



10 February 2022

[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 9 January 2022. You requested the following:

Please tell me the government department responsible for ensuring that individuals who have are eligible for a KiwiSaver are getting it? and If that department is IRD, what checks are in place to ensure this?

KiwiSaver responsibilities

KiwiSaver is a voluntary savings initiative designed to make it easier for New Zealanders to save for their future. Individuals can enrol via a KiwiSaver scheme provider (provider) or employer if they are eligible.

Inland Revenue has a central administrator role for KiwiSaver and provides information on the goals and benefits of the scheme. Inland Revenue also keeps track of overall membership of the KiwiSaver scheme and ensures KiwiSaver deductions are passed on to the members scheme provider. Inland Revenue also oversees the administration of opting out of KiwiSaver, savings suspensions and the transfer of any Government contributions to a members KiwiSaver scheme.

Further information on roles and responsibilities of Inland Revenue and employers are set out on Inland Revenue's website www.ird.govt.nz/kiwisaver/kiwisaver-employers.

Checks regarding KiwiSaver eligibility and entitlements

The provider or employer are responsible for assessing the persons eligibility on enrolling in KiwiSaver and have checks in place through their application and employment processes to assist in their determination of eligibility. Inland Revenue has multiple layers of checks and validations in place aimed at picking up any anomalies from employers. Some of these checks include:

- Providing payroll software developers with specifications they need to include in their packages
- Our new systems have several automated checks that must be met for information to process and can inform employers if there are errors related to KiwiSaver when they file with us
- Educational material and seminars for employers

When an employee is enrolled in KiwiSaver, the member information is sent to Inland Revenue by the providers and employers. More detailed information on employer responsibilities is in the KiwiSaver employer guide (KS4) [ks4-2020.pdf \(ird.govt.nz\)](http://ks4-2020.pdf(ird.govt.nz)). While Inland Revenue does work closely with providers on the practical application of KiwiSaver, the providers are responsible for their own adherence to KiwiSaver legislation including checking eligibility and meeting their responsibilities. Concerns relating to scheme providers should be addressed following the providers own internal complaints process in the first instance.

Inland Revenue has checks and balances in place to try and ensure members are receiving their minimum entitlements and employers are meeting their legislative requirements. These include notifications when certain criteria are not met, issued to either the individual, employer, or both. Some automatic checks that trigger a notification include:

- Under or over deduction of employee deductions and employer contributions
- Failure to enrol potentially eligible employees or enrolling ineligible employees
- Failure to act on instructions from Inland Revenue such as commencement or cessation of deductions
- KiwiSaver savings suspension notifications

If an employer fails to rectify the issues identified above, Inland Revenue may contact the employer directly to discuss their options and to provide education and assistance.

Publishing of OIA responses

Finally, please note that, Inland Revenue regularly publishes, on its website, responses to requests that may be of interest to the wider public. Your personal details or any information that would identify, you will be removed prior to it being published.

Thank you again for your request. I trust that the information provided is of assistance to you.

Yours sincerely



Meade Perrin
External Relationships Leader