

19 August 2026

[REDACTED]
[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), partially transferred from the Ministry of Business, Innovation and Employment on 28 July 2026. You requested the following:

- 1. How many KiwiSaver Significant Financial Hardship (SFH) withdrawal applications were received from self-employed applicants in the 2023, 2024, and 2025 calendar years, if this information is held.*
- 2. What assessment framework KiwiSaver managers are required to apply when assessing SFH applications from self-employed applicants.*

Volume of KiwiSaver Significant Financial Hardship (SFH) withdrawal applications received from self-employed applicants in the 2023, 2024, and 2025 calendar years.

The information you have requested is supplied in the below table and is provided with the following caveats:

- This information only includes hardship withdrawals that have been approved. Inland Revenue does not receive information about hardship withdrawal applications made to KiwiSaver providers if they have been declined.
- A customer is identified as self-employed based on the information Inland Revenue holds.
- Some customers in this table have earned both self-employed income and PAYE income during the relevant period.
- Income information is matched to the tax year in which the hardship withdrawal was made.
- Data is accurate as of 17 August 2026.

Table 1: Volume of approved KiwiSaver serious hardship withdrawals for self-employed customers for the 2023, 2024 and 2025 calendar years.

Calendar Year	Customer count
2023	1,866
2024	2,781
2025	2,557
Total	7,204

What assessment framework KiwiSaver managers are required to apply when assessing SFH applications from self-employed applicants.

The KiwiSaver Act 2006 provides for withdrawals on the grounds of significant financial hardship in Schedule 1, clause 10, and sets out the application requirements in Schedule 1, clause 13. These provisions require the decision-maker to be satisfied that a member is suffering, or is likely to suffer, significant financial hardship and that reasonable alternative sources of funding have been explored and exhausted.

The significant financial hardship provisions apply to KiwiSaver members generally and do not distinguish between employed, self-employed, or other categories of members.

Most significant financial hardship applications are made directly to, and assessed by, KiwiSaver scheme providers. Inland Revenue considers applications only where the member's initial contributions are still being held by Inland Revenue during the statutory two-month (62-day) holding period following receipt of the member's first contribution. Applications received after this holding period are referred to the member's KiwiSaver scheme provider.

Inland Revenue can only comment on its own processes. When Inland Revenue assesses an application relating to initial contributions held during the holding period, it applies the framework set out in Discretions to be exercised by the Commissioner of Inland Revenue under the KiwiSaver Act 2006 (SPS 07/04). This information is publicly available on the Inland Revenue website here: <https://www.taxtechnical.ird.govt.nz/standard-practice-statements/general/sps-0704-discretions-to-be-exercised-by-the-commissioner-of-inland-revenue-under-the-kiwisaver-act-2>.

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue's website (ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, may 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 again for your request.

Yours sincerely



Sharyn Rea

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