

**ONEANSWER  
KIWISAVER SCHEME****PRODUCT DISCLOSURE  
STATEMENT****15 MAY 2020****ISSUER AND MANAGER:  
ANZ NEW ZEALAND  
INVESTMENTS LIMITED**

This product disclosure statement replaces the product disclosure statement dated 28 June 2019.

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz).

ANZ New Zealand Investments Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial adviser to help you make an investment decision.



# 1. KEY INFORMATION SUMMARY


## What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. ANZ New Zealand Investments Limited (**ANZ Investments, we, us and our**) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of ANZ Investments and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

## What will your money be invested in?

OneAnswer KiwiSaver Scheme (**scheme**) offers 13 funds. There is also a Lifetimes option, where your KiwiSaver savings are invested in one of our funds, based on your age.

These investment options are summarised on pages 2 to 5.

 More information about the investment target and strategy for each investment option is provided at page 12 to page 15.

## Who manages the scheme?

ANZ Investments is the manager of the scheme.

 See section 7 of the PDS (Who is involved?).

## How can you get your money out?

You can usually begin withdrawing your KiwiSaver savings when you turn 65.

In limited circumstances, you may be able to withdraw some, or all, of your KiwiSaver savings early.

 See page 10.

## How will your investment be taxed?

The scheme is a portfolio investment entity (**PIE**).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (**PIR**). This can be 10.5%, 17.5% or 28%.

 See section 6 of the PDS (What taxes will you pay?) on page 20 for more information.

## Where can you find more key information?


ANZ Investments is required to publish quarterly updates for each fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at [anz.co.nz/OA-kiwisaverperformance](http://anz.co.nz/OA-kiwisaverperformance). The manager will also give you copies of those documents on request.

Multi-asset-class funds

Fund	Description	Investment objectives Aims to achieve (after the fund charge and before tax) over the long term:
Growth Fund	Invests mainly in growth assets, with a smaller exposure to income assets.	a higher yearly return allowing for large movements of value up and down.
Balanced Growth Fund	Invests mainly in growth assets, with some exposure to income assets.	a moderate to higher yearly return allowing for moderate to large movements of value up and down.
Balanced Fund	Invests in similar amounts of income assets and growth assets.	a moderate yearly return allowing for moderate movements of value up and down.
Conservative Balanced Fund	Invests mainly in income assets, with some exposure to growth assets.	a modest to moderate yearly return allowing for modest to moderate movements of value up and down.
Conservative Fund	Invests mainly in income assets, with a smaller exposure to growth assets.	a modest yearly return allowing for modest movements of value up and down.

**Important**

These investment objectives allow for occasional negative yearly returns.  
 If you're between 18 and 65, a membership fee of \$1.50 each month (\$18 each year) applies.

Risk indicator	Estimated annual fund charge (percentage of net asset value of the fund)	Lifetimes option age range
Lower risk Potentially lower returns  Higher risk Potentially higher returns	1.08%	0-35
Lower risk Potentially lower returns  Higher risk Potentially higher returns	1.03%	36-45
Lower risk Potentially lower returns  Higher risk Potentially higher returns	0.98%	46-55
Lower risk Potentially lower returns  Higher risk Potentially higher returns	0.93%	56-60
Lower risk Potentially lower returns  Higher risk Potentially higher returns	0.86%	61-64






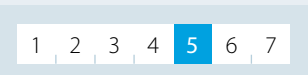
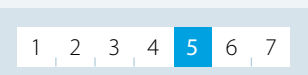
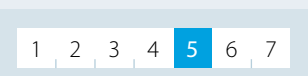
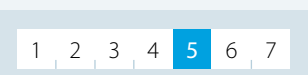
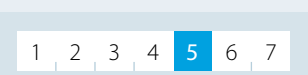
See page 17 for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at [anz.co.nz/OA-riskprofiletool](http://anz.co.nz/OA-riskprofiletool).

Single-asset-class funds

Fund	Description Invests mainly in:	Investment objectives Aims to achieve a positive yearly return (after the fund charge and before tax) that over the long term:
Cash Fund	cash and cash equivalents.	is in line with the relevant market index.
New Zealand Fixed Interest Fund	New Zealand fixed interest assets.	
International Fixed Interest Fund	international fixed interest assets.	
Australasian Property Fund	New Zealand and Australian listed property assets.	outperforms the relevant market index.
International Property Fund	international listed property assets.	
Australasian Share Fund	New Zealand and Australian equities.	
International Share Fund	international equities.	
Sustainable International Share Fund	equities in companies pursuing a sustainable development policy.	

**Important**

- If you're between 18 and 65, a membership fee of \$1.50 each month (\$18 each year) applies.
- For information on the relevant market index for each of the above funds, see [anz.co.nz/OA-kiwisaverperformance](http://anz.co.nz/OA-kiwisaverperformance).

Risk indicator	Estimated annual fund charge (percentage of net asset value of the fund)	Lifetimes option age range
Lower risk Potentially lower returns		Higher risk Potentially higher returns
Lower risk Potentially lower returns		Higher risk Potentially higher returns
Lower risk Potentially lower returns		Higher risk Potentially higher returns
Lower risk Potentially lower returns		Higher risk Potentially higher returns
Lower risk Potentially lower returns		Higher risk Potentially higher returns
Lower risk Potentially lower returns		Higher risk Potentially higher returns
Lower risk Potentially lower returns		Higher risk Potentially higher returns
Lower risk Potentially lower returns		Higher risk Potentially higher returns



See page 17 for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at [anz.co.nz/OA-riskprofiletool](http://anz.co.nz/OA-riskprofiletool).

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## 2. HOW DOES THIS INVESTMENT WORK?

This scheme is a trust, registered under the Financial Markets Conduct Act 2013 as a KiwiSaver scheme.

KiwiSaver is a long-term savings initiative, designed to help you save for your retirement. Generally, you can only access your KiwiSaver savings when you're eligible for a retirement withdrawal.

 See page 10.

Your KiwiSaver account may be made up of contributions from you, your employer and the Government. These contributions are invested in a fund, or funds, of your choice.

### What is a fund?

A fund is a pool of money made up of the KiwiSaver savings of the members invested in that fund. A fund invests in one or more asset classes, with the aim of growing the savings in your KiwiSaver account over time.

The scheme has 13 funds, each with different levels of risk and expected return.

The assets of one fund cannot be applied to meet the liabilities of any other fund.

### How your savings are invested in a fund

Every time a contribution is made to your KiwiSaver account, you receive units in the fund, or funds, you're invested in. The number of units you receive depends on the price of the units at the time of the contribution. The price of a unit depends on the value of the fund. The number of units you have, when multiplied by the unit price, represents the value of your KiwiSaver savings in a fund, excluding unpaid tax or tax rebates.

The savings in your KiwiSaver account grow when your fund's unit price increases. This will happen when the assets that the fund invests in increase in value. Your savings can also go down when the assets the fund invests in decrease in value.

## THE BENEFITS OF OUR INVESTMENT APPROACH



Providing you with a range of investment options.



A wide variety of investments and broad diversification.



We aim to select assets that we believe will perform strongly over the long term.



Our team does the research and work for you.

## How do I choose a fund?

You decide which of the funds your KiwiSaver savings are invested in. You can choose between them by selecting:

- our Lifetimes option, where your KiwiSaver savings are moved through some of our funds based on your age


**OR**

- one or more of our funds.

 See page 12 to 15.

If you don't tell us your choice, and we:

- know your date of birth, your savings will be invested in our Lifetimes option
- don't know your date of birth, your savings will be invested in our Conservative Fund.

 For help choosing a fund, you can seek financial advice or go to [anz.co.nz/OA-riskprofiletool](https://anz.co.nz/OA-riskprofiletool).

## Joining the scheme

### If you're a KiwiSaver member

If you're already a KiwiSaver member, you can transfer to the scheme at any time. Please compare your current scheme and consider any benefits you currently receive before transferring schemes.

### If you're not a KiwiSaver member


To be eligible to join KiwiSaver, you must be:

- a New Zealand citizen or entitled to remain in New Zealand indefinitely, and
- living or normally living in New Zealand.

To join the scheme, complete and send us the relevant application form. Alternatively, you can speak with your financial adviser.

### If you've been automatically enrolled in KiwiSaver

If you were automatically enrolled and KiwiSaver isn't for you, you have 56 days from, and including, the day you start your new job to opt out.

 Get an opt-out request form (KS10) at [anz.co.nz/OA-kiwisaverforms](https://anz.co.nz/OA-kiwisaverforms).



## Making investments

There are a number of ways contributions can be made to your KiwiSaver account.

### Employee contributions

Employee contributions must be a minimum of 3% of your before-tax pay. Your employer will deduct this from your after-tax pay.

You can choose to increase this to 4%, 6%, 8% or 10% by completing a KS2 form.

If you change employers, your contribution rate will be 3%, unless you complete another KS2 form.

 Get a KS2 form at [anz.co.nz/OA-kiwisaverforms](http://anz.co.nz/OA-kiwisaverforms).

### Savings suspension

You can apply to stop contributions from your pay – but not until 12 months after your first KiwiSaver contribution is paid to Inland Revenue (unless you're in financial hardship).

 See [ird.govt.nz/kiwisaver](http://ird.govt.nz/kiwisaver).

### Employer contributions

Your employer is generally required to contribute at least 3% of your before-tax pay, as long as you:

- are contributing to your KiwiSaver account from your pay
- are 18 or over and not yet eligible for a retirement withdrawal, and
- haven't made a life-shortening congenital conditions withdrawal.

If you have a total remuneration employment agreement, your employer doesn't have to contribute to KiwiSaver on top of your pay. Your employer's contributions may come out of your total pay. If you're unsure whether this applies to you, talk to your employer.

Your employer's contribution is taxed. This tax is called employer's superannuation contribution tax. You can find more information on this from Inland Revenue.

### Options when you're 65 or older or if you make a life-shortening congenital conditions withdrawal

If you're eligible for a retirement withdrawal or make a life-shortening congenital conditions withdrawal, you're not required to contribute but you:

- employee contributions will continue unless you ask your employer to stop them, and
- employer contributions will be at the discretion of your employer.

You can still make voluntary contributions.

## What if you're already in another superannuation scheme?

Joining KiwiSaver may affect the contributions you and your employer make to your existing superannuation scheme. For example, you may be required to contribute to both your KiwiSaver account and superannuation scheme.

### Voluntary contributions

You can make voluntary contributions to your KiwiSaver account for any amount using:

#### Internet banking, phone banking or in branch

Select 'OneAnswer KiwiSaver Scheme' from the Bill Payee list, or make your payment to:

01-0102-0952731-01

#### ANZ Internet Banking or goMoney

Transfer money to your KiwiSaver account.

#### Cheque

Send us a cheque made out to 'OneAnswer KiwiSaver Scheme'.

See page 20 for our address.

#### Direct debit

Complete the direct debit form at the back of this PDS.

### Important:

- Include your surname, date of birth and investor number as the references.
- If you don't, we can't credit your KiwiSaver account with your contribution.
- It usually takes up to five business days for a voluntary contribution to reach your KiwiSaver account.

### Government contributions

If you're eligible, the Government contributes 50 cents for every \$1 you contribute, up to a maximum Government contribution of \$521.43 a year.

 See the guide for more information.

### Transfers from an Australian complying superannuation scheme

If you've permanently emigrated from Australia to New Zealand, you can apply to transfer your Australian superannuation into your KiwiSaver account.

 See [anz.co.nz/OA-aussiesuper](https://anz.co.nz/OA-aussiesuper).

Some conditions apply to the money transferred.

 See below.

## Withdrawing your investments

### Retirement withdrawal

You can usually begin withdrawing your KiwiSaver savings when you turn 65.

If you first joined KiwiSaver (or a complying superannuation fund) before 1 July 2019, a five-year membership requirement also usually applies before you can make a withdrawal.

You can opt out of the five-year membership requirement by making a retirement withdrawal. If you opt out, you'll no longer be eligible to receive any Government contributions and your employer can stop their contributions.

There are three options:

1. Leave your savings in your KiwiSaver account until you need them.
2. Withdraw some of your savings.  
You can make regular withdrawals of at least \$200 per fortnight, \$400 per month or \$1,000 per quarter. Or you can withdraw instalments when you need them (the minimum lump sum amount is \$1,000). We can change the minimum withdrawal amounts at any time.
3. Withdraw all of your savings and close your account.

If you choose option one or two, you can contribute, and employer contributions will be at the discretion of your employer.

 See [anz.co.nz/OA-retirement](https://anz.co.nz/OA-retirement).

### First home withdrawal

You may be able to make a withdrawal to buy a home, or land to build on.

You can make a withdrawal if **all** of the following apply:

- you've been a member of a KiwiSaver scheme or complying superannuation fund (if you transferred from that fund) for a combined total of at least three years
- you intend to live mostly in the property you're buying
- you've never before owned your own property (except for a few limited circumstances)
- you've not made a first home withdrawal before
- the property you're buying is in New Zealand.

You must keep \$1,000 in your KiwiSaver account plus any amount transferred from an Australian complying superannuation scheme.

 See [anz.co.nz/OA-kiwisaverfirsthome](https://anz.co.nz/OA-kiwisaverfirsthome).

### Early withdrawals

#### Significant financial hardship

You may be able to make an early withdrawal if you're unable to meet essential expected costs such as living and medical costs. Other circumstances can also count as significant financial hardship.

You cannot withdraw the kick-start (if applicable) or any Government contributions. You'll receive the amount that, in the supervisor's opinion, is needed to alleviate your hardship.

#### Serious illness

You may be able to make an early withdrawal if you have an injury, illness or disability that means you are:

- totally and permanently unable to work at a job that your education, training or experience makes you suited to, or
- at serious risk of dying very soon.

The supervisor will determine whether you're eligible for a serious illness withdrawal.

#### Life-shortening congenital conditions

You may be able to make an early withdrawal if you were born with a condition that is expected to reduce life expectancy below 65.

The supervisor will determine whether you're eligible for a life-shortening congenital conditions withdrawal.

If you make a withdrawal, you'll no longer be eligible to receive any Government contributions and your employer can stop their contributions.

#### Permanent emigration to Australia

If you've left New Zealand to live permanently in Australia, you can transfer your KiwiSaver savings to an Australian complying superannuation scheme that accepts the transfer.

#### Permanent emigration to countries other than Australia

If at least one year has passed since you left New Zealand to live permanently overseas, other than to Australia, you can make an early withdrawal.

You cannot withdraw the Government contributions or any amount transferred from an Australian complying superannuation scheme.

#### Australian savings at age 60

If you've transferred your savings from an Australian complying superannuation scheme and you're retired, you may be able to withdraw those savings when you turn 60.



### Other ways to withdraw

- If you've transferred savings from a foreign superannuation scheme to a KiwiSaver scheme, you may be required to pay additional tax or make a student loan repayment. If this is the case, you may be able to withdraw some of your KiwiSaver savings for the repayment.
- If you die while you're a member of the scheme, your KiwiSaver savings will generally be paid to your estate's personal representatives. If your balance is \$15,000 or less, your savings may be paid to a family member or other person authorised under the Administration Act 1969.
- Some laws, such as the Property (Relationships) Act 1976, may require us to pay some or all of your KiwiSaver savings to someone else.
- You can transfer to another KiwiSaver scheme at any time, if the other provider accepts the transfer.

 See [anz.co.nz/OA-earlywithdrawal](https://anz.co.nz/OA-earlywithdrawal).

We can postpone withdrawals in certain limited circumstances set out in the governing document.

### How to switch between funds

You can switch your KiwiSaver savings between funds within the scheme, or switch to our Lifetimes option. To make a switch:

- talk to your financial adviser
- log onto ANZ Internet Banking
- call 0800 736 034, or
- complete a change form at [anz.co.nz/OA-kiwisaverforms](https://anz.co.nz/OA-kiwisaverforms).

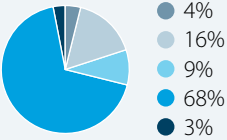
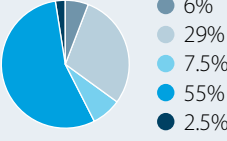

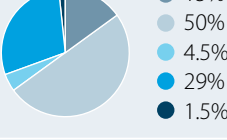
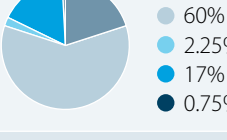
We can set requirements for switching, including minimum switch amounts and restrictions on redirecting contributions to another fund.

We can postpone switches in certain limited circumstances set out in the governing document.



### 3. DESCRIPTION OF YOUR INVESTMENT OPTIONS

#### Multi-asset-class funds

Fund	Description	Target investment mix summary	Investment objectives Aims to achieve (after the fund charge and before tax) over the long term:
<b>Growth Fund</b>	Invests mainly in growth assets, with a smaller exposure to income assets.	 <ul style="list-style-type: none"> <li>● 4%</li> <li>● 16%</li> <li>● 9%</li> <li>● 68%</li> <li>● 3%</li> </ul>	a higher yearly return allowing for large movements of value up and down.
<b>Balanced Growth Fund</b>	Invests mainly in growth assets, with some exposure to income assets.	 <ul style="list-style-type: none"> <li>● 6%</li> <li>● 29%</li> <li>● 7.5%</li> <li>● 55%</li> <li>● 2.5%</li> </ul>	a moderate to higher yearly return allowing for moderate to large movements of value up and down.
<b>Balanced Fund</b>	Invests in similar amounts of income assets and growth assets.	 <ul style="list-style-type: none"> <li>● 10%</li> <li>● 40%</li> <li>● 6%</li> <li>● 42%</li> <li>● 2%</li> </ul>	a moderate yearly return allowing for moderate movements of value up and down.
<b>Conservative Balanced Fund</b>	Invests mainly in income assets, with some exposure to growth assets.	 <ul style="list-style-type: none"> <li>● 15%</li> <li>● 50%</li> <li>● 4.5%</li> <li>● 29%</li> <li>● 1.5%</li> </ul>	a modest to moderate yearly return allowing for modest to moderate movements of value up and down.
<b>Conservative Fund</b>	Invests mainly in income assets, with a smaller exposure to growth assets.	 <ul style="list-style-type: none"> <li>● 20%</li> <li>● 60%</li> <li>● 2.25%</li> <li>● 17%</li> <li>● 0.75%</li> </ul>	a modest yearly return allowing for modest movements of value up and down.
<p><b>Key</b></p> <p><b>Income assets:</b> ● Cash and cash equivalents ● New Zealand and international fixed interest</p> <p><b>Growth assets:</b> ● Listed property ● Australasian and international equities ● Other (listed infrastructure) ● Other (alternatives)</p>			

Risk category Rated from 1 (low) to 7 (high)	Minimum suggested timeframe for holding the investments	Lifetimes option age range
4	7 years	0-35
4	6 years	36-45
4	5 years	46-55
3	5 years	56-60
3	4 years	61-64

### Important

- These investment objectives allow for occasional negative yearly returns.
- We cannot guarantee that each fund's investment objectives will be achieved.
- For the Lifetimes option, your savings will be invested in one of our funds based on your age, as shown above and over the page. When you reach the next age range, we move your savings to the fund for your age.
- Further information about the assets in each fund can be found in the fund updates at [anz.co.nz/OA-kiwisaverperformance](http://anz.co.nz/OA-kiwisaverperformance).

Single-asset-class funds

Fund	Description Invests mainly in:	Target investment mix summary	Investment objectives Aims to achieve a positive yearly return (after the fund charge and before tax) that over the long term:
Cash Fund	cash and cash equivalents.	100% Cash and cash equivalents	is in line with the relevant market index.
New Zealand Fixed Interest Fund	New Zealand fixed interest assets.	100% Fixed interest	
International Fixed Interest Fund	international fixed interest assets.	100% Fixed interest	
Australasian Property Fund	New Zealand and Australian listed property assets.	100% Listed property	outperforms the relevant market index.
International Property Fund	international listed property assets.	100% Listed property	
Australasian Share Fund	New Zealand and Australian equities.	100% Equities	
International Share Fund	international equities.	100% Equities	
Sustainable International Share Fund	equities in companies pursuing a sustainable development policy.	100% Equities	

Important

- We cannot guarantee that our investment objectives will be achieved.
- For the Lifetimes option, your savings will be invested in one of our funds based on your age, as shown above and on the previous page. When you reach the next age range, we move your savings to the fund for your age.
- Further information about the assets in each fund can be found in the fund updates at anz.co.nz/OA-kiwisaverperformance.
- For information on the relevant market index for each of the above funds, see anz.co.nz/OA-kiwisaverperformance.



Risk category Rated from 1 (low) to 7 (high)	Minimum suggested timeframe for holding the investments	Lifetimes option age range
1	-	65+
3	5 years	-
3	5 years	-
5	10 years	-
5	10 years	-
5	10 years	-
5	10 years	-
5	10 years	-

### More information about how our funds invest

Our statement of investment policy and objectives (SIPO) contains information about how our funds invest. It details the objectives, strategies, target investment mix and ranges, and underlying external fund managers.

#### We use underlying funds


Except for the Sustainable International Share Fund, our funds invest in underlying funds that we manage. The assets of the underlying funds can be selected by us or external fund managers.

#### We vary the investment mix

We vary the investment mix by adjusting allocations to asset classes depending on how we expect them to perform and to manage risk and cash flow.

### We can make changes to our investment options

We can make changes to the SIPO after consulting with the supervisor without letting you know. Material changes to the SIPO will be included in the scheme's annual report.

 The current SIPO is available on the offer register at [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz) (click SEARCH OFFERS and search for 'OneAnswer KiwiSaver Scheme').

We can also make changes to the age ranges and associated funds within our Lifetimes option at any time. If we do, we'll tell everyone who is invested in the Lifetimes option.

### Responsible investment

Responsible investment, including environmental, social, and governance considerations, is taken into account in the investment policies and procedures of the scheme as at the date of this product disclosure statement. You can obtain an explanation of the extent to which responsible investment is taken into account in those policies and procedures at our internet site at:

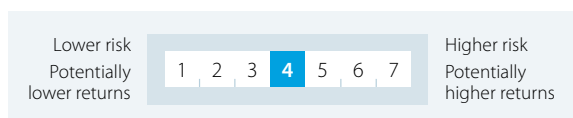
 [anz.co.nz/OA-responsibleinvesting](https://anz.co.nz/OA-responsibleinvesting).




## 4. WHAT ARE THE RISKS OF INVESTING?


### Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



 See pages 12 to 15 for the risk indicators that apply to each of our funds.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.


 To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at [anz.co.nz/OA-riskprofiletool](http://anz.co.nz/OA-riskprofiletool).

Note that even the lowest category does not mean a risk-free investment, and there may be other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the five years to 31 March 2020. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund update for each fund.

### General investment risks

Some of the things that may cause a fund's value to move up and down, which affect the risk indicator, are:

 **Market risk**  
Risk that the market value of investments may change due to a number of factors. These can include changes in economies, world events (such as pandemics), the performance of individual entities, the regulatory environment, investor sentiment, political events, inflation, and interest and currency rates.

The level of market risk a fund is exposed to depends on the asset classes it invests in. For example, equities, listed property and listed infrastructure assets are considered to be more risky than cash and cash equivalents, and fixed interest assets. Therefore:

- when investing in multi-asset-class funds, poor performance by a single asset class may be offset by gains from another

- single-asset-class funds don't benefit from diversification across asset classes and poor performance within the asset class may have a significant effect on the fund.



#### Credit risk

Risk that an investment in cash, fixed interest or derivatives may be impacted if an issuer or entity is unable or unwilling to repay what they owe.

For example, if an issuer of a fixed interest investment is not able to pay interest or repay all the principal, returns of the fund could be lower.



#### Currency risk

Risk of changes in currency exchange rates. Investments denominated in foreign currencies are exposed to currency risk.

For example, for a fund with foreign currency exposure, if the New Zealand dollar increases in value against a given foreign currency, all else being equal, the New Zealand dollar value of the fund will fall.



#### Liquidity risk

Risk that an asset cannot be sold at the desired time (and at recent market value). Liquidity risk can also arise during times of market stress.

Such illiquid assets may impact your ability to withdraw, transfer or switch your investment.



#### Active management risk

Risk that arises from our, or our external fund managers', active management of investments.

For example, if we choose investments that underperform, or we mis-time market changes, returns may be lower.



#### Derivative risk

Risk that arises from the use of derivatives where the value is derived from the performance of another asset, an index (such as a share market index), an interest rate or an exchange rate.

For example, investment losses could be caused by the other party to the derivatives contract failing to meet its contractual obligations.



For more information on risks, see the 'other material information' document available on the offer register at [disclose-register.companiesoffice.govt.nz](http://disclose-register.companiesoffice.govt.nz) (click SEARCH OFFERS and search for 'OneAnswer KiwiSaver Scheme').

## 5. WHAT ARE THE FEES?

You will be charged fees for investing in the scheme. Fees are deducted from your investment and will reduce your returns. If ANZ Investments invests in other funds, those funds may also charge fees. The fees you pay will be charged in two ways:

- regular charges (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term
- one-off fees (currently none).

### Annual fund charges

Fund	Estimated annual fund charge* (percentage of net asset value of each fund)	Other charges
Growth Fund	1.08%	If you're between 18 and 65, a membership fee of \$1.50 each month (\$18 each year) applies.
Balanced Growth Fund	1.03%	
Balanced Fund	0.98%	
Conservative Balanced Fund	0.93%	
Conservative Fund	0.86%	
Cash Fund	0.26%	
New Zealand Fixed Interest Fund	0.62%	
International Fixed Interest Fund	0.83%	
Australasian Property Fund	1.08%	
International Property Fund	1.08%	
Australasian Share Fund	1.07%	
International Share Fund	1.09%	
Sustainable International Share Fund	1.45%	

\* The annual fund charge is capped, so you won't pay more than the amounts above. However, the actual annual fund charge you pay may be lower than these amounts because, when calculating them, we estimate the supervisor's fee, expenses of the funds, and fees and expenses of underlying funds.

The annual fund charge:

- is made up of our management fee, the supervisor's fee, fund expenses, and fees and expenses of underlying funds
- is calculated as a percentage of the net asset value of the fund
- includes GST where applicable
- is calculated daily and reduces a fund's unit price.



You can find more information on how our annual fund charge is calculated on the offer register at [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz). (click SEARCH OFFERS and search for 'OneAnswer KiwiSaver Scheme').

## Other charges

If you're between 18 and 65, we charge you a membership fee of \$1.50 per month following the end of each month (\$18 each year) for looking after your KiwiSaver account.

If you're invested in more than one fund, this fee will be deducted from the fund with the highest balance.

We don't currently charge any contribution, establishment, switching, termination or withdrawal fees.

## No additional fee for selecting the Lifetimes option

If you select the Lifetimes option you'll be charged:


- the annual fund charge for the fund you're invested in
- the membership fee, as described above.

## The fees can be changed

We can agree to reduce fees for some groups of members.

We can change fees from time to time, and can introduce new fees, however fees and expenses must not be unreasonable. If we increase fees or introduce new fees, we'll let you know.

We must publish a fund update for each fund showing the fees actually charged during the most recent year.

 Fund updates, including past updates, are available at [anz.co.nz/OA-kiwisaverperformance](http://anz.co.nz/OA-kiwisaverperformance).

## EXAMPLE OF HOW FEES APPLY TO AN INVESTOR

Daniel invests \$10,000 in the Balanced Fund.

He is not charged an establishment fee or a contribution fee.

This means the starting value of his investment is \$10,000.

He is charged management and administration fees, which work out to about \$98 (0.98% of \$10,000). These fees might be more or less if his account balance has increased or decreased over the year.

Over the next year, Daniel pays other charges of \$18.

### Estimated total fees for the first year

**Fund charges: \$98**

**Other charges: \$18**

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

This example only applies to the Balanced Fund. If you are considering investing in other funds or investment options in the scheme, this example may not be representative of the actual fees you may be charged.

## 6. WHAT TAXES WILL YOU PAY?

The scheme is a portfolio investment entity. The amount of tax you pay is based on your prescribed investor rate (**PIR**). To determine your PIR, go to [ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate](http://ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate). If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department.

It is your responsibility to tell us your PIR when you invest or if your PIR changes. If you do not tell us, a default rate may be applied. If the advised PIR is lower than the correct PIR, you will need to complete a personal tax return and pay any tax shortfall, interest and penalties. If the default rate or the advised PIR is higher than the correct PIR, you will not get a refund of any overpaid tax\*.

We may be notified by Inland Revenue to update your PIR if they believe it is incorrect. We are required to apply this updated PIR. However, you can provide us with a different PIR if you believe this is incorrect.

\* From the 2021 tax year onwards, you'll be able to apply for a refund if you believe you've overpaid PIE tax. Contact Inland Revenue for more information.

Provided we have the correct PIR, there is nothing you need to do. We arrange for all taxes that apply to your KiwiSaver account to be paid (or refunded). This is done by cancelling (or issuing) units in your KiwiSaver account. We do this at the end of the tax year (following 31 March), or earlier if:

- you withdraw, transfer or switch all of your savings from a fund
- the value of your units is so low that it doesn't meet your expected tax liability.



### Provide us with the right PIR

Make sure you provide us with the right PIR so you pay the correct tax on your investment. For help to determine your PIR, please see [anz.co.nz/OA-pirupdate](http://anz.co.nz/OA-pirupdate), call us on 0800 736 034, or consult a tax adviser.


## 7. WHO IS INVOLVED?


### ANZ Investments is the manager

We're the manager of the scheme and are responsible for its management and administration.

You can contact us at:

 [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz)

 0800 736 034

 ANZ Investments – Customer Services  
Freepost 324, PO Box 7149, Wellesley Street,  
Auckland 1141

We're a wholly owned subsidiary of ANZ Bank New Zealand Limited.

Investments in the scheme aren't deposits in ANZ Bank New Zealand Limited, Australia and New Zealand Banking Group Limited, or their subsidiaries (together '**ANZ Group**'), nor are they liabilities of ANZ Group. ANZ Group doesn't stand behind or guarantee ANZ Investments. Investments are subject to investment risk, including possible delays in repayment, and loss of income and principal invested. ANZ Group won't be liable to you for the capital value or performance of your investment.

Your investment in the scheme isn't guaranteed by ANZ Group, The New Zealand Guardian Trust Company Limited, any of their directors or any other person. The Government doesn't guarantee any KiwiSaver scheme or any fund in any KiwiSaver scheme.

### Who else is involved?

	Name	Role
<b>Supervisor and custodian</b>	The New Zealand Guardian Trust Company Limited	<p>The supervisor is a licensed supervisor who is independent of us.</p> <p>They supervise how we manage the scheme, for the benefit of you and other members.</p> <p>As the custodian, they hold the scheme's assets 'in trust' for you, entirely separate from both their assets and our assets.</p>


## 8. HOW TO COMPLAIN


### Contact your adviser first


If you have any problems with the scheme, please contact your financial adviser.

### Contact us second

If you don't have a financial adviser, or if your financial adviser has been unable to help, please contact us. As the manager of the scheme, we're committed to resolving your complaint as quickly as possible.

 [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz)


 0800 736 034


 ANZ Investments – Customer Services  
Freepost 324, PO Box 7149, Wellesley Street,  
Auckland 1141

### Contact the supervisor after that

Contact the supervisor at:

 [ct-auckland@nzgt.co.nz](mailto:ct-auckland@nzgt.co.nz)

 09 909 5100

 Relationship Manager – OneAnswer KiwiSaver Scheme  
The New Zealand Guardian Trust Company Limited  
PO Box 274, Auckland 1140


### If you're still not happy


You can get free independent assistance from the following respective dispute resolution schemes.

#### Our dispute resolution scheme

Contact the Banking Ombudsman at:

 [help@bankomb.org.nz](mailto:help@bankomb.org.nz)


 0800 805 950


 The Banking Ombudsman  
1 Post Office Square, Wellington 6011  
Freepost 218002, PO Box 25327,  
Featherston Street, Wellington 6146

#### The supervisor's dispute resolution scheme

Contact Financial Services Complaints Limited at:

 [info@fscl.org.nz](mailto:info@fscl.org.nz)

 0800 347 257

 Financial Services Complaints Limited  
101 Lambton Quay, Wellington  
PO Box 5967, Wellington 6140


### You won't be charged a fee


You won't be charged a fee by us, the supervisor or the dispute resolution scheme for investigating or resolving a complaint.

## 9. WHERE YOU CAN FIND MORE INFORMATION

Further information about the scheme is available:	
<b>In our guide</b>	A helpful guide to the scheme, including information about how to choose a fund and make the most of KiwiSaver.
<b>On our website</b>	Information and resources to help you manage your KiwiSaver account.  <a href="http://anz.co.nz/OA-kiwisaver">anz.co.nz/OA-kiwisaver</a> .
<b>On Disclose</b>	Disclose is a website that contains an offer register and a scheme register. These include current information on the scheme, including the governing document, financial statements, SIPO, fund updates and PDS. Search 'OneAnswer KiwiSaver Scheme' on both the offer and scheme registers.  <a href="http://disclose-register.companiesoffice.govt.nz">disclose-register.companiesoffice.govt.nz</a> .

You can make a request to the Registrar of Financial Service Providers for a copy of the information on Disclose. Contact them by:

 03 962 6162

 Registrar of Financial Service Providers  
c/- The Companies Office  
Level 1, 162 Victoria Street, Auckland  
Private Bag 92061, Victoria Street West,  
Auckland 1142

You can also obtain a free copy of this information by contacting us.

## 10. HOW TO APPLY

To join the scheme complete and send us the relevant application form. You may also wish to speak with your financial adviser.





# ONEANSWER KIWISAVER SCHEME

## 4. Confirming your identity (tick the documents you're sending us)

We'll need to verify:

**(A)** your identity by receiving a certified or verified copy of **one** of the following (which must be current and signed by you):

passport       firearms licence

**(B)** your residential address by receiving a certified or verified copy of **one** of the following (which can't be more than six months old):

bank statement issued by a registered bank (excluding ANZ)       utility bill       Government agency document

If you have an adviser, they can verify these documents for you. If you don't have any of these documents, see [anz.co.nz/OA-myid](https://anz.co.nz/OA-myid) for our full list of acceptable documents. This website also describes other ways documents can be certified.

## 5. Where would you like your KiwiSaver savings invested?

Lifetimes option **OR**

### Multi-asset-class funds

Conservative Fund	<input type="text"/>	%
Conservative Balanced Fund	<input type="text"/>	%
Balanced Fund	<input type="text"/>	%
Balanced Growth Fund	<input type="text"/>	%
Growth Fund	<input type="text"/>	%

### Single-asset-class funds

Cash Fund	<input type="text"/>	%
New Zealand Fixed Interest Fund	<input type="text"/>	%
International Fixed Interest Fund	<input type="text"/>	%
Australasian Property Fund	<input type="text"/>	%
International Property Fund	<input type="text"/>	%
Australasian Share Fund	<input type="text"/>	%
International Share Fund	<input type="text"/>	%
Sustainable International Share Fund	<input type="text"/>	%

**Total** (must total 100%)         %

# ONEANSWER KIWISAVER SCHEME

## 6. Your agreement

By signing this application form, you confirm that you have received and read the OneAnswer KiwiSaver Scheme product disclosure statement dated 15 May 2020 and that you agree to be bound by the OneAnswer KiwiSaver Scheme's terms and conditions. These are set out in the product disclosure statement, online register entry, application form and governing document. You are also confirming that you understand:

- your contributions will be deducted from your pay (if you're an employee)
- you cannot generally cash in your investment before you reach your retirement withdrawal age (see section 2 of the PDS (How does this investment work?) for more information)
- the value of your investment can move up and down over time
- the savings in your KiwiSaver account are not guaranteed by anyone
- if applicable, you have considered and compared the benefits of your current scheme before transferring to the OneAnswer KiwiSaver Scheme
- by providing your email address, you agree to receive emails from ANZ Investments (or its related companies) about your investment (including annual reports) and, from time to time, any other relevant product or service offers
- by providing a mobile number, you agree to receive text messages from ANZ Investments (or its related companies)
- that you consent to receiving information about your investment in the OneAnswer KiwiSaver Scheme, including personalised annual account and tax statements, electronically, including via ANZ Internet Banking or ANZ goMoney
- that investments in the OneAnswer KiwiSaver Scheme are not deposits in ANZ Bank New Zealand Limited or Australia and New Zealand Banking Group Limited or their subsidiaries (together 'ANZ Group'), nor are they liabilities of ANZ Group. ANZ Group does not stand behind or guarantee ANZ New Zealand Investments Limited. Investments are subject to investment risk, including possible delays in repayment, and loss of income and principal invested. ANZ Group will not be liable to you for the capital value or performance of your investment
- that information about you will be collected and held by ANZ Investments, the supervisor and the ANZ Group who may:
  - use your information and disclose it to each other and any other party to administer your investment account and promote to you and administer other products offered by ANZ Investments or our related companies
  - use your information and disclose it to each other and any other party (including any government authority) to comply, or decide what to do to comply, with any law in New Zealand or overseas applying to us, you or the accounts, products or services we provide you
  - disclose your information to your financial adviser (including their staff)
  - otherwise collect, use and disclose your information in accordance with our privacy policy, which is the same as ANZ Bank New Zealand Limited's and can be found in the security and privacy statement section on anz.co.nz. For example, our privacy policy includes how we use your information for data analysis and market research, and
- that you can access or correct your personal information by calling 0800 736 034 or asking at any ANZ branch. We may charge you a fee to access the information we have about you.

Signature

Date

## YOUR CHECKLIST

- Have **all** sections of this application form been correctly completed? If you need assistance, please contact us on 0800 736 034 (weekdays, 8am to 6pm).
- Have you included certified/verified evidence of your identity, such as a current passport?
- Have you included certified/verified evidence of your residential address such as a utility bill, Government agency document or bank statement issued by a registered bank (excluding ANZ)?

## ADVISER USE ONLY

- All relevant sections have been completed.
- Identification and residential address documents have been included.
- A signed Direct Debit Form (Form C) has been completed and included (if applicable).

Adviser name

FSP number

Distributor company name

Distributor (agency) number



# ONEANSWER KIWISAVER SCHEME

## FORM B - APPLICATION FORM (UNDER 18)

Product disclosure statement (PDS) dated 15 May 2020



You can take this completed form to an ANZ branch, email it to us at [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz) or post it to: **OneAnswer KiwiSaver Scheme, ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141**. Make sure you include the applicant's birth certificate. If you are emailing us this form, you do not need to post it to us.

### 1. The applicant's information

Date of birth

Mr  Miss  Mrs  Ms  Other

Gender  Male  Female

First Name(s)  Surname

Home address

Postcode

Postal address (if different from your home address)

Postcode

Home phone  Mobile

Email  Country of birth

Occupation (if applicable)

Is the applicant a New Zealand citizen or entitled to remain in New Zealand indefinitely and living or normally living in New Zealand?  Yes  No

IRD number    (call Inland Revenue on 0800 775 247 for help)

Prescribed investor rate  10.5%  17.5%  28% (visit [anz.co.nz/OA-pirupdate](http://anz.co.nz/OA-pirupdate) or call 0800 736 034 for help)

ANZ customer (or investor) number  (if known)

### 2. Is the applicant transferring from another KiwiSaver scheme?

Yes (we will arrange for the applicant's savings to be transferred from their current KiwiSaver scheme to the OneAnswer KiwiSaver Scheme). Transfers take approximately two weeks.

### 3. Contributions

The applicant (or a third party on the applicant's behalf) will make:

regular contributions by direct debit (complete and include Form C)

a contribution of \$  (see page 9 for ways you can make voluntary contributions)

FORM  
B

# ONEANSWER KIWISAVER SCHEME

## 4. Applicant identification required

For all applicants under 18, to verify proof of guardianship we'll need:

his/her birth certificate

If the applicant is 16 or 17 years old, we'll also need to verify:

**(A)** his/her identity by receiving a certified or verified copy of **one** of the following (which must be current and signed by the applicant):

passport       firearms licence       driver licence

**(B)** his/her, or his/her guardian's, residential address by receiving a certified or verified copy of **one** of the following (which can't be more than six months old):

bank statement issued by a registered bank (excluding ANZ)       utility bill       Government agency document

If you have an adviser, they can verify these documents for you. If you don't have any of these documents, see [anz.co.nz/OA-myid](http://anz.co.nz/OA-myid) for our full list of acceptable documents. This website also describes other ways documents can be certified.

## 5. Where does the applicant want his/her KiwiSaver savings invested?

Lifetimes option **OR**

### Multi-asset-class funds

Conservative Fund  %

Conservative Balanced Fund  %

Balanced Fund  %

Balanced Growth Fund  %

Growth Fund  %

### Single-asset-class funds

Cash Fund  %

New Zealand Fixed Interest Fund  %

International Fixed Interest Fund  %

Australasian Property Fund  %

International Property Fund  %

Australasian Share Fund  %

International Share Fund  %

Sustainable International Share Fund  %

**Total** (must total 100%)  %

# ONEANSWER KIWISAVER SCHEME

## 6. The applicant's parent(s)/guardian(s) and who needs to sign this application form

If the applicant is:

<b>15 or under and:</b>	joining KiwiSaver for the first time	→	all parents/guardians or one Oranga Tamariki guardian must sign
	already a member of a KiwiSaver scheme	→	one parent/guardian or Oranga Tamariki guardian can sign
<b>16 or 17 and:</b>	joining KiwiSaver for the first time	→	the applicant and one parent/guardian or Oranga Tamariki guardian can sign
	already a member of a KiwiSaver scheme	→	the applicant alone can sign

### Details of parent/guardian

Mr
  Miss
  Mrs
  Ms
  Other

First name(s)

Surname

ANZ customer (or investor) number (if known)

Home address

Postcode

Email

Relationship to applicant

Occupation

Date of birth

### Details of parent/guardian

Mr
  Miss
  Mrs
  Ms
  Other

First name(s)

Surname

ANZ customer (or investor) number (if known)

Home address

Postcode

Email

Relationship to applicant

Occupation

Date of birth

**Notes:** If not previously provided, each parent/guardian must attach the identity and residential address documents described on [anz.co.nz/OA-myid](http://anz.co.nz/OA-myid). If the application form is **not** being signed by the applicant's parent(s), as named on the applicant's birth certificate, it will need to be signed by the applicant's guardian(s). We will need additional documents to confirm the guardian(s) appointment and identity. You can find more information on our website, or call us on 0800 736 034 to discuss these requirements (if they're applicable to you).

## 7. Your agreement

By signing this application form, you confirm that you have received and read the OneAnswer KiwiSaver Scheme product disclosure statement dated 15 May 2020 and that you agree to be bound by the OneAnswer KiwiSaver Scheme's terms and conditions. These are set out in the product disclosure statement, online register entry, application form and governing document. You are also confirming that you understand:

- all parent(s)/guardian(s) who have authorised this application are authorised to act on behalf of the applicant and/or the other parent(s)/guardian(s)
- the applicant cannot generally cash in their investment before they reach their retirement withdrawal age (see section 2 of the PDS (How does this investment work?) for more information)
- the value of the applicant's investment can move up and down over time
- contributions will be deducted from the applicant's pay (when the applicant becomes an employee)
- the savings in the applicant's KiwiSaver account are not guaranteed by anyone
- if applicable, you have considered and compared the benefits of the applicant's current scheme before transferring to the OneAnswer KiwiSaver Scheme
- by providing an email address, you will receive emails from ANZ Investments (or its related companies) about the applicant's investment (including annual reports) and, from time to time, any other relevant product or service offers
- by providing a mobile number, you agree to receive text messages from ANZ Investments (or its related companies)
- that you consent to receiving information about your investment in the OneAnswer KiwiSaver Scheme, including personalised annual account and tax statements, electronically, including via ANZ Internet Banking or ANZ goMoney
- that investments in the OneAnswer KiwiSaver Scheme are not deposits in ANZ Bank New Zealand Limited or Australia and New Zealand Banking Group Limited or their subsidiaries (together 'ANZ Group'), nor are they liabilities of ANZ Group. ANZ Group does not stand behind or guarantee ANZ New Zealand Investments Limited. Investments are subject to investment risk, including possible delays in repayment, and loss of income and principal invested. ANZ Group will not be liable to you for the capital value or performance of your investment

# ONEANSWER KIWISAVER SCHEME

- that information about you will be collected and held by ANZ Investments, the supervisor and the ANZ Group who may:
  - use your information and disclose it to each other and any other party to administer your investment account and promote to you and administer other products offered by ANZ Investments or our related companies
  - use your information and disclose it to each other and any other party (including any government authority) to comply, or decide what to do to comply, with any law in New Zealand or overseas applying to us, you or the accounts, products or services we provide you
  - disclose your information to your financial adviser (including their staff)
  - otherwise collect, use and disclose your information in accordance with our privacy policy, which is the same as ANZ Bank New Zealand Limited's and can be found in the security and privacy statement section on anz.co.nz. For example, our privacy policy includes how we use your information for data analysis and market research, and
- that you can access or correct your personal information by calling 0800 736 034 or asking at any ANZ branch. We may charge you a fee to access the information we have about you.

Applicant signature (if 16 or 17 years old)

Date

Parent/guardian signature

Date

Parent/guardian signature

Date

## YOUR CHECKLIST

- Have **all** sections of this application form been correctly completed? If you need assistance, please contact us on 0800 736 034 (weekdays, 8am to 6pm).
- Have you included a certified/verified copy of the applicant's birth certificate?
- If the applicant is 16 or 17 years old, have you included a certified/verified copy of the applicant's identity, such as a current passport?
- Have you included certified/verified evidence of residential address such as a bank statement issued by a registered bank (excluding ANZ) or a utility bill issued to the applicant or the applicant's parent(s)/guardian(s)?
- Have you included certified/verified evidence of the parent/guardian's identity, such as current passport(s)?

## ADVISER USE ONLY

- All relevant sections have been completed.
- Identification and residential address documents that have been certified or verified have been included.
- Applicant's birth certificate has been included.
- A signed Direct Debit Form (Form C) has been completed and included (if applicable).

Adviser name

FSP number

Distributor company name

Distributor (agency) number



# ONEANSWER KIWISAVER SCHEME

## FORM C - DIRECT DEBIT FORM

Product disclosure statement (PDS) dated 15 May 2020



As an alternative to a direct debit, you can set up an automatic payment for any amount and frequency using internet banking. With automatic payments, there's no need for forms and you can make your own changes to your payments at any time.

If you would like to set up a direct debit, you can email this completed form to us at [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz), take it to an ANZ branch or post it to: **OneAnswer KiwiSaver Scheme, ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141.**

### 1. KiwiSaver member information

First Name(s)

Surname

ANZ customer (or investor) number  (if known)

### 2. What would you like to do? (tick one)

- I want to set up a direct debit
- I want to change the details of an existing direct debit
- I want to cancel my existing direct debit

### 3. Contribution details

Contribution amount \$

Start date

Frequency (tick one)  weekly  fortnightly  monthly  quarterly  annually

Please allow 10 working days for the direct debit to be established.

### 4. Direct Debit Authority (to be completed by the bank account holder)

Name of account to be debited (acceptor):

Name of bank:

Bank  Branch  Account  Suffix

Initiator's Authorisation Code

Approved

|

From the acceptor to  (my bank):

insert name of acceptor's bank

I authorise you to debit this account with the amounts of direct debits from **ANZ New Zealand Investments Limited** (the initiator) with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to this account, and
- The specific terms and conditions listed over the page.

Authorised signature/s:


Date

FORM  
C





Contact us

 0800 736 034

 [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz)

 [anz.co.nz/OA-kiwisaver](http://anz.co.nz/OA-kiwisaver)