



30 January 2026

[REDACTED]
[REDACTED]

Dear [REDACTED],

Thank you for your request made under the Official Information Act 1982 (OIA), received on 15 December 2025. You requested the following:

I am after up-to-date deidentified data on the following:

Rotorua data vs. National figures

- 1. How many kiwi saver first home buyers from Rotorua over the last 5 years*
- 2. How many kiwi saver hardship withdrawal applications + approvals have been made over the last 5 years*

Information being released

The table below details the number of approved KiwiSaver withdrawals between 1 December 2020 and 30 November 2025. This may not be all of this type of fund withdrawals, as the data is sent to Inland Revenue by KiwiSaver providers.

Please note the figures below may include data on members who made a withdrawal under more than one category or more than once within the same period.

Locations	First Home	Hardship
Rotorua	2,850	2,230
National	200,540	110,950

Information refused

When a KiwiSaver member applies to withdraw funds, the applications are received and processed by their KiwiSaver provider, except for applications from members under significant financial hardship or serious illness who are also within the initial two month holding period. (This period provides time for new members who have been automatically enrolled by their employers to decide to opt out or remain enrolled).

As Inland Revenue does not hold data on the number of withdrawal applications made, this part of your request is refused under section 18(g) of the OIA as the information requested is not held by Inland Revenue and I do not have grounds to believe this information is held by or more closely connected with the functions of another department.

Right of review

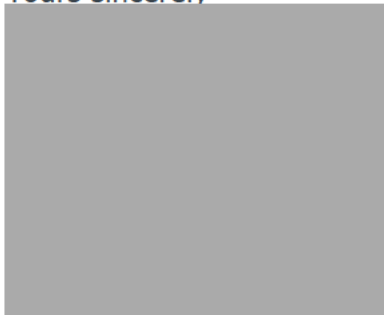
If you disagree with my decision on your OIA request, you have the right to ask the Ombudsman to investigate and review my decision under section 28(3) of the OIA. You can contact the office of the Ombudsman by email at: info@ombudsman.parliament.nz.

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



Val Davis

Group Lead - Individuals