



Reserve Bank
of New Zealand
Te Pūtea Matua

Access to Cash Survey

Share your views

25 February 2026



Introduction

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

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.

Once complete please either scan and email to futureofmoney@rbnz.govt.nz, or post to us at

Future of Money and Payments

Money and Cash

Reserve Bank of New Zealand

PO Box 2498

Wellington 6140

If you would prefer to provide feedback directly online, either scan the QR code below or please visit <https://consultations.rbnz.govt.nz/rbnz/access-to-cash>



Feedback closes 10 April 2026.

Your views on the current cash services

In this consultation 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

Q1 On a scale of 1 to 5, how satisfied are you with the level of cash services in your district?

--- circle one ---

1 – Very dissatisfied (the services are poor)

2 – somewhat dissatisfied (services are below average)

3 – Neutral (services are average)

4 – Somewhat satisfied (services are good)

5 – Very satisfied (services are excellent)

Don't know

Q2 On a scale of 1 to 5, how satisfied are you with the level of cash services in New Zealand?

--- circle one ---

- 1 – Very dissatisfied (the services are poor)
- 2 – somewhat dissatisfied (services are below average)
- 3 – Neutral (services are average)
- 4 – Somewhat satisfied (services are good)
- 5 – Very satisfied (services are excellent)
- Don't know

Q3 How important are each of these features of a cash service?

Rate each feature from 1 to 5 using the following scale:

- 1 – Not at all important
- 2 – Slightly important
- 3 – Neutral
- 4 – Moderately important
- 5 – Very important

--- circle one ---

How far you need to travel to use the service	1	2	3	4	5
How long you have to wait in a queue	1	2	3	4	5
It's free to use	1	2	3	4	5
Having staff on hand to assist you	1	2	3	4	5
Being able to use the service during business hours	1	2	3	4	5
Being able to use the service outside business hours, including weekends and public holidays	1	2	3	4	5

Are there any other features that are important to you?

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



Q4 On a scale of 1 to 5, how much do you agree that New Zealand needs a cash services standard?

--- circle one ---

- 1 – Strongly disagree
- 2 – Disagree
- 3 – Neutral
- 4 – Agree
- 5 – Strongly agree
- Don't know

How far should people travel to access cash services?

Our standard is designed to make sure people and businesses don't have to travel too far to access cash services, and that each district has enough cash services for its population.

We've created maps for each district showing a possible way this could look in your area.

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 (multi-bank), and
- allow people to withdraw, deposit, and swap cash

Banks can also choose different ways to provide cash services, but whatever they do, access must be just as good as in our example illustrated in the maps.

You can view the maps online at <https://consultations.rbnz.govt.nz/rbnz/access-to-cash> or through the QR code to the above.

Q5 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?

--- circle one number ---

- 1 – Strongly disagree
- 2 – Disagree
- 3 – Neutral
- 4 – Agree
- 5 – Strongly agree
- Don't know

Q6 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?

--- circle one number ---

1 – Strongly disagree

2 – Disagree

3 – Neutral

4 – Agree

5 – Strongly agree

Don't know

Q7 Do you support our proposal of having 2.5 cash service sites for every 10,000 people?

--- circle one number ---

1 – Strongly disagree

2 – Disagree

3 – Neutral

4 – Agree

5 – Strongly agree

Don't know

How well does the overall proposal meet the needs for cash services?

Q8 Do you think people and businesses in your district will have enough access to cash services under this proposal?

--- tick one ---

Not enough

About right

Too much

Don't know

Please explain why you gave that rating.

Q9 Do you think people and businesses across New Zealand will have enough access to cash services under this proposal?

--- tick one ---

- Not enough
- About right
- Too much
- Don't know

Please explain why you gave that rating.

Q10 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.

--- tick one ---

- Yes
- No
- Don't know

Q11 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?

--- You can tick 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 your answer)

General feedback

Q12 Is there anything else you'd like to share about cash in New Zealand?

Q13 How would you describe where you currently live?

--- tick one ---

- 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

Thank you.