KiwiSaver – Employer and Employee

1 April 2026 changes

The default KiwiSaver contribution rates for employers and employees will rise to 3.5% (from 3%).

Members will be able to apply for a temporary rate reduction from 1 February 2026 if they wish to continue contributing at 3% from 1 April 2026.

As an employer, you will be able to match your employee's temporary rate reduction. Once your employee moves to a higher contribution rate, you will need to increase your employer contributions to the default 3.5% rate. Inland Revenue will notify you of this.

People aged 16 and 17 will qualify for employer contributions. If they contribute to KiwiSaver from their wages, you will need to start making employer contributions.

1 April 2028 changes

The default contribution rates for employers and employees will rise to 4% (from 3.5%).