

## How do I make Contributions?

### *Employees*

If you are an employee, then on every pay run your employer will deduct either 4% or 8% (as elected by yourself) from your salary or wages. Your employer passes this contribution to IRD as part of the PAYE process. Once it has been processed by IRD it is passed to Fisher Funds and invested in your KiwiSaver account. Please note, this process can take up to 3 months in total. Your contributions do earn interest whilst at IRD.

### *Self employed / not employed*

If you are self employed or not employed then it is easiest to contribute directly to the scheme as described below.

**If you wish to make a contribution direct to the scheme you have several options.**

#### **1. By cheque:**

Simply make your cheque out to Fisher Funds and include your account number (FIXXXXX) as a reference. Cheques should be sent to:

Fisher Funds  
c/o Trustees Executors  
P O Box 409  
Wellington  
6140

#### **2. By direct credit**

You can make payment direct into our bank account. Bank account details are:

Fisher Funds  
BNZ  
02 0500 0799760 001

Please be sure to include your account number (FIXXXXX) and surname as references

#### **3. By direct debit**

We have a direct debit facility available allowing you to make regular investments into your KiwiSaver account. The direct debit form can be found on the Forms page of this website. Please complete and return to us at the address detailed in option 1 above.