

How to spot a counterfeit note – Series 7

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.

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.

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.

Check for the change

The colour of the bird changes when the note is tilted, with a rolling bar going diagonally across.

Rip into it

Polymer notes are tough, but most counterfeits are only paper. Moderate force should not start a tear in the note.

All washed up

Polymer notes and their inks are water resistant. There should not be any blotches or running of the inks.

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.

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.

No to fuzz

All images should appear sharp and well defined – not fuzzy and washed out.

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: <https://rbnz.govt.nz/counterfeit>



Feel for real

Polymer notes have raised printing, which can be felt when you run your fingers over it.

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.