

FISHER FUNDS KIWISAVER SCHEME ONLINE APPLICATION TERMS AND CONDITIONS

By clicking “I accept the terms and conditions”, you agree to be bound by the terms and conditions of the Fisher Funds KiwiSaver Scheme (‘Scheme’). These are set out below, in the current Governing Document and Product Disclosure Statement.

KiwiSaver terms and conditions

1. I have received and read a copy of the Product Disclosure Statement and agree to be bound by the terms and conditions of the Governing Document.
2. I acknowledge that neither the Supervisor nor the Manager will be liable to me for any loss as a consequence of the investment direction given in my online application or any later investment direction given in accordance with the Governing Document (and that none of the Manager, the Supervisor, the Crown or any other person guarantees the performance of the investment fund(s) I select).
3. I understand that the Scheme is a vehicle for long term investment and that the value of my investment is liable to fluctuations and may rise and fall from time to time.
4. I acknowledge that:
 - i. choosing an investment strategy is solely my responsibility and neither the Manager nor the Supervisor of the Scheme is to be regarded as representing or implying that any particular investment strategy is appropriate for my personal circumstances;
 - ii. the Product Disclosure Statement does not give financial advice and if I am unsure about choosing an investment strategy I can seek advice from a financial adviser;
 - iii. I may change my investment strategy at any time.
5. I understand the manner in which the fees will be deducted from my investment.
6. If I am joining KiwiSaver I acknowledge that the Product Disclosure Statement has been given, and the offer of securities has been made, to me in New Zealand.
7. I meet the eligibility criteria for joining the Scheme as set out in the Product Disclosure Statement.
8. I understand that the information that I provide to the Manager in this application and which I may provide in the future may be used by Fisher Funds, the Supervisor and any related entities of either, my financial adviser or the distribution entity through which I joined the Scheme (if applicable) and by other service providers to the Scheme to provide services in relation to my investment and to promote to me other products and services.
9. I acknowledge that I have the right to access the information held by the Manager and I may also request that it be corrected by contacting the Manager. The Manager will provide me (on request) with the name and address of any entity to which information has been disclosed. If I do not provide the information requested on the application form, the Manager may not be able to process my application.
10. If I am applying to transfer my benefit from another scheme to the Scheme, I authorise the Manager or the Supervisor of the transferring scheme to provide to the Manager or the Supervisor of the Scheme any of my personal information as necessary to complete the transfer of my benefits.
11. I understand the information supplied by me with this application can be used to electronically verify my identity and address (where necessary) and may be disclosed for these purposes to third parties where relevant including a government agency or reliable, independent source.
12. If I am invested in the Balanced Strategy I authorise Fisher Funds to rebalance my target fund mix to within a range of 40% to 50% Conservative Fund and 50% to 60% Growth Fund on an annual basis.