



Dear Parent/Grandparent/Guardian,

You will find the application forms at the back of the Investment statement on pg. 21

Instructions for Completing an ING KiwiSaver Form **for Children (under 18)**:

- Tick no (unless you child already has an investment with ING, if so add their Investor number)
- Fill in your child's full name, date of birth, their IRD number and tax rate.
- Your postal address and physical address (if different from postal)
- Your e-mail address and phone numbers
- Over the page: Skip section on employer details
- On the next page: Choose appropriate fund to invest in (or tick "Lifetimes Option", if you want your child's investment to automatically adjust as they get older)
- Select amount\*, frequency (e.g. monthly) & start date for a direct debit payment for your child's KiwiSaver contributions
- Tick contributions to be made by third party & write relationship e.g. "parent" in space provided
- On the next page: Sign & date form where indicated

The next page is the "**Direct Debit Form**"

- Complete direct debit form with details of the bank account number the direct debit is to be made from, including name of account, bank, branch, address
- Sign & date direct debit form

Return the completed forms with a copy of identification for both you (e.g. passport, driver's or firearms license) & your child (e.g. passport, birth certificate).

Postal address:  
PO Box 8010  
Kensington  
Whangarei 0145

or hand deliver to: Physical Address:  
1B Kensington Avenue  
Inside Northland Real Estate  
Kensington, Whangarei

If you have any further questions please call our office.

Kind regards,

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**Capricorn Financial Services**

\* Please note: that there are no minimum contributions required for your child so you do not need to contribute anything. However, if you do want to make voluntary contributions the minimum amount is \$400 p.a. (e.g. \$33.50/mth – just over \$1/day). Any Voluntary contributions made by parents, grandparents etc. and can be withdrawn to be used by the child as part of their deposit on their first house when they are older. This is a great way to give your kids/grandkids a start in life.