,000 or less? YES NO

Was your taxable income \$70,000 or less? YES NO

TAXABLE INCOME INCLUDES, BUT NOT LIMITED TO, SALARY OR WAGES, RENTAL INCOME, INCOME FROM NON-PIE INVESTMENTS (EG BANK ACCOUNTS, TERM DEPOSITS, SHARES, BONDS, AND NON-PIE MANAGED FUNDS) AND INCOME EARNED OUTSIDE OF NEW ZEALAND. INCOME YEAR IS THE PERIOD FROM 1 APRIL TO 31 MARCH IN THE FOLLOWING YEAR.

2. DETAILS OF COURSE

All applicants are to complete this section.

I have attached evidence of course being undertaken

OR I have attached evidence of the completed course

AND (where applicable) The course is not New Zealand based and I have attached evidence that demonstrates the course has equivalent recognition (to an NZQA course) in the country it is based in

Please note: if the course concerned does not meet the definition of bona fide course outlined on page one of this application you will need to make a special circumstances withdrawal request.

3. AMOUNT REQUESTED

All applicants are to complete this section.

How much money are you requesting? \$ **OR** The full account balance of my Whai Rawa account

4. PAYMENT OPTIONS

All applicants are to complete this section.

Please complete one of the following options for payment.

Verification of bank account details

To be able to make payment, the bank account should be in the Member's name (or other party where applicable) and proof of your account details must be supplied with this application i.e. copy of the top half of a bank statement or deposit slip. Alternatively, confirmation from the bank by email is acceptable.

4.1 Payment to your student loan account on completion of qualification

If you have completed your course of study, payment will normally be made into your Student Loan account with StudyLink or IRD.

I have attached evidence of my Student Loan or StudyLink account

AND I have attached evidence of my current Student Loan balance

4.2 Payment on completion of qualification to reimburse fees incurred by you

If you have completed your course of study and you have met the cost of fees yourself, you may apply to withdraw your Whai Rawa funds to reimburse these costs. Please note: where these costs have been met by any other party including loan, employer, scholarship, grant and/ or a family member, you cannot be reimbursed personally for them.

I have attached evidence of my Student Loan account or StudyLink account

AND I have attached evidence of my current Student Loan balance

AND I have attached my bank account details for payment.

4.3 Payment during course of study

Please complete this section if you are seeking a withdrawal to assist with meeting costs relating to tertiary education during your course of study, and you are not able to secure sufficient funds from other sources, including student loan and any grants.

Please attach a budget itemising all tertiary education related costs (highlighting those you are seeking to withdraw for) and any income including student loan entitlements, grants and scholarship and any other funding you may be able to access. Any relevant evidence you hold that helps to demonstrate your case should be attached.

I have attached my budget as outlined above

AND I have attached evidence to support my budget and to demonstrate the efforts I have made to secure other funding to meet these costs

AND I have attached a fees receipt or StudyLink statement confirming all course fees have been paid

AND I have attached a transcript of my tertiary academic record to date

5. SPECIAL CIRCUMSTANCES

Special circumstances education withdrawals may be considered where the criteria outlined at 1 on the cover page of this application have not been met, and where the Manager is satisfied that the overall intent of the withdrawal is the pursuit of tertiary education. These requests will be considered on a case by case basis, and may require the Manager to seek further information. **Please ensure you also complete sections 1, 2, 3 and 4 above if you are applying for a special circumstances withdrawal.** Outline here the special circumstances that you consider justify the approval of a special circumstances withdrawal including how the funds will be used.

6. DECLARATION

All applicants are to complete this section.

1. I confirm that I am requesting a withdrawal from my Whai Rawa account for the circumstances outlined above.
2. If my request is for repayment of fees originally paid by me I confirm I have not had assistance to meet the cost of these fees from any other party including: my employer/s, scholarship/s or grant/s, or family member.
3. (If I am applying during my course of study) the Education withdrawal will only be used to meet costs and expenses related to tertiary education and that I have taken all other reasonable steps to secure funds to meet my costs.
4. I confirm that there is no additional information that I have not provided that may be relevant to this withdrawal request.
5. I confirm that if any of the information provided becomes incorrect or if I become aware of any other information that may be relevant to this request before payment of the withdrawal is made, I will immediately notify Whai Rawa.
6. I authorise Whai Rawa to disclose to and to collect from any person, personal and financial information about me for the purposes of processing the withdrawal for which I have applied.
7. I understand that the Prescribed Investor Rate (PIR) at which earnings are taxed and which are payable annually and when funds are withdrawn or transferred, is either 10.5%, 17.5% or 28% depending on my income.
8. I understand that tax may be overpaid or underpaid within Whai Rawa on my behalf if I have provided the wrong Prescribed Investor Rate (PIR), not updated my PIR when it needed to be changed, or not provided my correct IRD number. In the event of an underpayment of tax I will be obliged to pay the shortfall and additional tax (potential penalties and/or penalty interest) to IRD, and may have to file a tax return.
9. I authorise WRFL and their nominated agent to verify my identity using electronic identity checking and to carry out due diligence on me to satisfy WRFL's obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, or for members domiciled in Australia, the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.
10. I understand that the personal information I have provided on this form will be used to update my personal record with Whai Rawa.
11. If I am signing this application on behalf of someone else (including as a legal representative), I confirm I am lawfully able to provide the above declarations.
12. I confirm that Aall information provided in this form and any other information provided by me relating to this withdrawal request is true and correct.

STATEMENT OF PERSONAL INFORMATION RIGHTS

This statement relates to information about you which you are providing on this application form to Mercer N.Z. Limited, as administrator of Whai Rawa ("Mercer"), Trustees Executors Limited, Whai Rawa Fund Limited, Te Rūnanga o Ngāi Tahu and any other person involved in the administration or management of Whai Rawa which from time to time may hold information about you now or in the future. Each recipient of personal information will ensure that the personal information it receives is held securely and will not disclose it to any other person, except for the purposes of administering or providing services in connection with Whai Rawa, the operations of Te Rūnanga o Ngāi Tahu and for any other purpose referred to in this statement which has been authorised by you or when required or authorised by law. The failure to provide the information sought may result in your application being declined. The Privacy Act 1993 gives you the right to access and request the correction of personal information held by the entities referred to above. The personal information will be used primarily to administer and provide services in connection with Whai Rawa, but may also be used to further the relationship between you and Te Rūnanga o Ngāi Tahu. This includes the provision of any products, services or information by Te Rūnanga o Ngāi Tahu which it considers may be of interest to you.

FULL NAME OF APPLICANT

|

ADDRESS

of

confirm I have read and understood the above declaration.

SIGNED

DATE

CHECK LIST

Before returning this form, please make sure that you have completed all sections of this form and have attached documentation where applicable. Please complete the following checklist to ensure you have completed all relevant parts of the application. Any missing information will cause delays in processing your application.

- Section 1** is completed and a copy of your ID and proof of address has been attached
- Section 2** is completed and the required evidence about course of study is attached
- Section 3** is completed
- Section 4** is completed with proof of your bank account details attached
- Section 5** is completed if applying for a special circumstances withdrawal

- Section 6** is completed and you have read and signed the declaration
- Please note here any additional evidence you have attached to your application

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