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Reserve Bank
of New Zealand
Te Pūtea Matua

Questions for users of cash services

Adapted in 2026 by Accessible Formats Service,
Blind Low Vision NZ, Auckland

TN: The logo at the top of the page is Reserve Bank of
New Zealand – Te Pūtea Matua

Feedback questions

Thank you for taking the time to submit your feedback on the keeping cash local consultation paper. Your views help shape our understanding of the issues facing New Zealand and inform our thinking about possible solutions.

Alternative formats of the paper are available on this website <https://www.rbnz.govt.nz/money-and-cash/access-to-cash/information-in-alternate-formats>

You can also download the full paper at: <https://www.rbnz.govt.nz/cash> or scan the QR code.



All the questions in this survey are optional, so feel free to skip any that you'd prefer not to answer.

If you want to provide any extra comments, you can do that at the end.

How to respond to the survey or make a submission

Complete the online survey <https://www.rbnz.govt.nz/cash-access-survey>

Or, make a submission and send it to us:

- post to: Future of Money and Payments, Money and Cash, Reserve Bank of New Zealand, PO Box 2498, Wellington 6140.
- email at futureofmoney@rbnz.govt.nz

If you prefer to make your submission in NZSL you can via the NZSL Direct link here, or go to <https://www.nzsl.direct/rbnz> There you can record your submission in NZSL and it will be professionally and confidentially translated into English free of charge and passed on to RBNZ, and you will also be sent a copy of the translation"

Feedback closes 31 July 2026.

Your views on the current cash services

In the consultation document we talk about cash services. Cash services are services that help you to deposit cash into your bank account, take cash out, or swap cash to get a different mix of banknotes and coins.

Cash services can be provided in different ways, such as:

- by staff in a bank branch or an agent
- through machines, like ATMs
- by cash service companies that pick up or deliver cash

For each question in this survey circle or put an X beside your answer.

How satisfied are you with the level of cash services in your district?

Very dissatisfied (the services are poor)

somewhat dissatisfied (services are below average)

Neutral (services are average)

Somewhat satisfied (services are good)

Very satisfied (services are excellent)

Don't know

How satisfied are you with the level of cash services in New Zealand?

Very dissatisfied (the services are poor)

Somewhat dissatisfied (services are below average)

Neutral (services are average)

Somewhat satisfied (services are good)

Very satisfied (services are excellent)

Don't know

How important are each of these features of a cash service?

How important is how far you need to travel to use a cash service?

Not at all important

Slightly important

Neutral

Moderately important

Very important

Don't know

How important is how long you have to wait in a queue to use a cash service?

Not at all important

Slightly important

Neutral

Moderately important

Very important

Don't know

How important is it that the cash service is free to use?

Not at all important

Slightly important

Neutral

Moderately important

Very important

Don't know

How important is having staff on hand to assist you?

Not at all important

Slightly important

Neutral

Moderately important

Very important

Don't know

How important is being able to use the service during business hours?

Not at all important

Slightly important

Neutral

Moderately important

Very important

Don't know

How important is being able to use the service outside business hours, including weekends and public holidays?

Not at all important

Slightly important

Neutral

Moderately important

Very important

Don't know

Are there any other features that are important to you?

Write or type why you gave this answer below.

The next few questions ask for your views on the cash services standard we propose in our consultation document.

A cash services standard is a way to set requirements on banks about the cash services they provide across New Zealand.

We propose that people living in urban areas should face only a walkable distance to withdraw cash, deposit cash or get change, while people living rurally should only face a reasonable driving distance. People should not have to

face unreasonable wait times either and cash services should be free of charge. We want to know if New Zealanders agree with how we are approaching this.

We talk about what we think this should cover in our keeping cash local: public consultation paper. You can download the paper at <https://www.rbnz.govt.nz/money-and-cash/access-to-cash/information-in-alternate-formats> or scan the QR code.



How much do you agree that New Zealand needs a cash services standard?

Strongly disagree

Disagree

Neutral

Agree

Strongly Agree

Don't know

How far should people travel to access cash services?

Our standard is made to make sure people and businesses don't have to travel too far to access cash services, and that there are enough cash services.

As part of the standard, we are suggesting that for every 10,000 people in a community, banks must provide access to 2.5 cash service sites that:

- can be used by customers of any bank, and
- allow people to withdraw, deposit, and swap cash

Do you agree that most people (95%) living in rural areas should only have to travel up to 15km (or up to 30km if living outside rural settlements) to access cash services?

Strongly disagree

Disagree

Neutral

Agree

Strongly Agree

Don't know

Do you agree that most people (95%) living in urban areas (cities and towns of 1000 or more people) should only have to travel up to 3 km to access cash services?

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

Don't know

Do you support our proposal of having 2.5 cash service sites for every 10,000 people?

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

Don't know

Do you think people and businesses in your district will have enough access to cash services under this proposal?

Not enough

About right

Too much

Don't know

Write or type why you gave this answer below

Do you think people and businesses across New Zealand will have enough access to cash services under this proposal?

Not enough

About right

Too much

Don't know

Write or type why you gave this answer below.

Should there be different rules for some rural settlements, towns or parts of a city?

For example, should busy tourist towns have more cash services than what we are proposing in our standard?

Yes

No

Don't know

What factors should we think about when deciding whether a rural settlement, town, or part of a city needs a different level of cash service than the usual standard?

Put a circle or X beside your answer. You can choose more than one.

How many people live in the rural settlement, town or part of the city

How many people live in the wider area

How many businesses operate in the community

How far it is to the next town with cash services

How important tourism is to the local economy

Community characteristics (for example: average age, income, or ethnicity)

How much it costs to provide the service there

There shouldn't be any exceptions

Other please write or type your answer below

General feedback

Is there anything else you'd like to share about cash in New Zealand?

Write or type your answers below.

How would you describe where you currently live?

Rural (in a rural settlement)

Rural (outside a rural settlement)

Urban area in a town

Urban area in a city

None of these

Do not wish to answer

End of Questions for users of cash services