New Zealand has low levels of counterfeiting by international standards, but that doesn’t mean we can forget about checking our banknotes. By regularly taking a second look we can all do our bit to keep forged banknotes out of circulation. Our banknotes are made of polymer (a type of plastic) and have security features carefully built in to help make spotting a counterfeit easier. Here are ways to make sure the notes you’ve got are the real thing. Features are the same on all denominations.

### What should I do if I find a counterfeit?
- If you believe someone is trying to pass you a counterfeit note, do not accept it, and notify the Police.
- If you find you’ve already received a counterfeit note, put it in an envelope to avoid handling it further and take it to the Police.

### Features on All Denominations

1. **Check out the windows**
   - Inside the large clear window is a hologram featuring a fern and a map of New Zealand. It also contains the same bird featured on the left-hand side of the note. There is also an embossed print denomination below the hologram.

2. **All washed up**
   - Polymer notes and their inks are water resistant. There should not be any blotches or running of the inks.

3. **Get out the glass**
   - Tiny micro-print of the note denomination should be visible with a magnifying glass. On the large numeral, the letters “RBNZ” are in microprint. On the front of the note, the foil inside the window reads “RBNZ 10 TE PŪTEA MATUA 10”. On the back are the numbers “10101010...” and “RBNZ”, between New Zealand and Aotearoa.

4. **Feel for real**
   - Polymer notes have raised printing, which can be felt when you run your fingers over it.

5. **It’s a serial**
   - Each note has an individual serial number printed horizontally and vertically and these numbers match exactly. If the serial numbers are missing, or if you have several notes with the same serial number on all of them, some or all of those notes could be counterfeit.

6. **Does it glow?**
   - Most commercial papers used in forgeries glow under an ultraviolet light, but our notes use special inks which look dull except for specific features that glow brightly. For example, the front of each genuine note includes a fluorescent patch showing the denomination.

7. **No to fuzz**
   - All images should appear sharp and well defined – not fuzzy and washed out.

8. **Check for the change**
   - The colour of the bird changes when the note is tilted, with a rolling bar going diagonally across.

9. **Line it up**
   - When the note is held up to the light irregular shapes on the front and the back of the note combine like puzzle pieces to show the note’s denomination.

10. **Rip into it**
    - Polymer notes are tough, but most counterfeits are only paper. Moderate force should not start a tear in the note.

Further information

---

Copyright © Reserve Bank of New Zealand 2016 • Reserve Bank of New Zealand, PO Box 2498, 2 The Terrace, Wellington, New Zealand • ph 64-4-472-2029 • www.rbnz.govt.nz • info@rbnz.govt.nz
The older Series 6 notes are co-circulating with Series 7 and share some of the features, such as being printed on polymer in water-resistant inks. Other security features are unique to Series 6. Features are the same on all denominations.

What should I do if I find a counterfeit?
- If you believe someone is trying to pass you a counterfeit note, do not accept it, and notify the Police.
- If you find you've already received a counterfeit note, put it in an envelope to avoid handling it further and take it to the Police.

Further information
- Go to the Reserve Bank website
  http://www.rbnz.govt.nz/notes_and_coins/notes/