



KS2
February 2026



KiwiSaver deduction form

Do not send this form to Inland Revenue. This form should be kept by your employer with your employment records.

KiwiSaver Act 2006

Use this form to provide your details to your employer if you are:

- starting new employment
- an existing employee and want to opt into KiwiSaver
- a KiwiSaver member and want to change your contribution rate.

To be eligible to join KiwiSaver you must:

- Live, or normally live in New Zealand, and
- be a New Zealand citizen, or entitled to stay in New Zealand indefinitely.

You are not required to be auto enrolled when starting a new job if you are under the age of 18 or you are over the age of eligibility for New Zealand Superannuation (currently 65).

Please read the notes on the back to help you fill in this form

● **Section A** **General** Please put a dash to indicate your situation eg

- | | | | | | |
|-----------|--|---------------------------|------------------------|--------------------------|------------------|
| 1. | Are you a KiwiSaver member? | <input type="radio"/> Yes | Go to Question 2 | <input type="radio"/> No | Go to Question 4 |
| 2. | Are you on a savings suspension? | <input type="radio"/> Yes | See note below | <input type="radio"/> No | Go to Question 4 |
| 3. | Are you on a temporary rate reduction from 1 April 2026? | <input type="radio"/> Yes | See note over the page | <input type="radio"/> No | Go to Question 4 |

If you have a savings suspension notice you must show it to your employer to prevent them making KiwiSaver deductions.

If you have lost your notice, you can get a replacement online at [ird.govt.nz](https://www.ird.govt.nz) from your myIR account.

Section B Personal details Please use BLOCK LETTERS

You must provide your IRD number, name and address.

- 4. Your IRD number**
- If you do not know your IRD number or you do not have one, call us on 0800 549 472

5. Your name Mr Mrs Miss Ms Other

Put a dash to indicate your title

First names

Surname

- [illegible]

Street number

Street address or PO Box number

Suburb, box lobby or RD

Town or city

Postcode

- 7. Your contact numbers**
- Day
- Mobile

Day

Mobile

- [illegible]

If you give an email address you may receive KiwiSaver information by email

Section C Contributions

9. Choose a contribution rate: 3% 4% 6% 8% 10%

If you do not choose a rate, the default rate of 3% will be deducted.

- 10.** I declare that the information I have provided on this form is true and correct.

Signature

Date

Please give this completed form to your employer

This form is to provide your details to your employer if you are:

- starting new employment
- an existing employee and want to opt into KiwiSaver
- a KiwiSaver member and want to change your contribution rate.

Starting new employment

If you're not already a KiwiSaver member, you will be automatically enrolled if you're between the ages of 18 and 65 and your employer will begin making KiwiSaver deductions from your first payment of salary or wages. However, you can opt out at any time on or after day 14 and on or before day 56 of starting new employment - see your KiwiSaver information pack for details.

Joining KiwiSaver if you're a new employee 65 or over

You can enrol in KiwiSaver by completing this form and giving it to your employer. Your employer will determine if you are eligible and then send your information to Inland Revenue and start making KiwiSaver deductions for you.

Note: If you opt in, you cannot opt out. We suggest you get financial advice before deciding to opt into KiwiSaver.

Existing employees who want to become KiwiSaver members

You can enrol in KiwiSaver by completing this form and giving it to your employer. Your employer will determine if you are eligible and then send your information to Inland Revenue and start making KiwiSaver deductions for you.

Note: If you opt in, you cannot opt out. We suggest you get financial advice before deciding to opt into KiwiSaver.

Joining KiwiSaver if you're under 18

If you're under 18 you can only join KiwiSaver by contacting your chosen scheme provider directly. You cannot join through your employer.

Existing KiwiSaver member

If you are already a member, your employer should begin making KiwiSaver deductions for you unless you show them a **savings suspension** notice. To ensure deductions start it is recommended that you provide a KS2 form to your new employer and request confirmation the form has been received. You'll find more information in your KiwiSaver information pack or go to ird.govt.nz/kiwisaver

If you have a **temporary rate reduction** beginning on 1 April 2026, show your employer the confirmation letter from Inland Revenue. This ensures they continue deducting KiwiSaver contributions at 3%, instead of increasing it to 3.5%.

Contribution rate

KiwiSaver contributions will be deducted from each payment of your salary or wages. You may choose a contribution rate of 3%, 4%, 6%, 8% or 10%. If you do not choose a rate, the default rate of 3% applies. If you want to contribute more you can make voluntary contributions directly to your scheme provider.

If you want to change your contribution rate, complete sections B and C of this form and give it to your employer.

For information on total remuneration packages and good faith bargaining refer to ird.govt.nz/kiwisaver and employment.govt.nz

Privacy

Find our full privacy policy at ird.govt.nz/privacy

What an employer should do with this completed form

Employer - do not send this form to Inland Revenue. If the new employee is subject to automatic enrolment or an existing employee opts in, use this information to assist you to complete the IR346K. Keep this form with your business records for 7 years following the last salary or wage payment you make to the employee.

For more information about KiwiSaver go to ird.govt.nz/kiwisaver