





## Opting out

### Who can opt out?

If you ...	then ...
<ul style="list-style-type: none"> <li>• are a new employee, and</li> <li>• have been automatically enrolled, but</li> <li>• don't want to become a KiwiSaver member</li> </ul>	 <p><b>yes</b> - you can choose to opt out.</p>
<p>have chosen to join KiwiSaver by opting in</p>	 <p><b>no</b> - you can't opt out.</p> <p>However, if your circumstances change you may be able to take a <u>contributions holiday</u>.</p>

### When can you opt out?

You can't opt out until you've been in your job for two weeks (14 days). However you must opt out within eight weeks (56 days) from the day you start your new job.

If you don't opt out in this timeframe:

- you'll remain a KiwiSaver member, and
- deductions will continue to be made from your pay.

Your only options then are to request:

- a late opt-out, or
- an early contributions holiday.

### What is a late opt-out?

If events outside of your control mean you can't complete the opt-out request within eight weeks (56 days) of starting your new job, you can apply for a late opt-out. We have limited discretion to accept late opt-outs for up to three months after receiving your first contribution.

We may accept a late opt-out request if:

- your employer didn't supply you with a KiwiSaver employee information pack (KS3) within seven days of you starting your job
- we didn't send you an investment statement for the default KiwiSaver scheme that you were allocated to
- your employer didn't give you an investment statement for their chosen KiwiSaver scheme
- events outside your control prevented you from delivering your opt-out notice on time.

**How do you opt out?**

If you want to ...	you need to complete the ...
opt out	<ul style="list-style-type: none"> <li>• <u>New employee opt-out request (KS10)</u> form in the <u>KiwiSaver employee information pack (KS3)</u>, and:                             <ul style="list-style-type: none"> <li>◦ give it to your employer, or</li> <li>◦ send it to us,</li> </ul> </li> <li><b>or</b></li> <li>• <u>online opt-out request</u>, which gets sent to us automatically.</li> </ul>
opt out late	<ul style="list-style-type: none"> <li>• <u>New employee opt-out request (KS10)</u> form in the <u>KiwiSaver employee information pack (KS3)</u>,</li> </ul> <p>and <b>send it to us,</b></p> <p><b>or</b></p> <ul style="list-style-type: none"> <li>• <u>online opt-out request</u>, which gets sent to us automatically.</li> </ul> <p><b>Note:</b></p> <p>You'll need to include your reason for opting out late.</p>

**What happens after you opt out?**

If you opt out:

- we'll notify your employer
- your employer will stop deducting KiwiSaver contributions from your pay
- your employer will stop making employer contributions
- any contributions already deducted from your pay will be refunded, and
- we'll refund any employer contributions to your employer.

## Who refunds your contributions?

If your employer ...	then your refund will be made ...
hasn't passed your contributions on to us	<p>directly by your employer.</p> <p>If your employer is unable to refund your contributions, then call us on 0800 549 472 (0800 KIWISAVER).</p>
has passed your contributions on to us	<p>automatically by us, once we've processed the contributions.</p> <p><b>Note:</b></p> <p>The refund of your contributions could take some time after they've been deducted from your pay. This is because even if you're paid weekly or fortnightly, employers file their payroll information with us monthly, after they've deducted tax and KiwiSaver contributions from your pay. We then need time to process the information.</p> <p>Any employer contributions are refunded to your employer.</p>

## What if you need a refund urgently?

If you need an urgent refund, call us on 0800 549 472 (0800 KIWISAVER). We'll require evidence that the contributions have been deducted and that your employer hasn't refunded them to you directly. For example, we might:

- ask you to send us a copy of your payslip
- contact your employer.

We may also ask you for additional evidence to support your request for an urgent refund.

## Forms and guides

Check out what [KiwiSaver forms and guides](#) are available.

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[Back to top](#)



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