

8 March 2024

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 9 February 2024. You requested the following:

Regarding KiwiSaver Act 2006 – specifically Schedule 1, KiwiSaver scheme rules, please provide the data regarding reasons people have been approved withdrawals other than home ownership eg gender-affirming surgery – numbers applied and % approved; hardship – numbers applied and % approved; all other categories – numbers applied and % approved. Date range-last 5 years.

When a KiwiSaver member applies to withdraw funds, these applications are received and processed by their KiwiSaver provider, except for applications under significant financial hardship, or serious illness, when the member is still within the initial two month holding period.

As such Inland Revenue does not hold data regarding the number of KiwiSaver funds withdrawal applications received and the percentage of applications approved, thus your request is refused under section 18(g) of the OIA as the information requested is not held by Inland Revenue and I do not have grounds to believe this information is held by or more closely connected with the functions of another department.

The table below shows the number of applications Inland Revenue has processed and approved, including the number of approved applications received from KiwiSaver providers for the past five years. Inland Revenue is not provided data on retirement withdrawals.

Reason for withdrawal	Year withdrawal made				
	2019	2020	2021	2022	2023
Court ordered	198	175	273	446	260
First home	40,161	41,366	54,503	38,741	30,148
Permanent emigration	2,027	2,231	1,762	1,107	1,655
Serious illness	2,023	1,972	1,519	1,320	1,472
Significant financial hardship	16,728	18,217	19,940	14,469	20,601
Other	27,115	31,613	8,954	198	588

KiwiSaver providers are not obliged to provide Inland Revenue with retirement withdrawal data; however, will occasionally send Inland Revenue retirement withdrawal data under the "Other" category. A change to the way data is provided in April 2020 significantly reduced the receipt of data in the "Other" category. This category may contain retirement withdrawals; however, as this information is not required and is provided ad-hoc, it is not reliable when determining the number of retirement withdrawals. Inland Revenue is provided no further data to determine what KiwiSaver providers may categorise as "Other" and are thus unable to provide any further information regarding that category.

Right of review

If you disagree with my decision on your OIA request, you can ask an Inland Revenue review officer to review my decision. To ask for an internal review, please email the Commissioner of Inland Revenue at: commissionerscorrespondence@ird.govt.nz.

Alternatively, under section 28(3) of the OIA, you have the right to ask the Ombudsman to investigate and review my decision. You can contact the office of the Ombudsman by email at: info@ombudsman.parliament.nz.

If you choose to have an internal review, you can still ask the Ombudsman for a review.

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue's website (www.ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, will be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you for your request.

Yours sincerely



Andrew Robertson

Group Lead - Individuals