



The New Polymer Bank Notes

During 1999 the Reserve Bank is introducing a new range of bank notes made of a new material - *polymer*. This range of polymer notes replaces the previous *paper* bank notes. By the middle of the year 2000 most bank notes in circulation will be polymer.

This brochure tells you how you'll need to handle this new type of bank note and especially how to tell if these notes are genuine.

Why the change to polymer notes?

The polymer that the notes are made of is a type of polypropylene plastic, which is stronger and more durable than paper. The Reserve Bank expects to get nearly four times the life in circulation from polymer notes as compared to the old paper notes. Also, more sophisticated security features can be built into a polymer note than a paper note, which will make forgeries easier to detect.

What are the changes?

Polymer notes are more brightly coloured than the paper notes, and the words and numerals on the notes are more modern and distinct. However, the size and general design layout of all the new polymer notes will be the same as the paper notes.

The main visual differences are that:

- Polymer notes do not have a metallic thread.
- There are two transparent windows, which allow you to see right through the note. This makes the notes very difficult to forge.

The main features of the polymer notes are shown in the picture overleaf.

What will happen to the old notes?

The old paper notes will remain legal tender but they will be withdrawn gradually from circulation. As the old notes are deposited with banks, they will be returned to the Reserve Bank and eventually destroyed.

Your guide to polymer notes

How to handle polymer notes

- Polymer notes can be counted efficiently by automatic note counters or by hand. Improved printing techniques have allowed more ink to be laid onto the notes to create a raised printing effect and provide a distinctive feel to the notes and a positive grip.
- KEEP POLYMER NOTES FLAT – We do not recommend you fold polymer notes. However, placing the notes under slight pressure in tills or storage units for about an hour will help flatten them.
- STORE NOTES UPRIGHT – Folds in polymer notes will flatten out if they are stored upright with gentle pressure applied to them. Also, because polymer notes are slightly springy, they are less likely to ‘jump’ out of tills if they are stored vertically. It is much easier to determine the value of cash held in the till if they are stored upright as well, particularly in flats of 10 or sections of 100.
- When banding polymer notes, paper bands should always be used. Paper bands around flats of 10 notes or sections of 100 notes apply greater pressure, which helps flatten notes out.
- Polymer notes are tough. It is very difficult to initiate a rip in a polymer note. However, once a tear is started, a polymer note will rip easily. [Repair torn notes with sellotape.](#)

Security features to look for

1. Each polymer note has two transparent windows. One of the transparent windows is oval-shaped and sloping and has the denomination numerals embossed in it. The other clear window is in the shape of a curved fern leaf.
2. There is a fern immediately above the clear fern-shaped window. When you hold the note to the light, the fern should match perfectly with another fern on the other side.
3. You should easily be able to see a shadow image of Her Majesty Queen Elizabeth II when you hold the note to the light.
4. Each note has an individual serial number printed horizontally and vertically.
5. Polymer notes have raised printing, which stands up on the surface and can be felt when you run your fingers over it.
6. Tiny micro-printed letters “RBNZ” should be visible with a magnifying glass.
7. Under an ultraviolet light the polymer note appears dull. Most commercial papers used in forgeries will glow under an ultraviolet light. However, polymer notes contain special inks, which make particular features glow under an ultraviolet light. For example, the front of each genuine note has a fluorescent patch showing the denomination numerals, which can only be seen under an ultraviolet light.

Remember, all images on your bank notes should appear sharp and well defined - not fuzzy and washed out.

