



Reserve Bank  
of New Zealand  
Te Pūtea Matua

# Keeping cash local - district maps

Money and Cash Directorate

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## What sort of document is this

The Reserve Bank of New Zealand – Te Pūtea Mātua produces a variety of publications including research papers. This paper demonstrates the potential impact on districts of a proposal to introduce a cash services standard, and complements other material released as part of the public consultation on the proposed cash services standard.

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## Keeping cash local – district maps

### Introduction

The Reserve Bank is proposing to make New Zealand's banks subject to a minimum standard for cash services. The standard would set a floor under the number and location of places where bank customers can withdraw, deposit and swap cash (for example, exchanging a \$50 banknote for \$5 banknotes and coins).

Cash services can be delivered in-person in a bank branch, via a machine such as an automatic teller machine ('ATM') or via specialist cash service companies (e.g. offering cash collection services).

There are several aspects of cash services we would address in the standard. The aspects we focus on in this consultation relate to the location and number of cash services.

[Keeping Cash Local – public consultation paper.](#)

### The 'multi-bank, full-service cash site' concept is central to the proposed standard

We think the most efficient way to meet minimum access standards is likely to be a 'multi-bank, full-service cash site' and so we have used this concept as a basis for this consultation.

A 'multi-bank, full-service cash site' means is a site where cash services are offered to customers of any bank and all three types of cash service – cash withdrawals, cash depositing, and cash swapping (swapping high denomination banknotes for low denomination banknotes and coins) are provided there.

Right now, across New Zealand, there are only five multi-bank, full-service cash sites, and even these are not truly 'multi-bank' as only customers of the four major banks, Kiwibank and TSB can use them (these are the five NZBA 'regional banking hubs' located in Martinborough, Ōpōtiki, Twizel, Waimate and Whangamatā).<sup>1</sup>

The remaining cash service sites available currently across New Zealand are partial service sites – they may dispense cash but not accept deposits or allow cash swapping, or they may do all these things but only be accessible to account holders at the bank providing the service.

We articulate the proposed standard using the concept of multi-bank, full-service cash sites. However, banks are free to comply in other ways. For example, banks may prefer to act on their own to meet the standard, putting services in place but only for their own customers. If banks opted to meet the standard by providing services individually – *not* sharing facilities as is envisaged in the 'multi-bank, full-service cash site' concept – significantly more cash sites would be required overall than what we indicate in the district maps.

The main purpose of this report is to illustrate what the standard means for each district. Our illustrations are based on our assumption that banks would choose to meet the standard using multi-bank, full-service cash sites. If banks could choose a different way to comply with the requirements, significantly more cash sites will be required in each district than we indicate here.

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<sup>1</sup> New Zealand Banking Association (2023), Banks launch three new hubs in regional banking trial. <https://nzba.org.nz/banks-launch-three-new-hubs-in-regional-banking-trial/>

## The standard would have minimum requirements for the number and location of bank-funded cash services

A key aspect of our proposal is that bank customers would be able to access cash withdrawal, cash deposit and cash swap services *for free* (i.e. banks and not user charges would fund the services).

There are several other aspects of cash services we would address in the standard. The aspects we're focusing on here relate to the location and number of services.

We're proposing that banks be made responsible for achieving these outcomes:

- There are enough cash service sites across New Zealand to prevent lengthy queues.
  - This means there must be at least 2.5 multi-bank, full-service cash sites per 10,000 people or the equivalent using partial service sites (significantly more service sites than 2.5 per 10,000 would be required if banks choose to meet the standard using partial service sites).
- Most people (defined as at least 95 percent of people) living in an urban area will face only a walkable distance to free-to-use cash withdrawal, free-to-use cash deposit and free-to-use cash swap services.
  - 'urban' refers to places where 1,000 or more people live in close proximity.
  - 'walkable' refers to no more than a 3km one-way journey
- Most people (defined as at least 95 percent of people) living in a rural area will only face a reasonable driving distance to free-to-use cash withdrawal, free-to-use cash deposit and free-to-use cash swap services.
  - 'rural settlement' refers to places where 200 to 999 people live in close proximity
  - 'living remotely' refers to people not living in a rural settlement or urban area.
  - 'reasonable driving distance' refers to no more than a 15km one way journey for people living in rural settlements and no more than a 30km one-way journey for people living remotely.

Bank compliance with the standard would be assessed at the Territorial Authority area level. For ease of reading, throughout this consultation we use 'district' to refer to a Territorial Authority area.

## We illustrate the standard using district maps

The implications of the proposed service standard will vary by district, reflecting differences in population size and settlement patterns. This might make it difficult for some people to assess the proposal. Hence, we have translated the proposed standard into potential multi-bank, full-service cash site footprints, one for each district in New Zealand.

The maps show one potential cash services footprint for each district on the assumption banks choose to use multi-bank, full-service cash sites to meet their obligations under the standard. If, instead, banks choose to meet their obligations individually, significantly more cash sites will be required than are indicated in the maps.

In theory, depending on the population and occupation patterns within a district, there may be many potential footprints that could meet the standard. In other words, these maps show one way of meeting the minimum cash service requirements in each district. Actual locations will be based on implementation decisions made by banks.

As we're satisfied that the district footprints we share comply with the proposed standard, we would assess them as delivering adequate access to cash services for New Zealand.

We have created an illustrative footprint for every district in New Zealand (but not the Chatham Islands).

## Variations to a nationwide standard might be appropriate

When we applied the tool to create an illustrative cash service footprint that complies with the proposed standard, we did so on a 'one-rule-for all' basis. However, we acknowledge a nationwide standard may lead to more services than some communities need and insufficient services for others. In other words, there may be a case for allowing variations under the standard ('exceptions').

Exceptions make it possible to 'fine-tune' the number and location of cash services and so achieve optimal community outcomes. However, the cost of administering the standard would also likely increase where exceptions to a nationwide standard are permitted.

The geospatial tool identified 25 small settlements (all with populations less than 400 people) as receiving a multi-bank, full-service cash site. Given their small population base, this may lead to an excessive level of service. However, such towns support a larger population than their immediate headcount implies. These rural settlements together support an estimated 37,310 people, for example (these settlements are listed in Appendix 1 to this report). Some have a sizeable number of local businesses, including – alongside the usual agricultural services and schools - tourist accommodation, supermarkets, cafes and pubs, auto services, hardware stores, and galleries. We know, too, that in such settlements, community events such as A&P shows, tangi and school fairs can generate a significant need for cash deposit and change services.

This doesn't mean the cash services standard should not apply in these settlements at all, but some elements of could perhaps be reasonably amended. For example, one way to ensure these communities needs are met might be to apply the standard to cash dispensing but adopt a lesser standard for cash deposit and swap services. Banks could, for example, contract the few businesses in the settlement to provide cash-out services to customers of any bank (thus meeting the standard in relation to cash dispensing) but only supply deposit and change services – relied on by those businesses - in nearby towns.

On the other hand, there are 5 rural settlements and 1 small urban area that we think might warrant a cash service but were not identified by the tool as being required to meet the standard (these locations are listed in Appendix 2). This is the other dimension to the exceptions issue – where the 'one-size-fits-all' approach leads to an *inadequate* level of service in a district.

Exceptions might also be warranted because of unique district characteristics. For example, the resident population may not be a reasonable basis for applying the standard in some districts. The Queenstown Lakes resident population is about 54,000 people, but that increases to about 122,000 when the peak 'daily' population, boosted by tourists, is considered.<sup>2</sup>

For the purposes of this report, and for estimating costs and benefits to New Zealand from having a cash services standard per se, we assume no exceptions. We are, however, keen to hear from communities who believe the minimum service standard we propose may cause unintended harm (or indeed excessive levels of service).

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<sup>2</sup> Queenstown Lakes District Council (2025), Population and Growth. <https://www.qldc.govt.nz/community/population-and-demand/>

## How to interpret the maps

We have placed pink circles on each district map. These show the rural settlements, towns and cities that would have multi-bank, full-service cash sites available locally. Where the circle is small, the town or city can host its multi-bank, full-service cash sites in one part of town or city area. Where the circle is larger, more than one part of town or city area would need to host multi-bank, full-service cash sites (this spread within a town or city is needed to ensure the services are within the distance threshold for 95 percent of the population).

We present just one complying footprint for each district. It is possible there may be other footprints that comply.

Alongside each map we report the total number of multi-bank, full-service cash sites that would be available in that district. For example, for the Ashburton district we report this as 9.

For comparison, we also report the current number of partial service sites present in the district. For example, for the Ashburton district we report this as 31. Our data on current services has some limitations as it only captures bank branches provided by the 5 largest banks and assumes all bank branches provide cash services.<sup>3</sup> However our data does include every ATM in New Zealand.<sup>4</sup>

Considerable care is needed to meaningfully compare these two numbers. It's difficult because a multi-bank, full-service cash site is fundamentally different to the partial service sites that characterise each district today. Moreover, the number and nature of the partial service sites provided today vary from district to district.

However, we know that making such a comparison is important. People will want to assess whether their local level of service will increase under the standard. The most accurate way to do the comparison is to systematically identify the partial services available today and then compare those to the footprint of multi-bank, full-service cash sites presented here. We illustrate this for the Tararua district.

### Tararua district

Tararua district has a population of 17,955.

Data available to us suggests the district currently has 17 partial service sites. These consist of 2 bank branches, 1 Kiwibank agent and 5 bank ATMs existing independently of bank branches (a further 2 ATMs are incorporated within a bank branch and we include them in the bank branch as one service site). There are also 9 non-bank ATMs (users of these potentially face fees).

The geospatial tool we have used to illustrate our proposed standard indicates a total of 5 multi-bank, full-service cash sites are required for the district.

On the face of it a move from 17 partial service sites to 5 multi-bank, full-service sites seems likely to reduce access to cash services. However, we assess the move to be a marked improvement in access to cash deposit services (and by association access to cash swap services which – if they are supplied at all – currently tend to be supplied alongside deposit services). And we assess the standard as maintaining the district's access to free-to-use cash withdrawal services.

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<sup>3</sup> We include Kiwibank's local agents as 'bank branches' in these figures.

<sup>4</sup> We do not include ATMs where cash is exchanged for crypto assets such as Bitcoin.

Bank customers wanting to deposit cash in the district currently have at most two sites where they can access this service (they can only use their own's bank's service sites). Under the cash services standard any bank customer would have an option of 5 sites. Bank customers wanting to withdraw cash without paying a user charge currently have 5 sites available to them. They would continue to have 5 sites under the cash services standard.

The standard does not preclude non-banks continuing to provide pay-to-use cash services, alongside free-to-use bank provided services, and the 9 current non-bank cash sites may or may not remain in the event the cash services standard is introduced.

Moreover, retailers in the district will be more able to provide cash-out services to customers because *their* access to the services needed to support this activity (cash swap and deposit services) would have improved ('cash-out' refers to retailers dispensing cash to customers who pay for the cash using their bank payment card).

The Table below presents the information we used to make this assessment.

Table 1: Comparing a service footprint that complies with the standard with services available today - Tararua district

Access to cash deposit services	Present day partial cash service sites in Tararua district					Under RBNZ cash services standard				
	Dannevirke	Woodville	Pahiatua	Eketahuna	Total district	Dannevirke	Woodville	Pahiatua	Eketahuna	Total district
- ANZ customers	x1 bank ATM and branch				x1	x2 multi-bank, full-service cash sites	x1 multi-bank, full-service cash site	x1 multi-bank, full-service cash site	x1 multi-bank, full-service cash site	x5
- ASB customers										
- BNZ customers	x1 bank ATM		x1 bank ATM	x2						
- Westpac customers	x1 bank ATM and branch			x1						
- Kiwibank customers			x1 Kiwibank Agent	x1						
- other										
<b>Total all customers</b>	<b>x3</b>		<b>x2</b>		<b>x5</b>					<b>x5</b>
Access to cash withdrawal services	Dannevirke	Woodville	Pahiatua	Eketahuna	Total district	Dannevirke	Woodville	Pahiatua	Eketahuna	Total district
- customers of big 4, Kiwibank, other small banks	x2 bank ATMs (incl. one stand-alone deposit-accepting ATM from above)	x1 bank ATM	x2 bank ATMs (incl. one stand-alone deposit-accepting ATM from above)		x5	x2 multi-bank, full-service cash site	x1 multi-bank, full-service cash site	x1 multi-bank, full-service cash site	x1 multi-bank, full-service cash site	x5
	x5 non-bank ATMs	x1 non-bank ATM	x2 non-bank ATMs	x1 non-bank ATM	x9					
<b>Total all customers</b>	<b>x7</b>	<b>x2</b>	<b>x4</b>	<b>x1</b>	<b>x14</b>					<b>x5</b>
<b>Total cash service sites (after acknowledging x2 ATMS allow both withdrawals and deposits)</b>					<b>x17</b>					<b>x5</b>

## Complying cash service footprints, one for each district

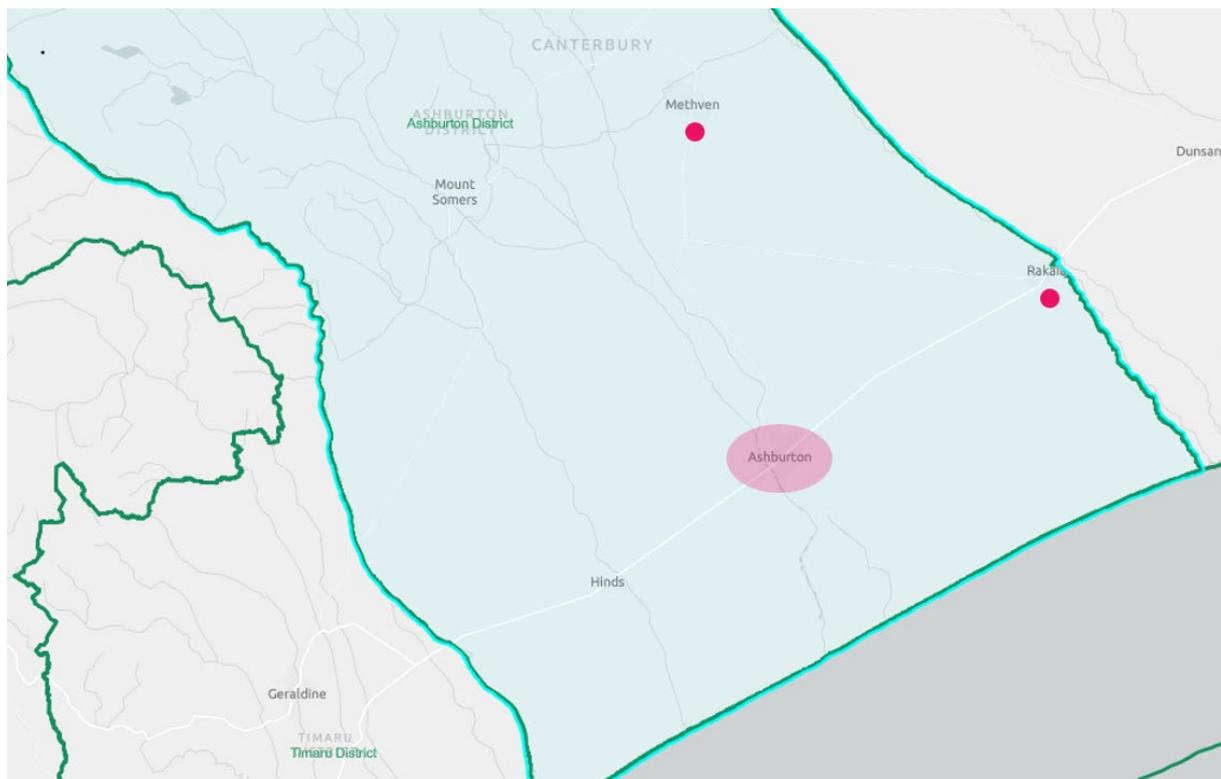
The underlying maps have been supplied by Stats NZ [Geographic Boundary Viewer](#). The illustrative multi-bank, full-service cash site overlays have been created by the Reserve Bank. The reported number of existing services is estimated by data available to us (with the caveat that the information on bank branches is limited to the largest 5 banks and some branches may not currently offer cash services).

### Ashburton district

Our geospatial tool created a footprint that puts **9** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') within the district, with the town of Ashburton having the larger share of cash sites. The district currently has **31** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Ashburton town (more than 1 town area needed), Methven and Rakaia**



## Auckland city and surrounding area<sup>5</sup>

Our geospatial tool created a footprint that puts **415** multi-bank, full-service cash sites in the district. The sites would be in 37 settlements, towns, or city areas ('locations') within the district. The district currently has **914** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: city of Auckland (multiple city areas needed), Warkworth, Pukekohe, Waiuku, Kumeū and Whangaparāoa Peninsula.**



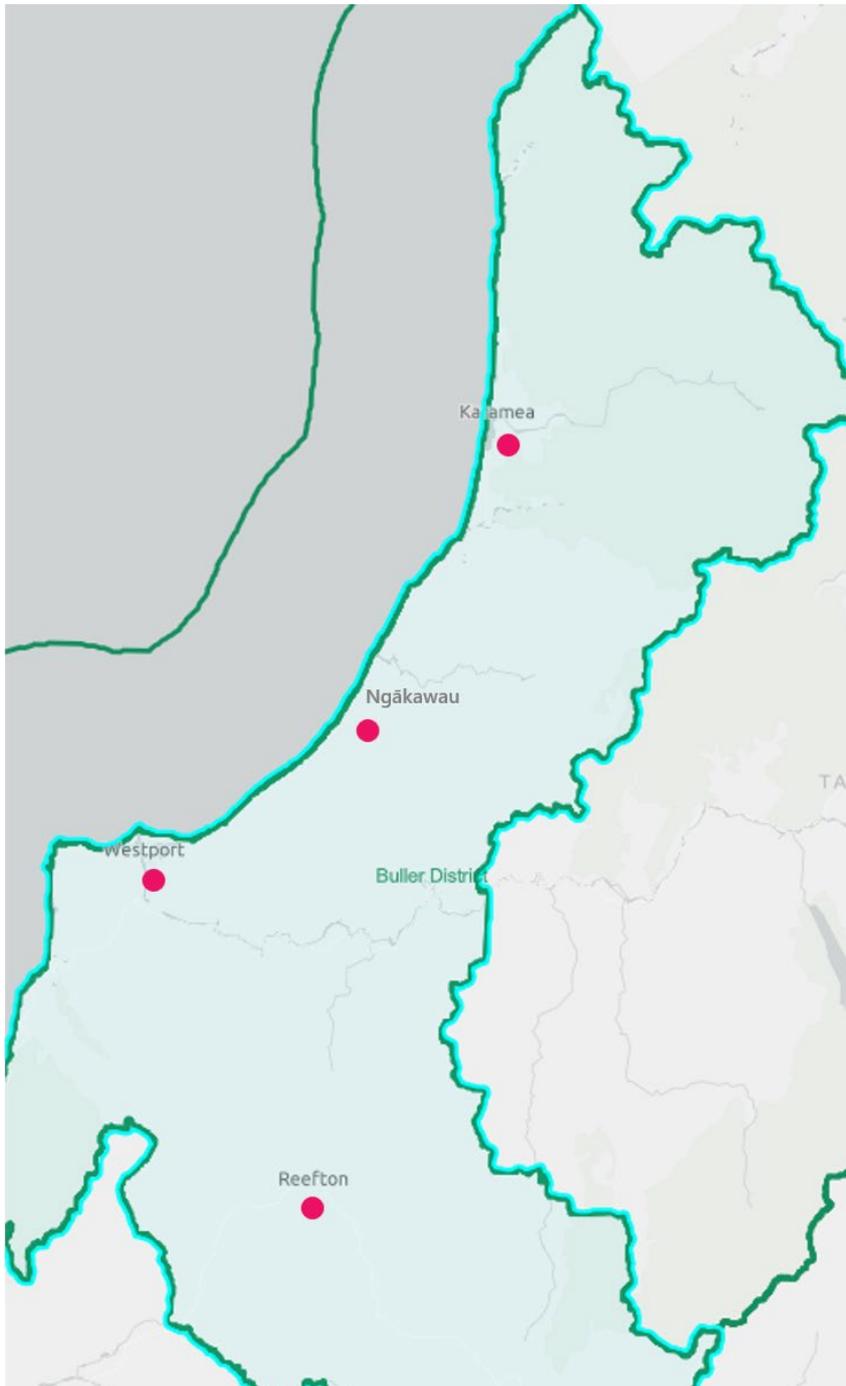
<sup>5</sup> Auckland's Territorial Authority is a Unitary Authority and the area for which it is responsible extends beyond Auckland city.

## Buller district

Our geospatial tool created a footprint that puts **4** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or towns ('locations') within the district. Buller currently has **11** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Westport, Reefton, Karamea and Ngākawau.**

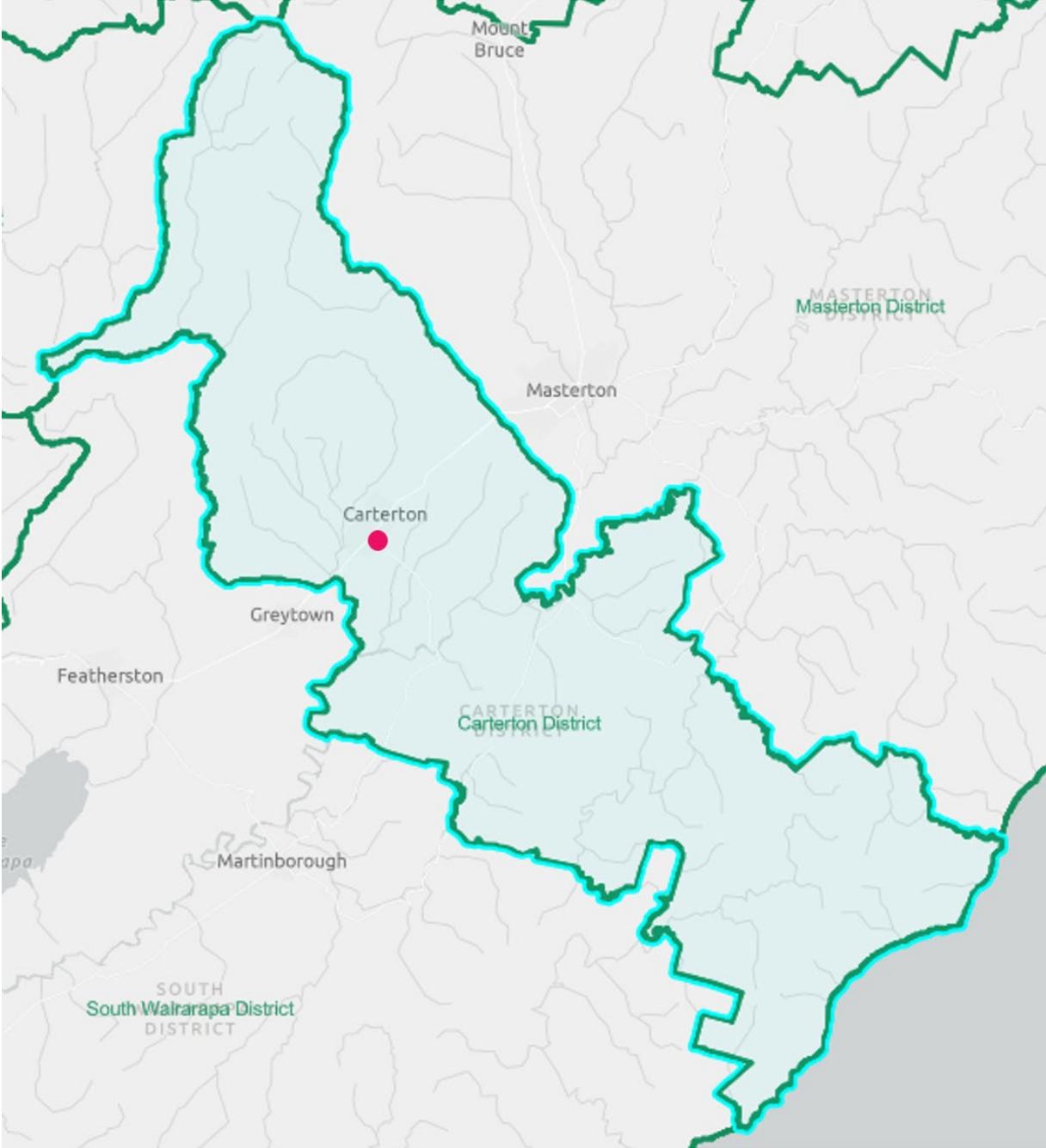


### Carterton district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 1 town within the district. Carterton currently has **5** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

#### Locations: Town of Carterton.

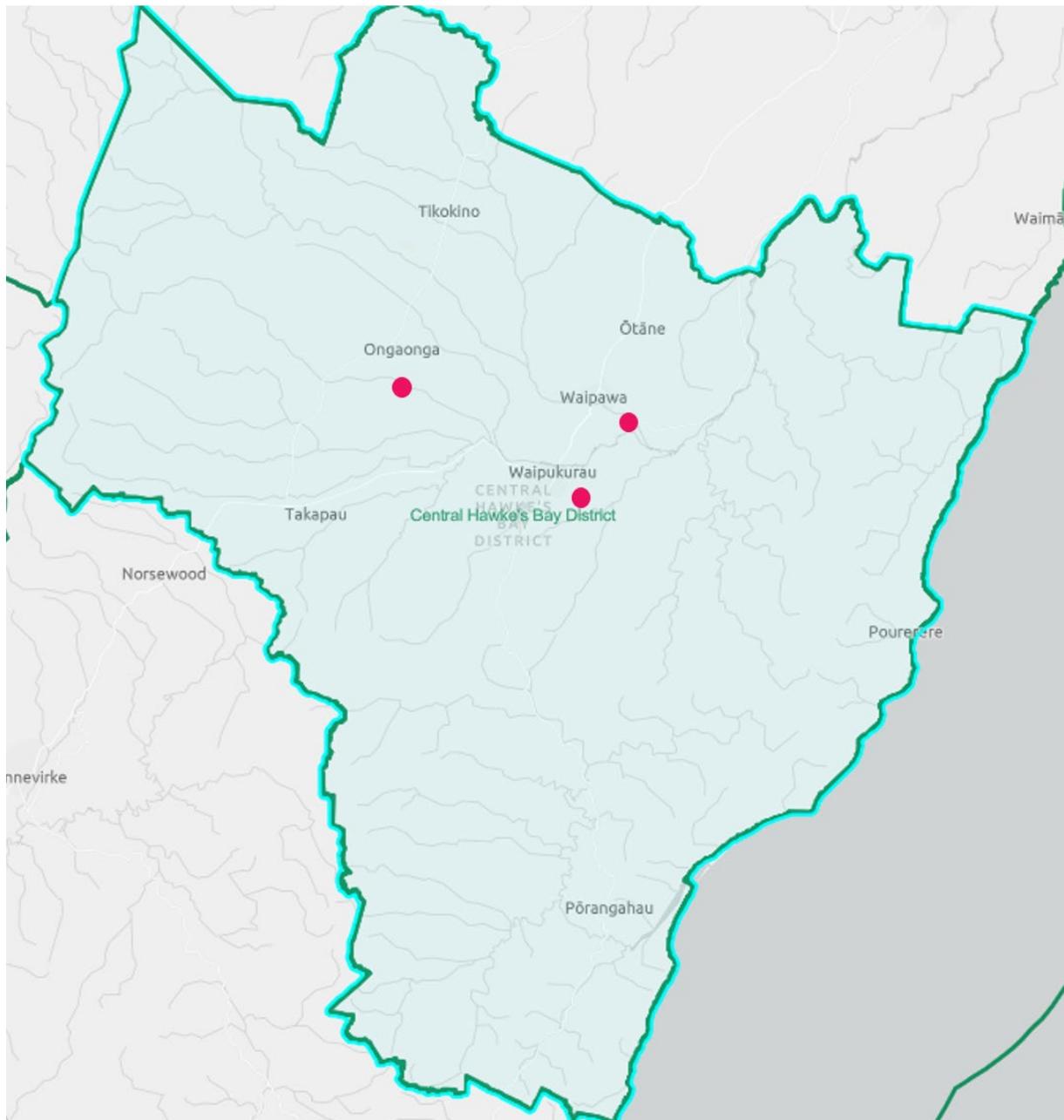


## Central Hawke's Bay district

Our geospatial tool created a footprint that puts **4** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') within the district. Central Hawke's Bay currently has **9** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Waipawa, Waipukurau and Ongaonga**

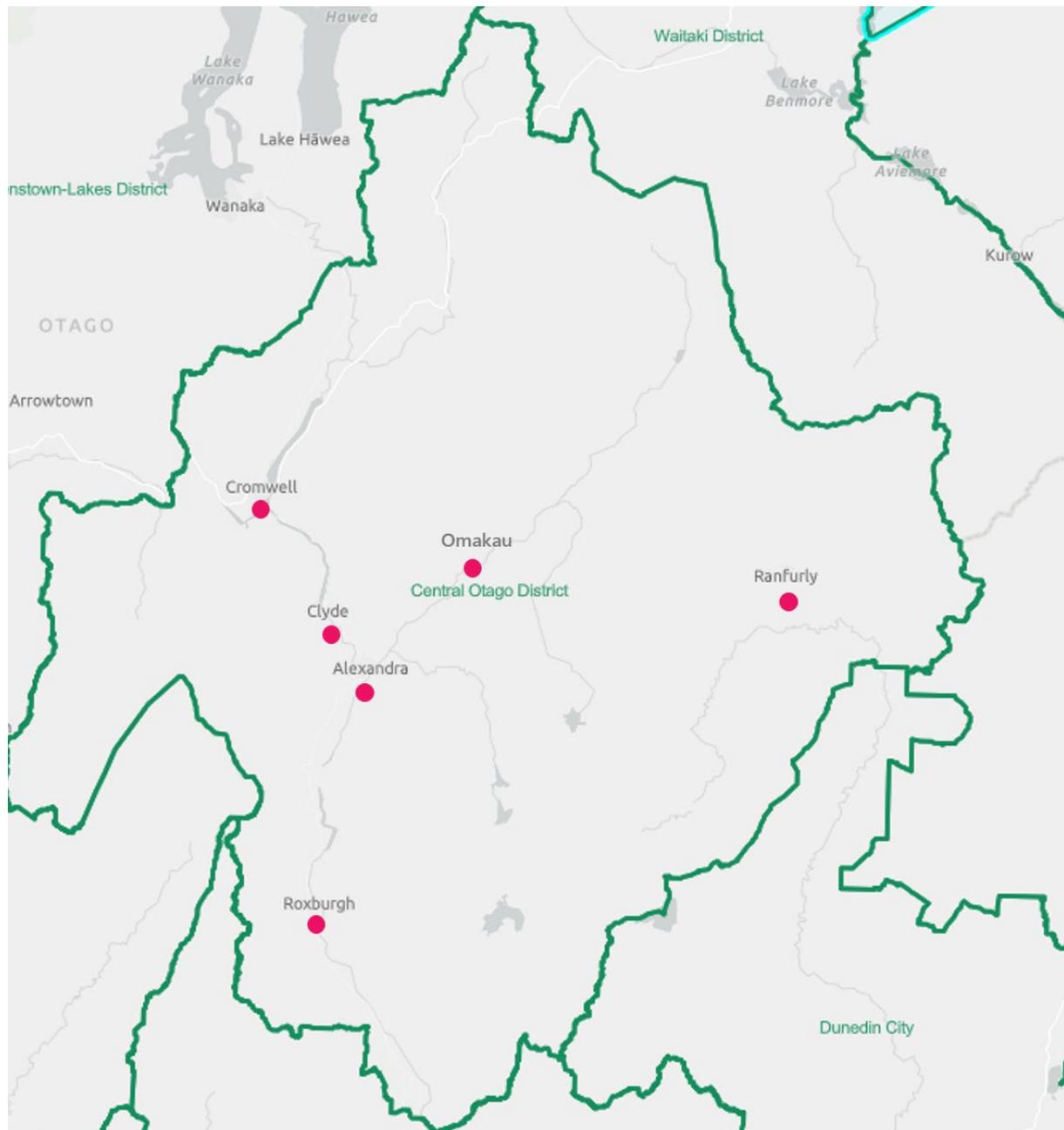


## Central Otago district

Our geospatial tool created a footprint that puts **7** multi-bank, full-service cash sites in the district. The sites would be in 6 settlements or towns ('locations') within the district. Central Otago currently has **18** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Alexandra, Clyde, Cromwell, Omakau, Ranfurly and Roxburgh.**

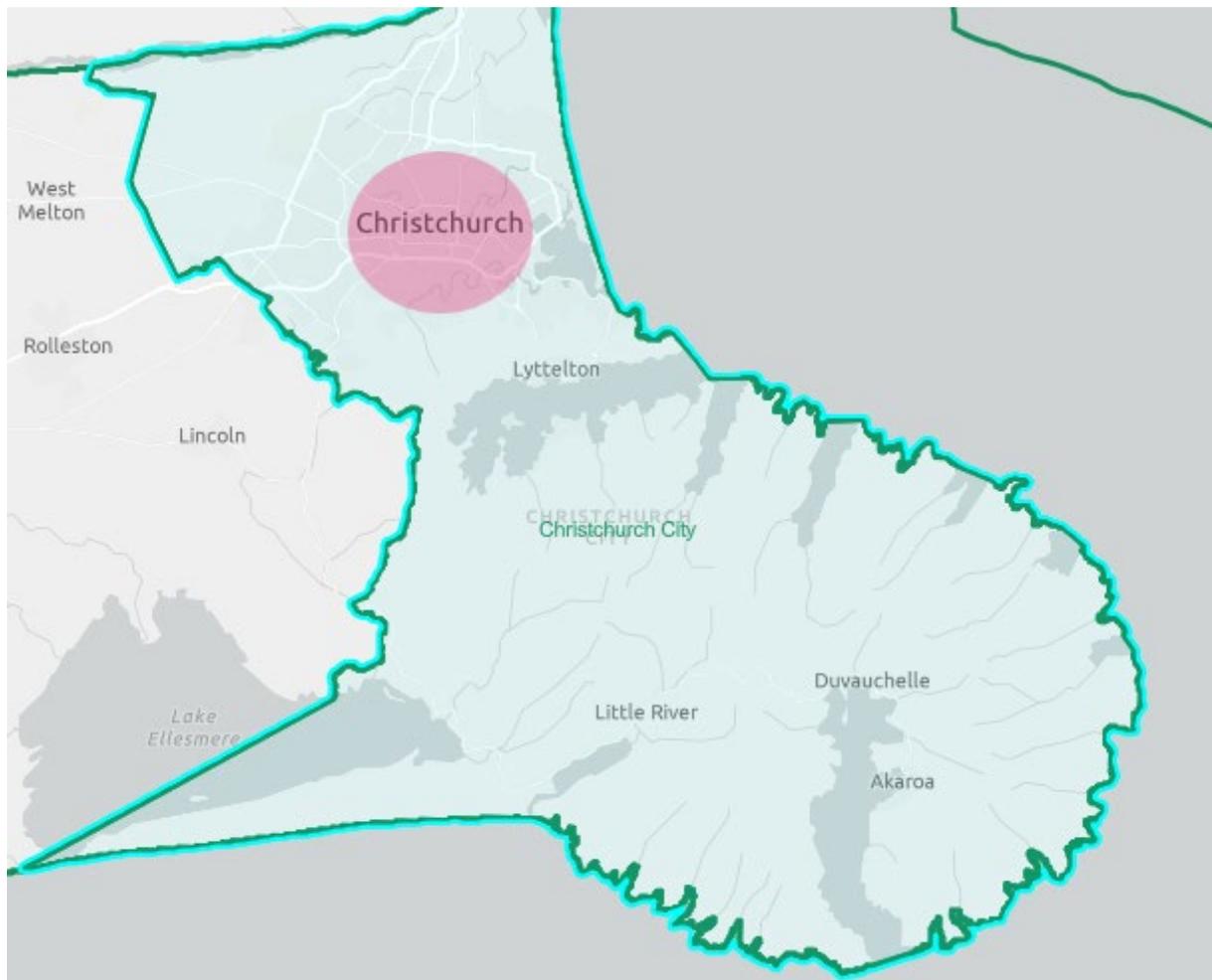


## Christchurch city

Our geospatial tool created a footprint that puts **98** multi-bank, full-service cash sites in the district. The sites would be spread across 12 areas within Christchurch city. The district currently has **281** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Location: City of Christchurch (multiple city areas needed to host sites).**

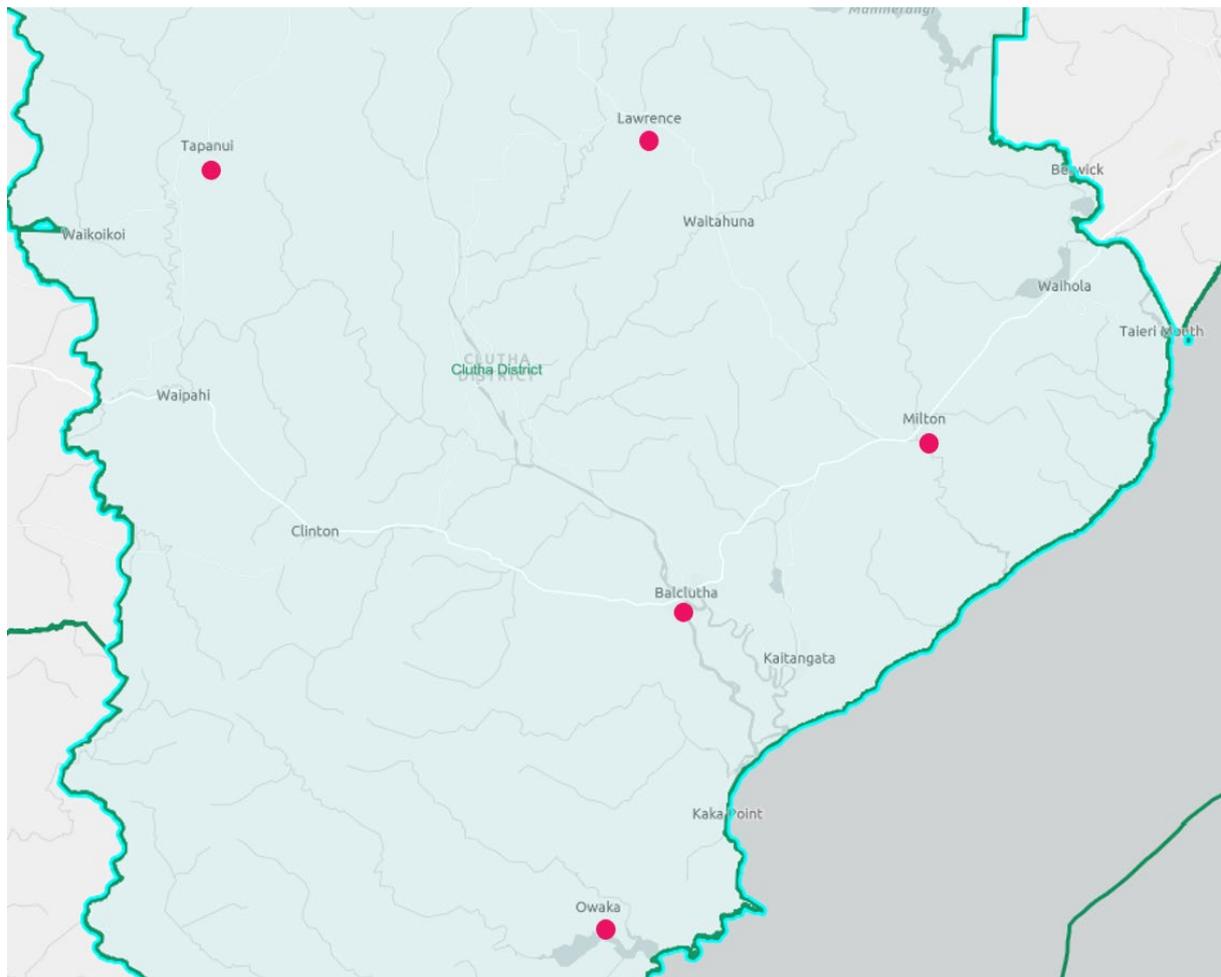


## Clutha district

Our geospatial tool created a footprint that puts **5** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements or towns ('locations') within the district. Clutha currently has **15** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Balclutha, Milton, Lawrence, Owaka and Tapanui.**

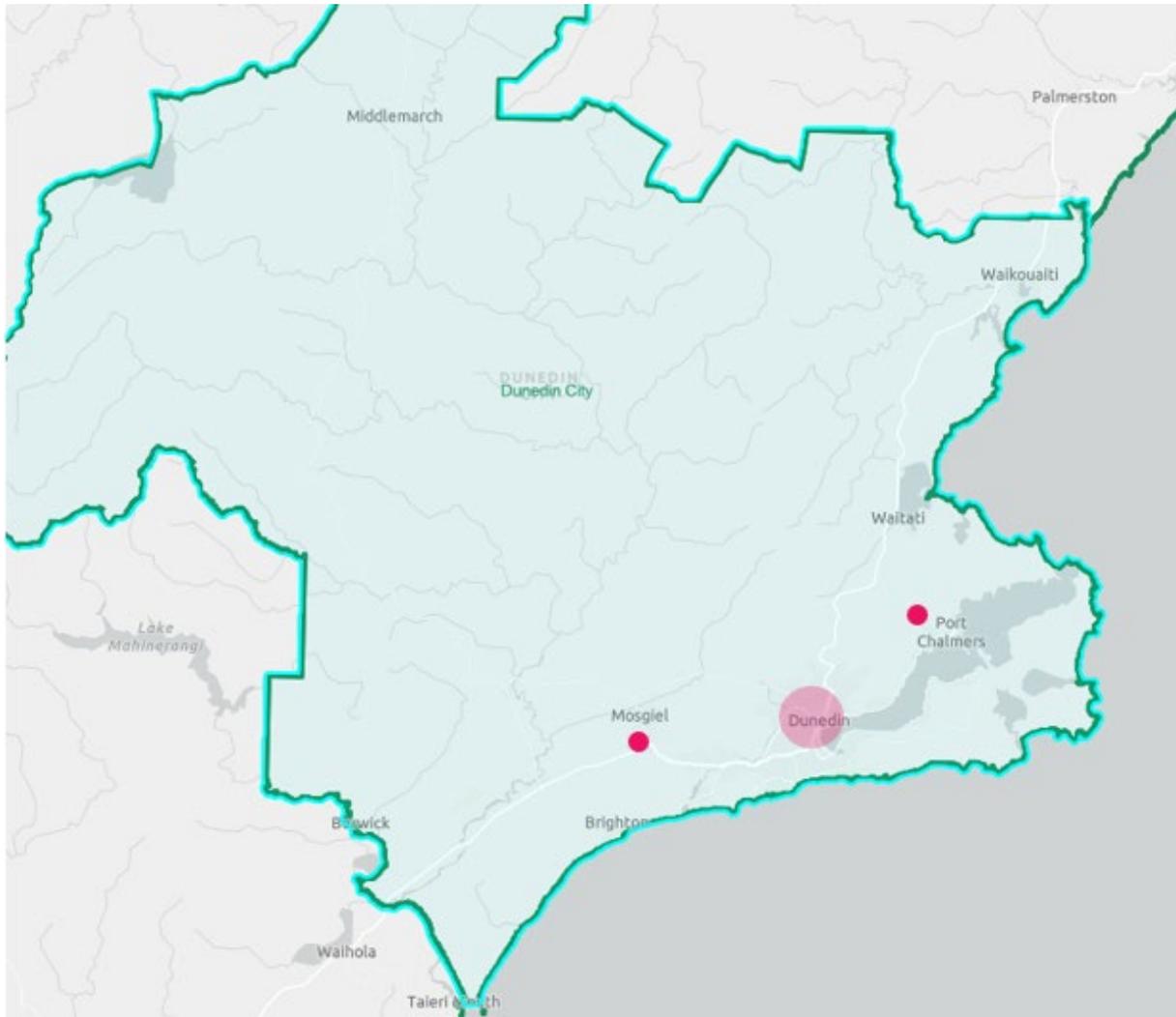


## Dunedin city

Our geospatial tool created a footprint that puts **33** multi-bank, full-service cash sites in the district. The sites would be in 8 settlements, towns, or city areas ('locations') within the district. Dunedin currently has **64** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Dunedin city (multiple city areas needed), Mosgiel and Port Chalmers.**

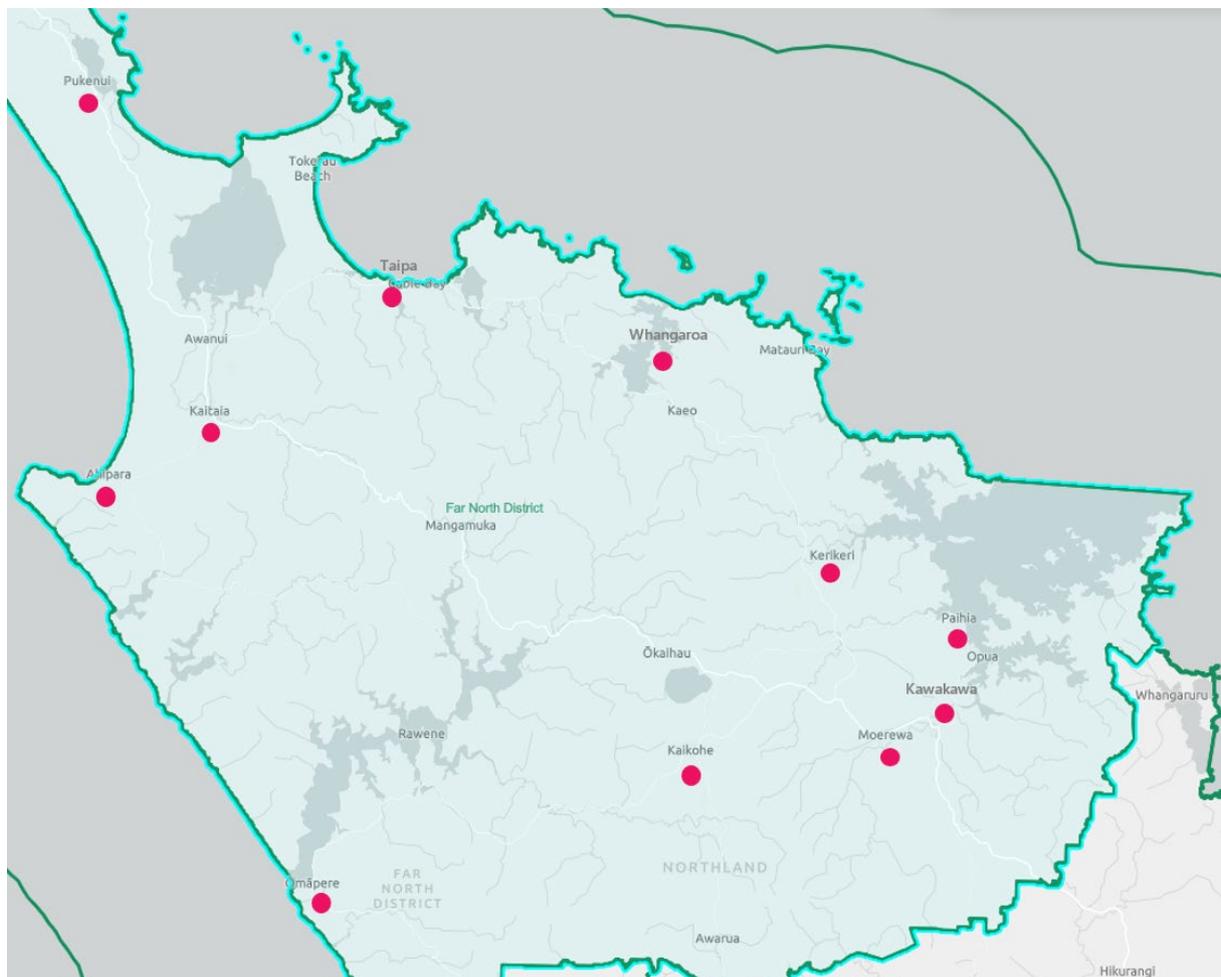


## Far North district

Our geospatial tool created a footprint that puts **18** multi-bank, full-service cash sites in the district. The sites would be in 11 settlements or towns ('locations') within the district. The Far North currently has **53** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Kaitiāia, Kerikeri, Paihia, Moerewa, Kaikohe, Kawakawa, Ahipara, Ōmāpere, Pukenui, Taipa and Whangaroa.**

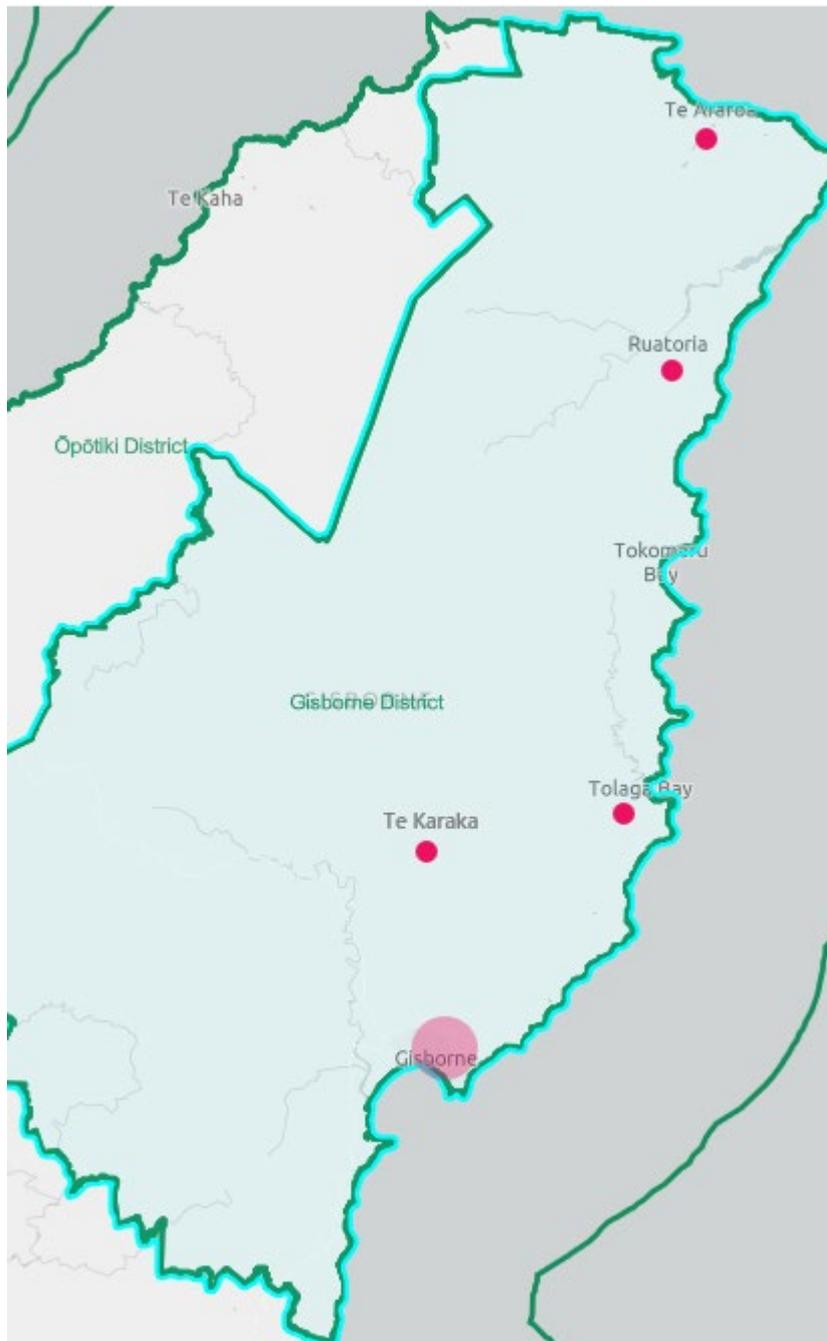


## Gisborne district

Our geospatial tool created a footprint that puts **13** multi-bank, full-service cash sites in the district. The sites would be in 6 settlements, towns, or city areas ('locations') within the district. Gisborne currently has **34** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Gisborne (multiple city areas needed), Te Araroa, Ruatoria, Te Karaka and Tolaga Bay.**

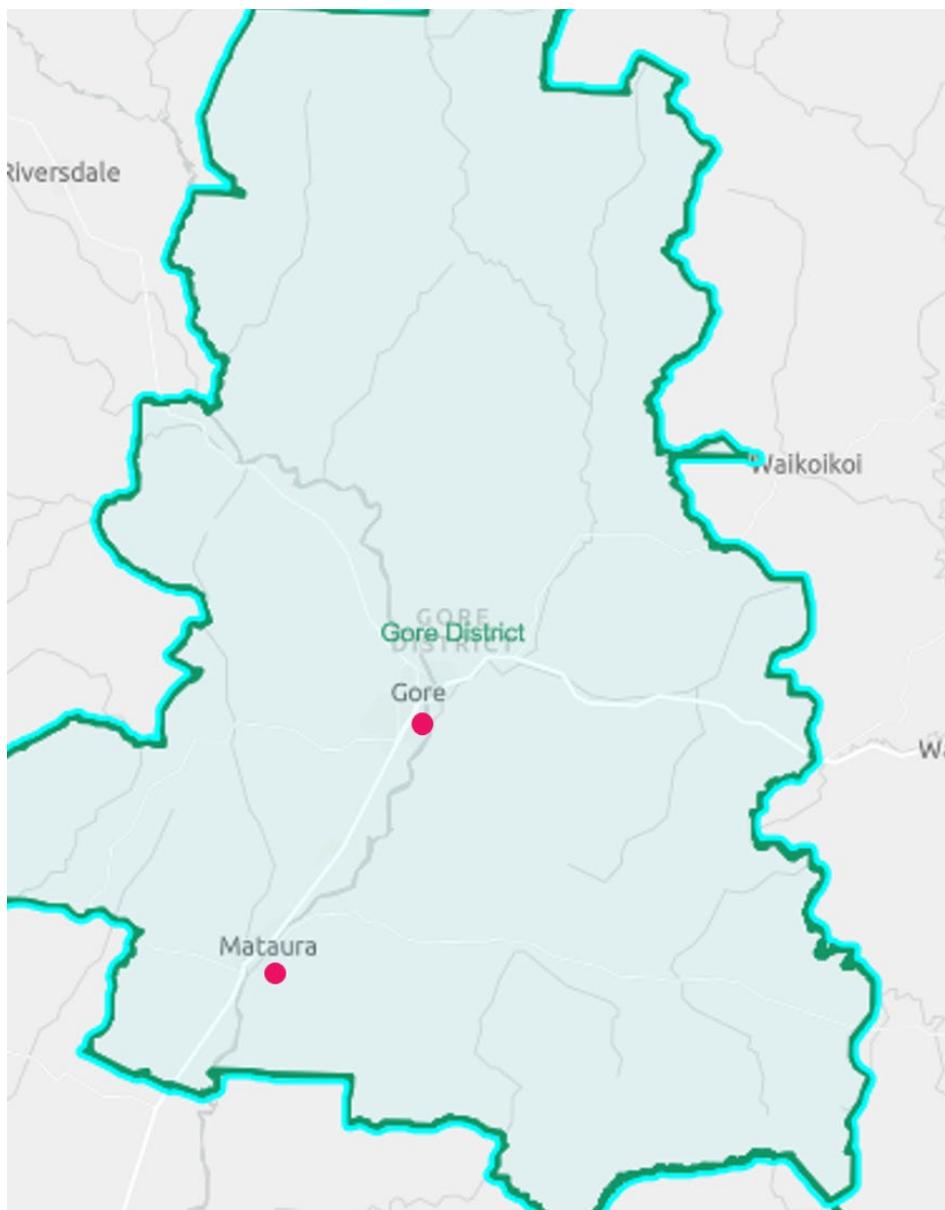


## Gore district

Our geospatial tool created a footprint that puts **4** multi-bank, full-service cash sites in the district. The sites would be in 2 settlements or towns ('locations') within the district. The district currently has **13** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Gore and Matura.**

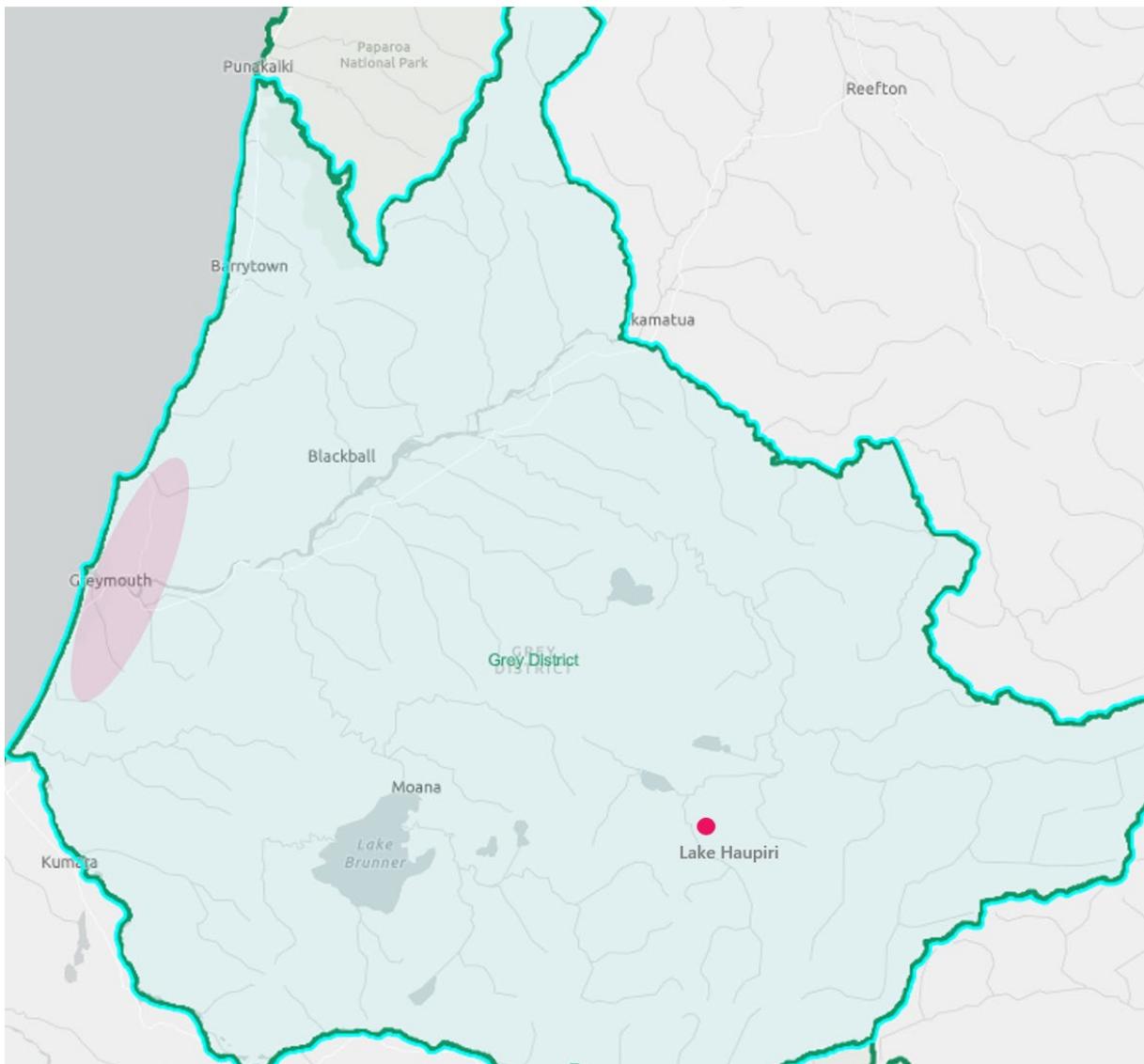


## Grey district

Our geospatial tool created a footprint that puts **5** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements or towns ('locations') within the district. Grey district currently has **16** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Greymouth (multiple town areas needed to host sites) and Lake Haupiri.**

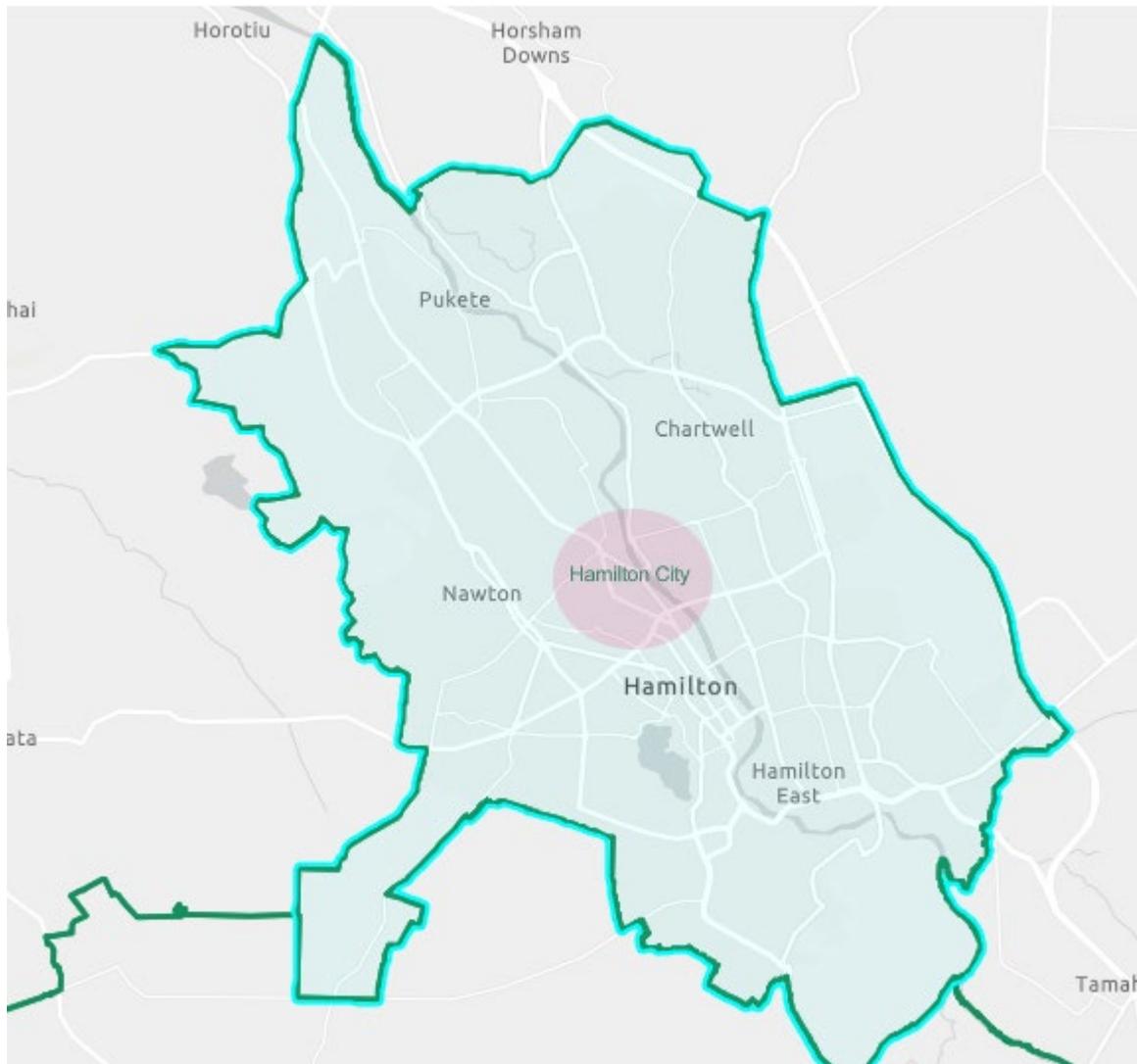


## Hamilton city

Our geospatial tool created a footprint that puts **44** multi-bank, full-service cash sites in the district. The sites would be spread across 5 city areas. The district currently has **104** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Location: City of Hamilton (multiple city areas needed).**

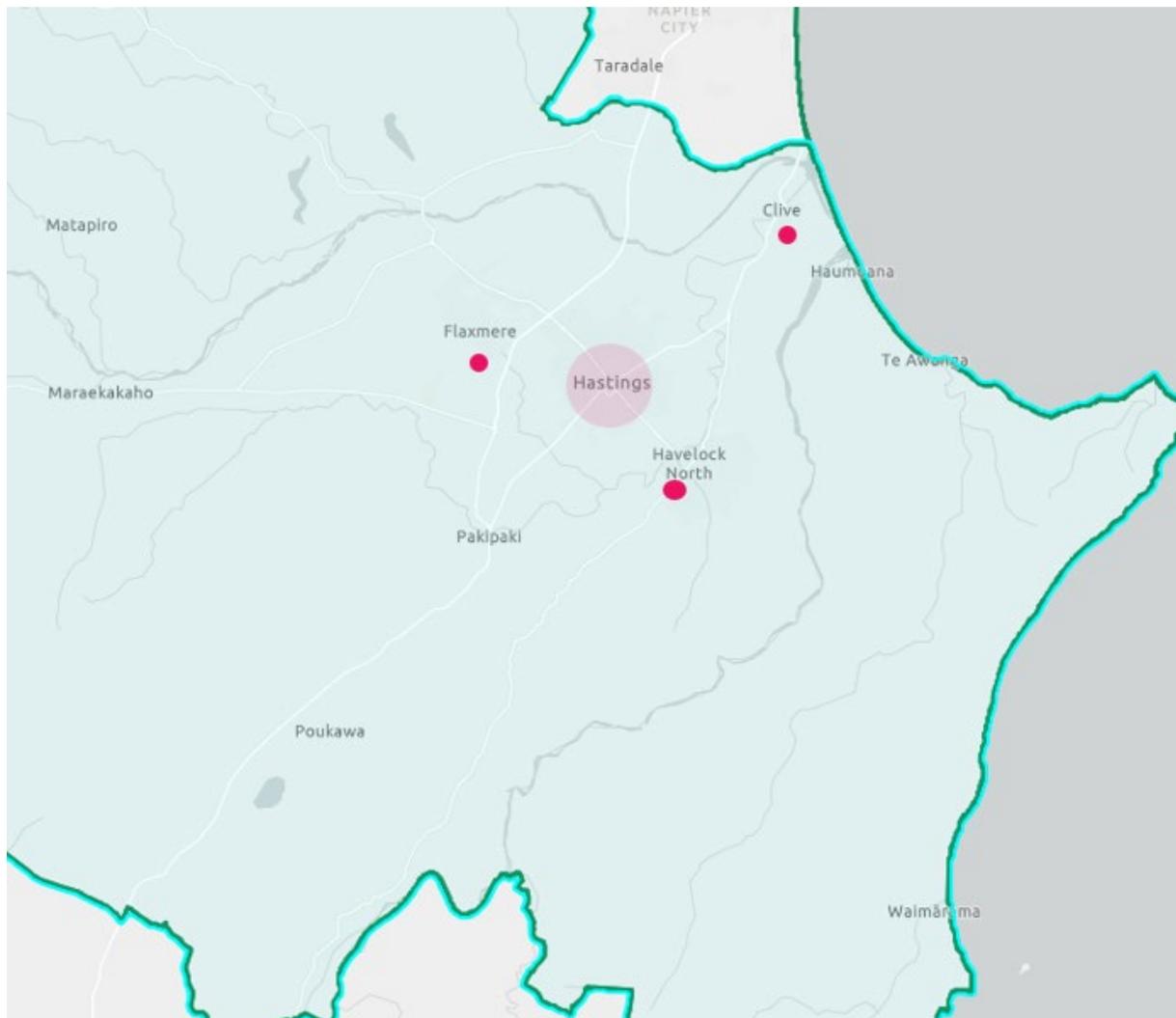


## Hastings district

Our geospatial tool created a footprint that puts **22** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements, towns, or cities ('locations') within the district. The district currently has **49** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Hastings, Flaxmere, Clive and Havelock North.**



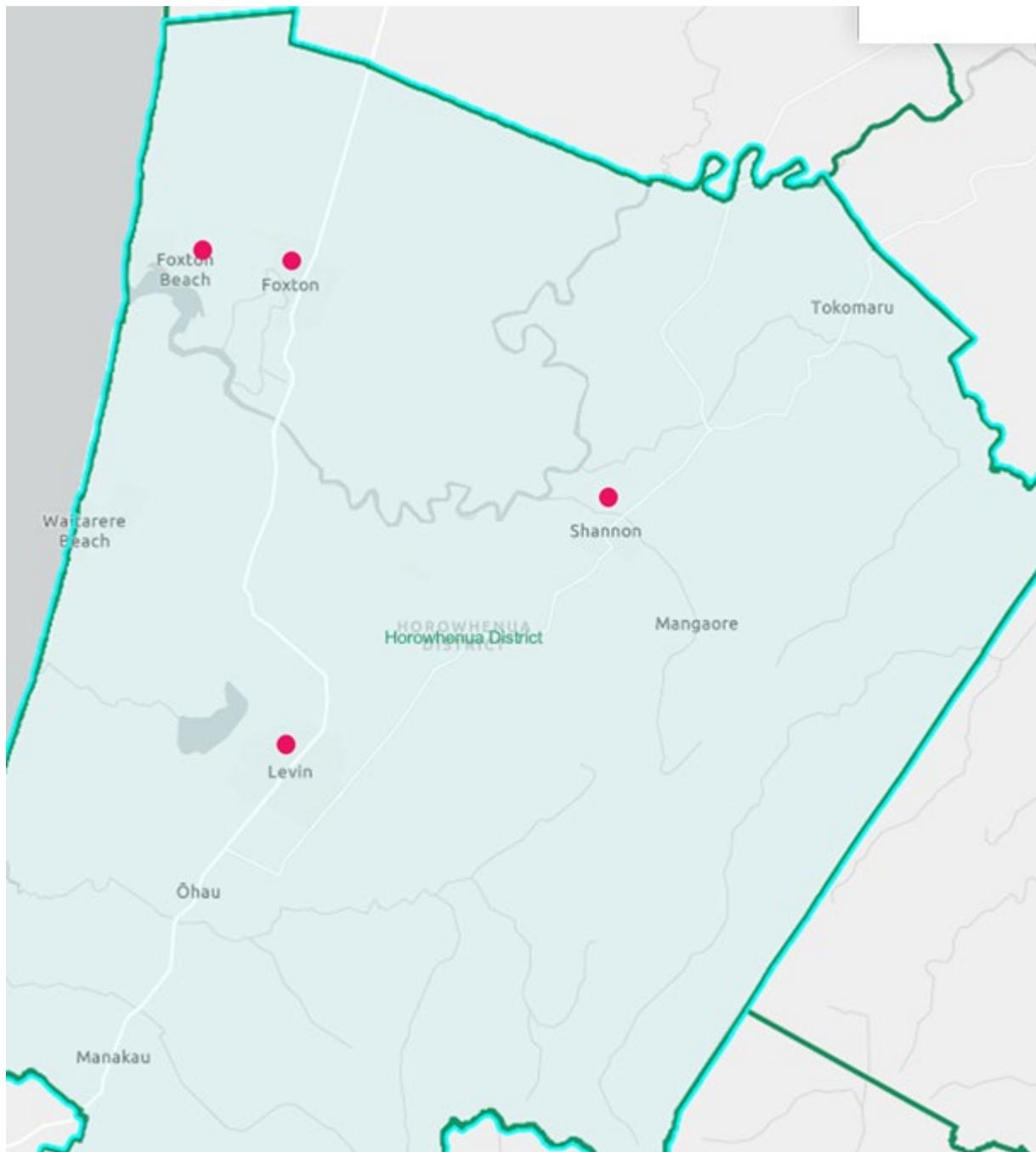


## Horowhenua district

Our geospatial tool created a footprint that puts **10** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or towns ('locations') within the district. The district currently has **22** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Levin, Foxton, Foxton Beach and Shannon.**

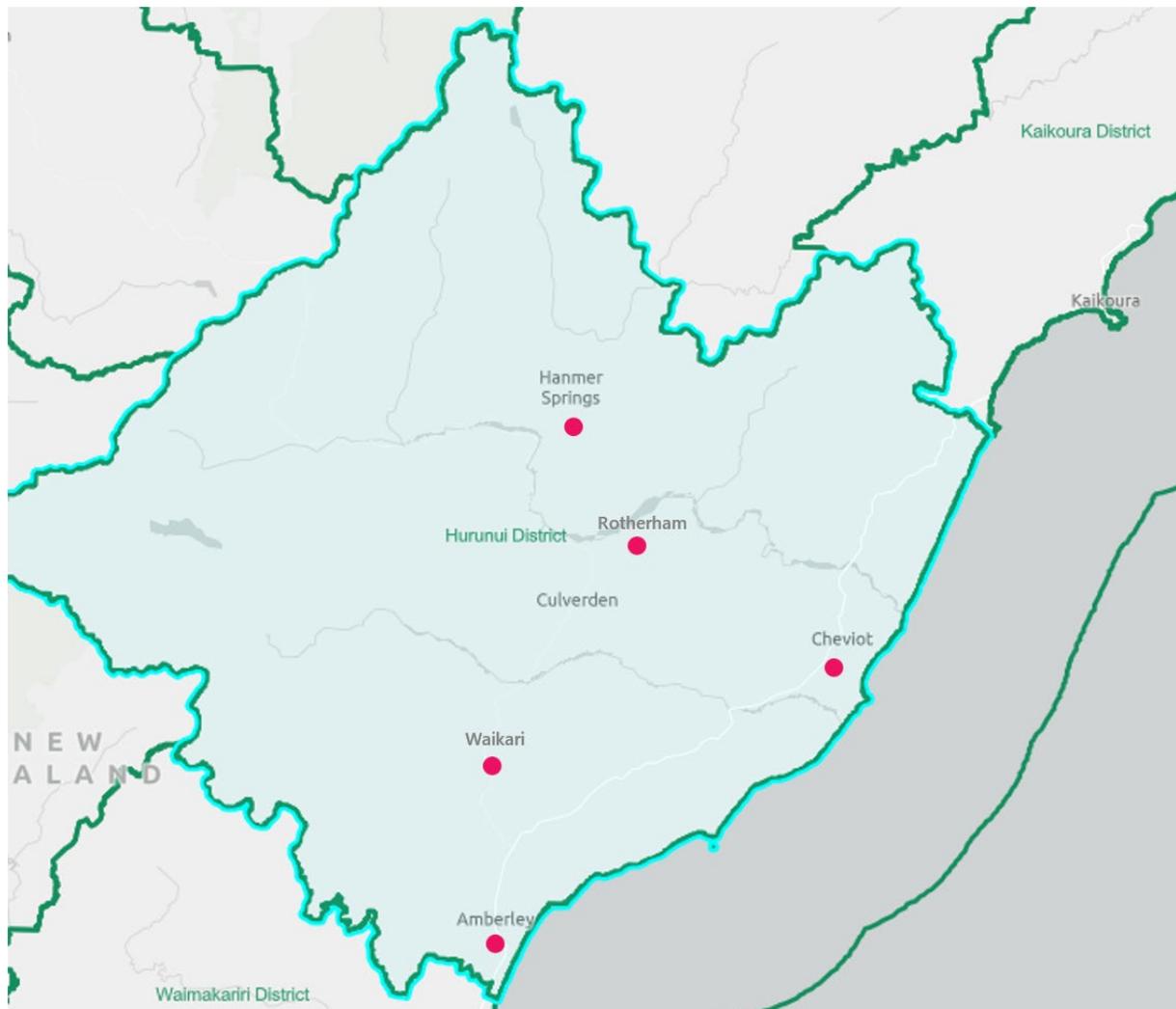


## Hurunui district

Our geospatial tool created a footprint that puts **5** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements or towns ('locations') within the district. The district currently has **10** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Hanmer Springs, Amberley, Cheviot, Rotherham and Waikari.**

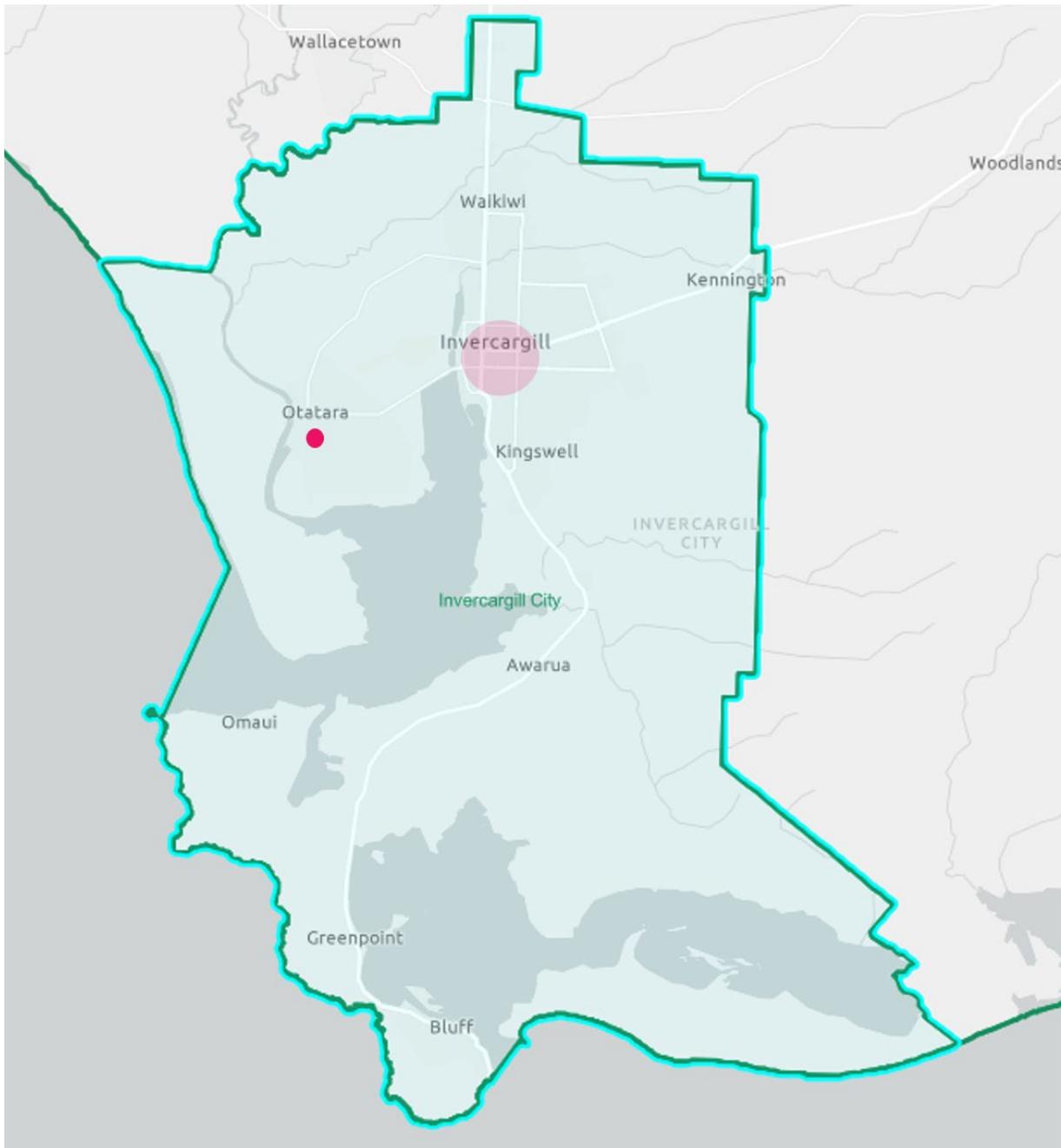


## Invercargill city

Our geospatial tool created a footprint that puts **14** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements, towns or city areas ('locations') within the district. The district currently has **39** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Location: Invercargill city (multiple city areas needed) and Otatara.**

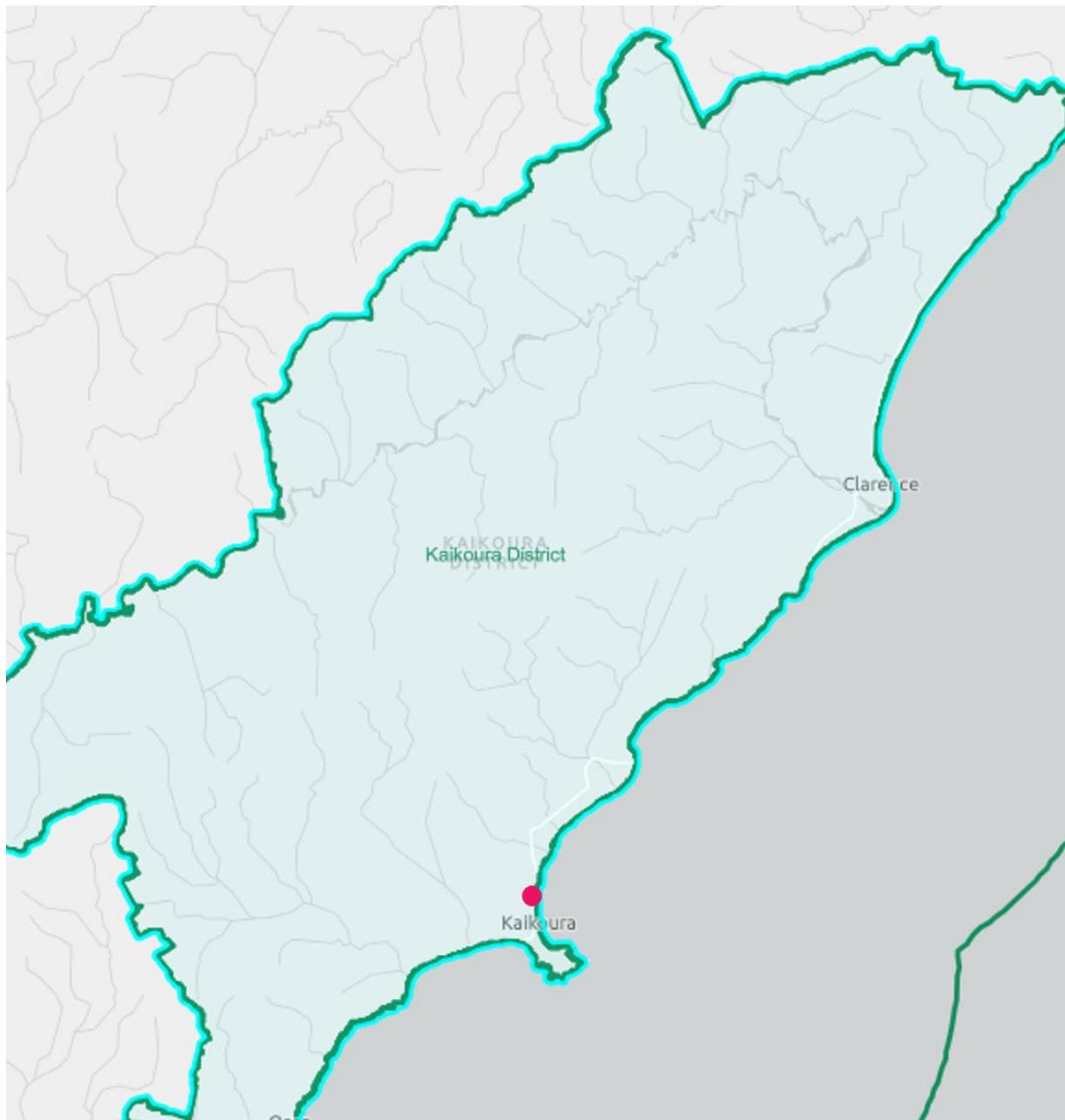


## Kaikōura district

Our geospatial tool created a footprint that puts **2** multi-bank, full-service cash sites in the district. The sites would be in 1 town in the district. The district currently has **5** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Location: Kaikōura town.**

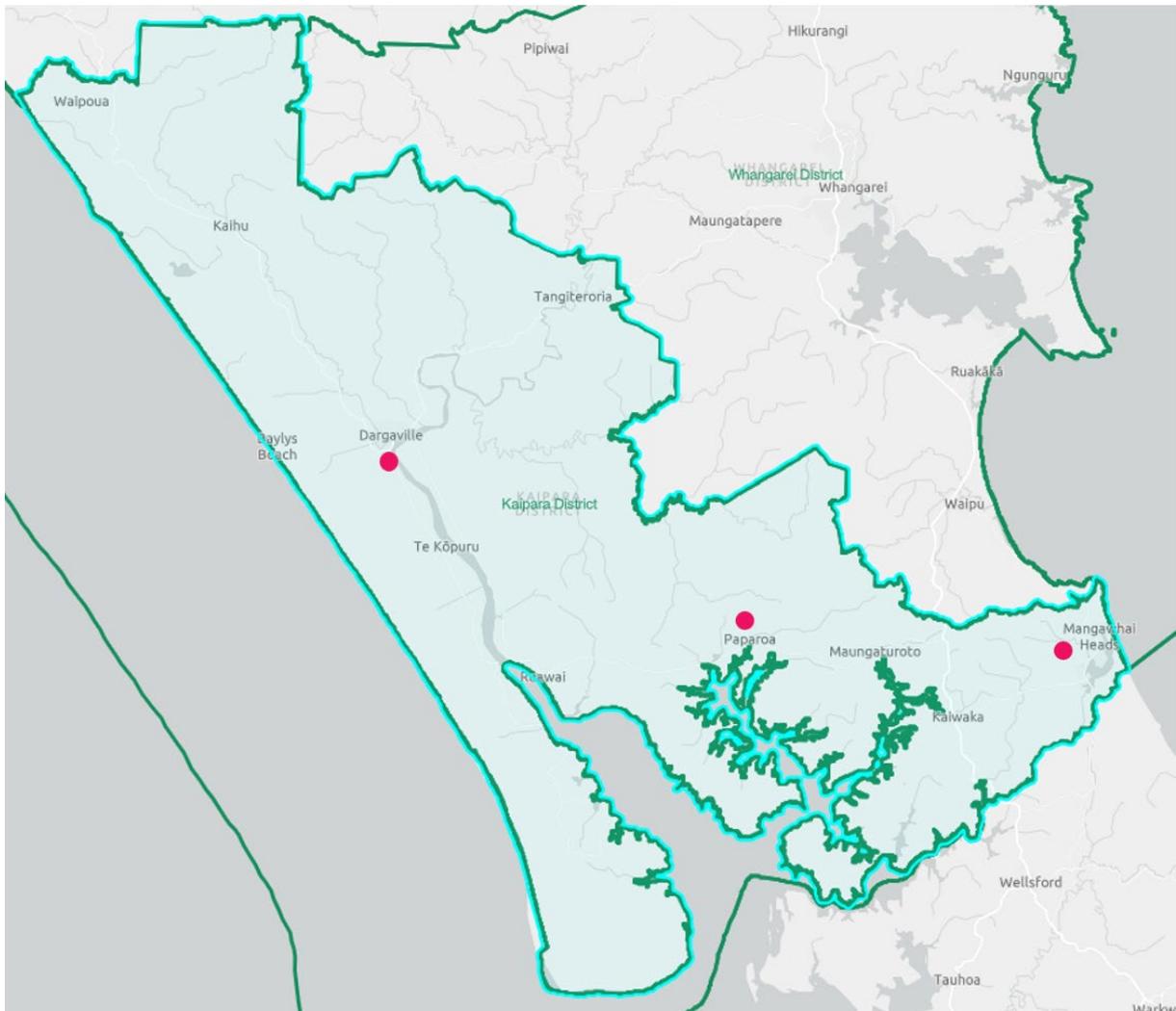


## Kaipara district

Our geospatial tool created a footprint that puts **7** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') within the district. The district currently has **15** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Dargaville, Mangawhai Heads and Paparoa.**

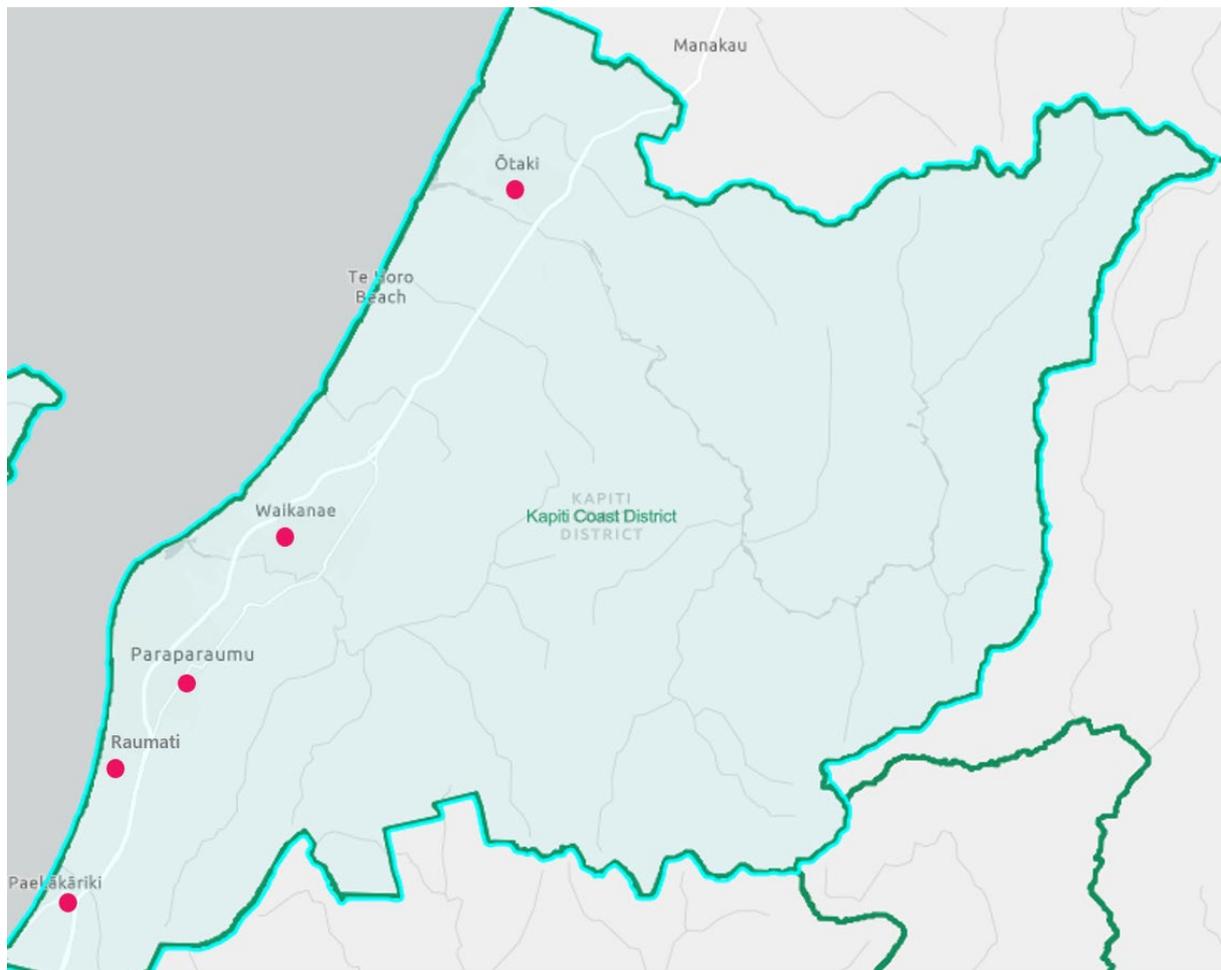


## Kapiti Coast district

Our geospatial tool created a footprint that puts **14** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements, towns, or city areas ('locations') within the district. The district currently has **34** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Location: Ōtaki, Waikanae, Paraparaumu, Raumati and Paekākāriki.**

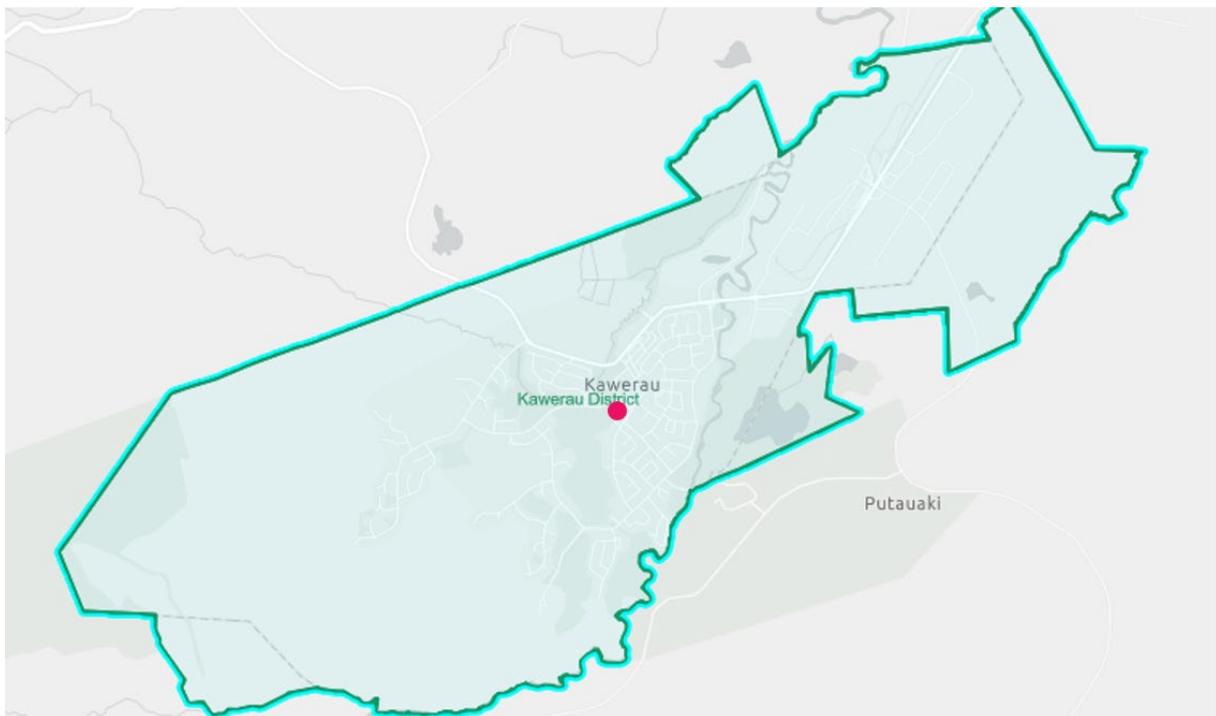


## Kawerau district

Our geospatial tool created a footprint that puts **2** multi-bank, full-service cash sites in the district. The sites would be in 1 town. The district currently has **5** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Location: Town of Kawerau.**

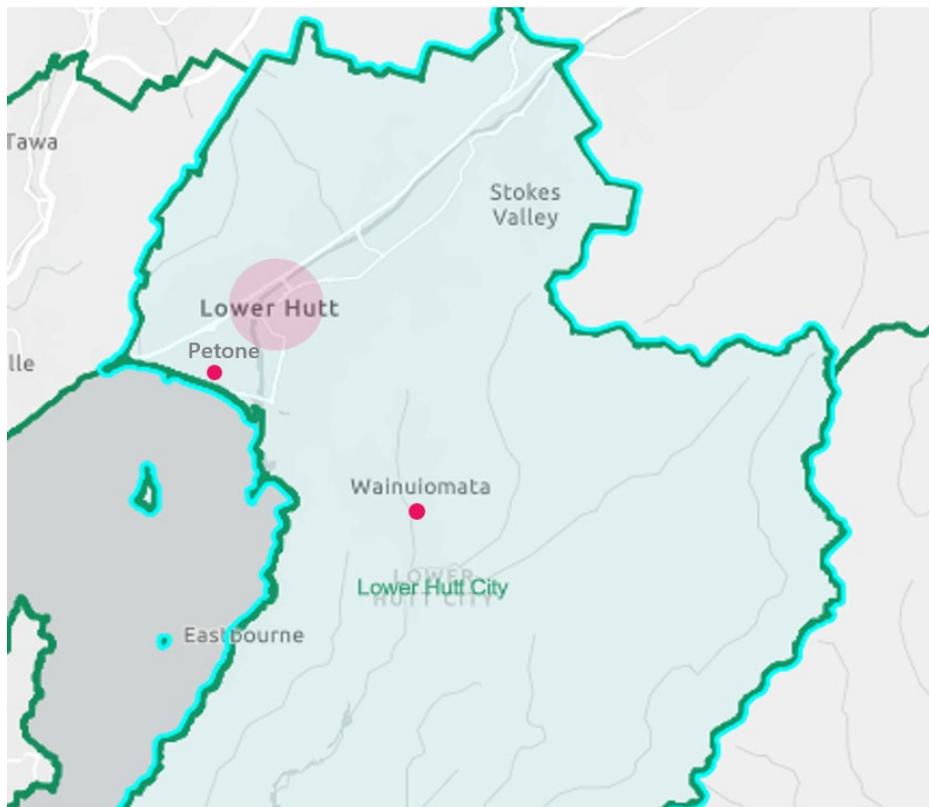


## Lower Hutt city

Our geospatial tool created a footprint that puts **27** multi-bank, full-service cash sites in the district. The sites would be spread across 4 areas in the city ('locations'). The district currently has **69** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Lower Hutt city centre (multiple central city areas needed), Petone and Wainuiomata.**

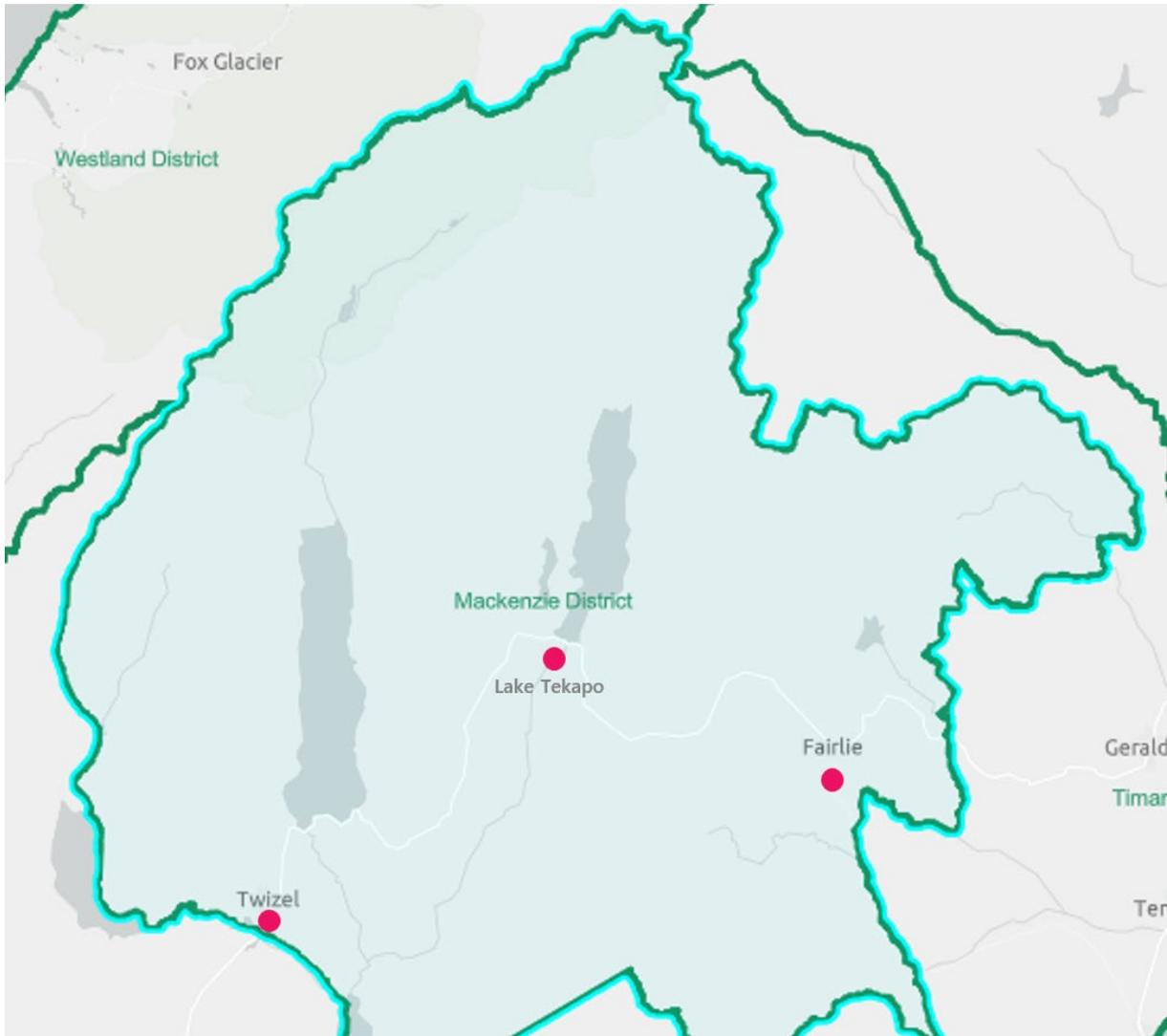


## Mackenzie district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') within the district. The district currently has **1** NZBA regional banking hub in Twizel and **4** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Twizel, Lake Tekapo and Fairlie.**

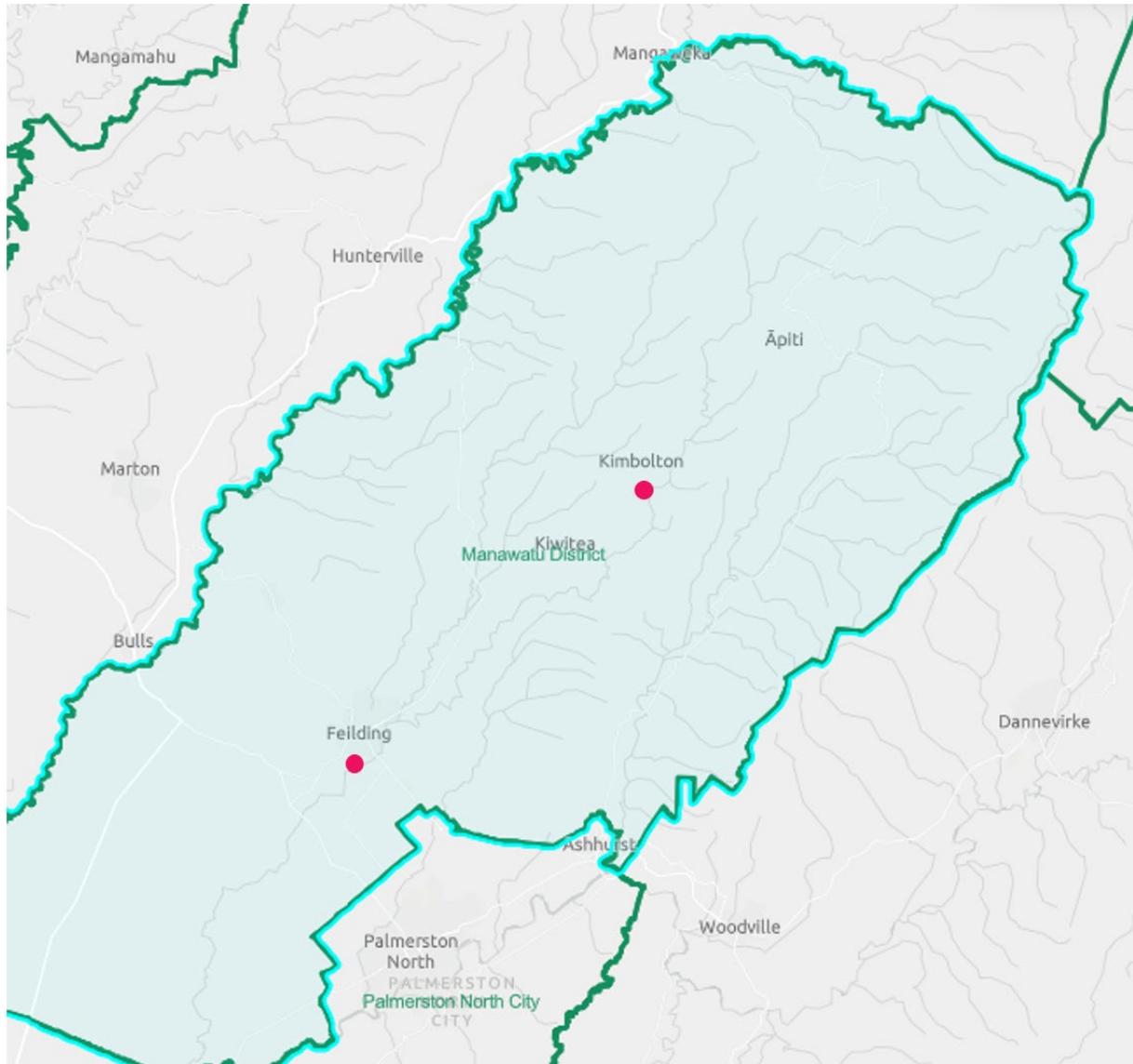


## Manawatū district

Our geospatial tool created a footprint that puts **9** multi-bank, full-service cash sites in the district. The sites would be in 2 settlements or towns ('locations') within the district locations. The district currently has **14** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Fielding and Kimbolton.**

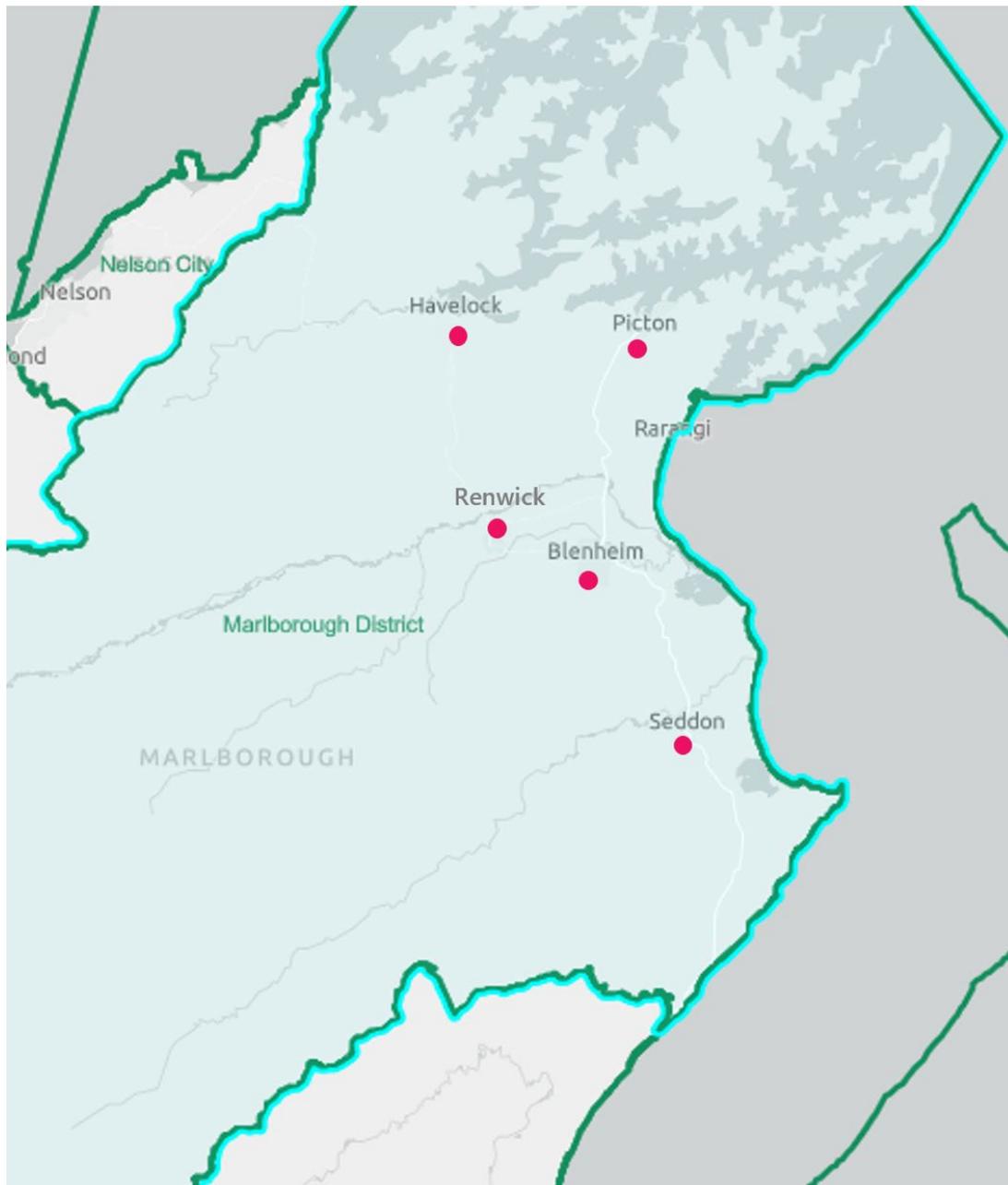


## Marlborough district

Our geospatial tool created a footprint that puts **13** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements or towns ('locations') within the district locations. The district currently has **37** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Picton, Blenheim, Renwick, Seddon and Havelock.**

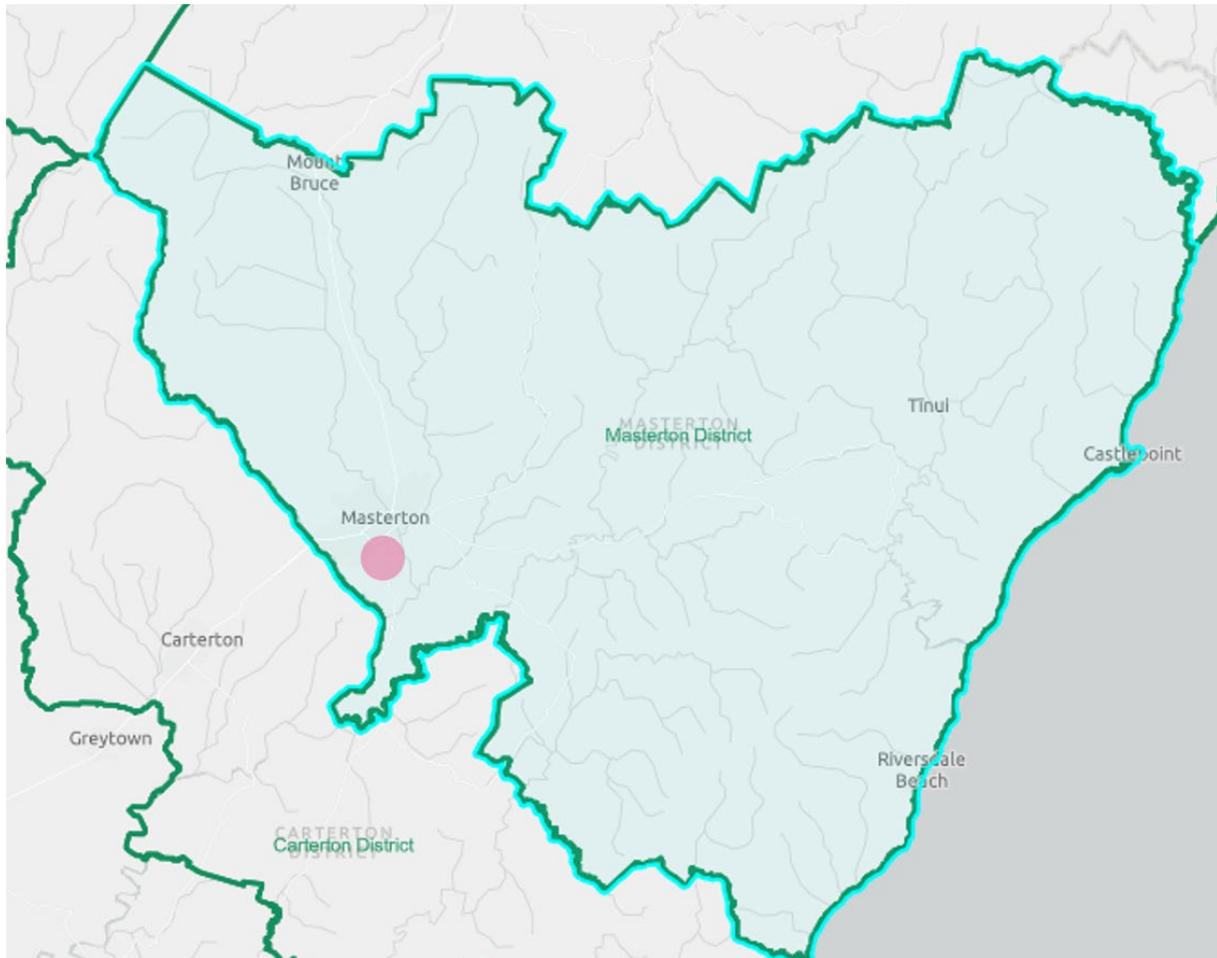


## Masterton district

Our geospatial tool created a footprint that puts **7** multi-bank, full-service cash sites in the district. The sites would be spread across two areas in Masterton town. The district currently has **17** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Town of Masterton (multiple town areas needed).**

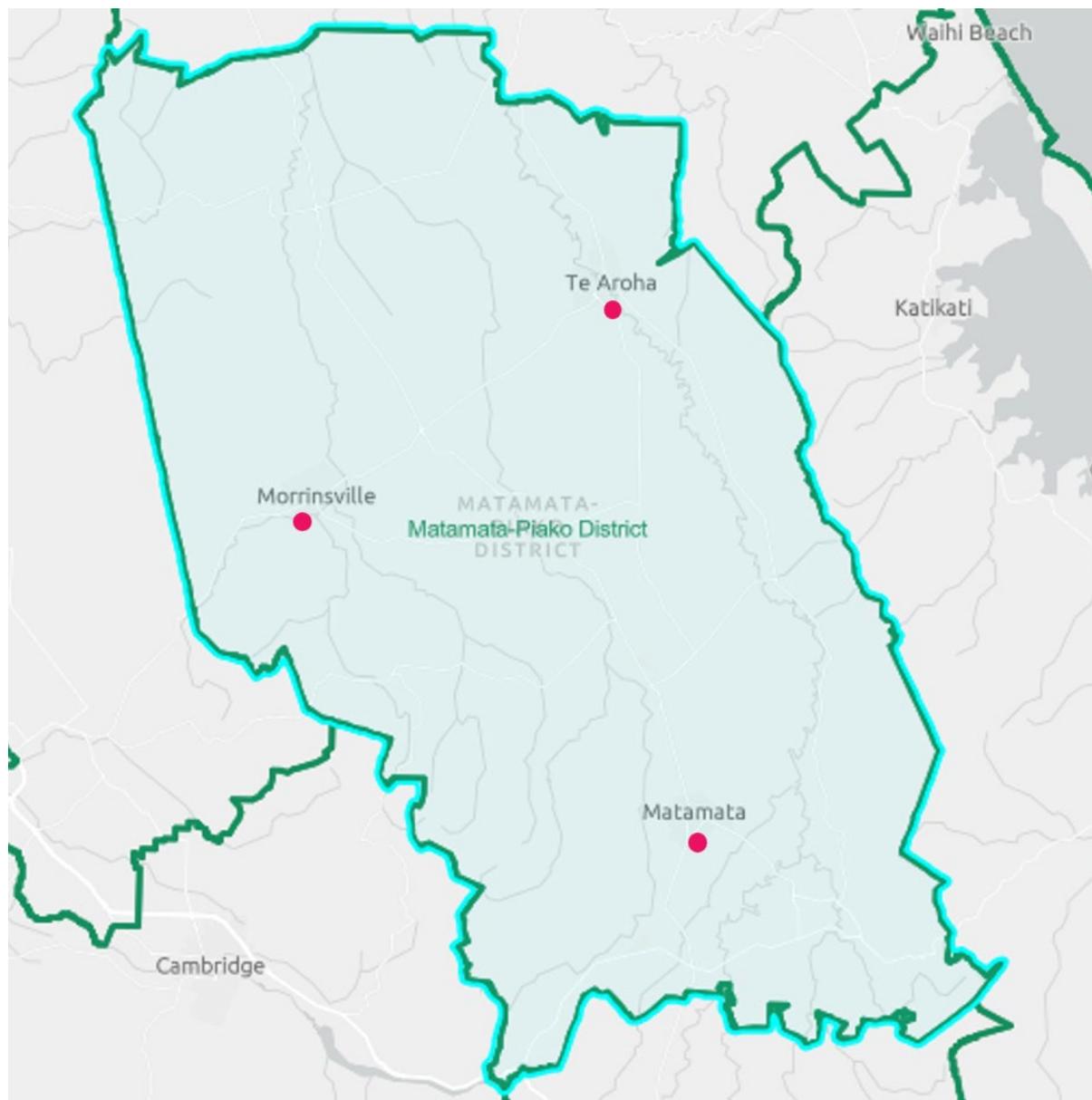


## Matamata-Piako district

Our geospatial tool created a footprint that puts **10** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') in the district. The district currently has **31** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Te Aroha, Morrinsville and Matamata.**



## Napier city

Our geospatial tool created a footprint that puts **17** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements, towns or city areas ('locations') in the district. The district currently has **48** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Places: Napier city (multiple city areas needed) and Bay View.**

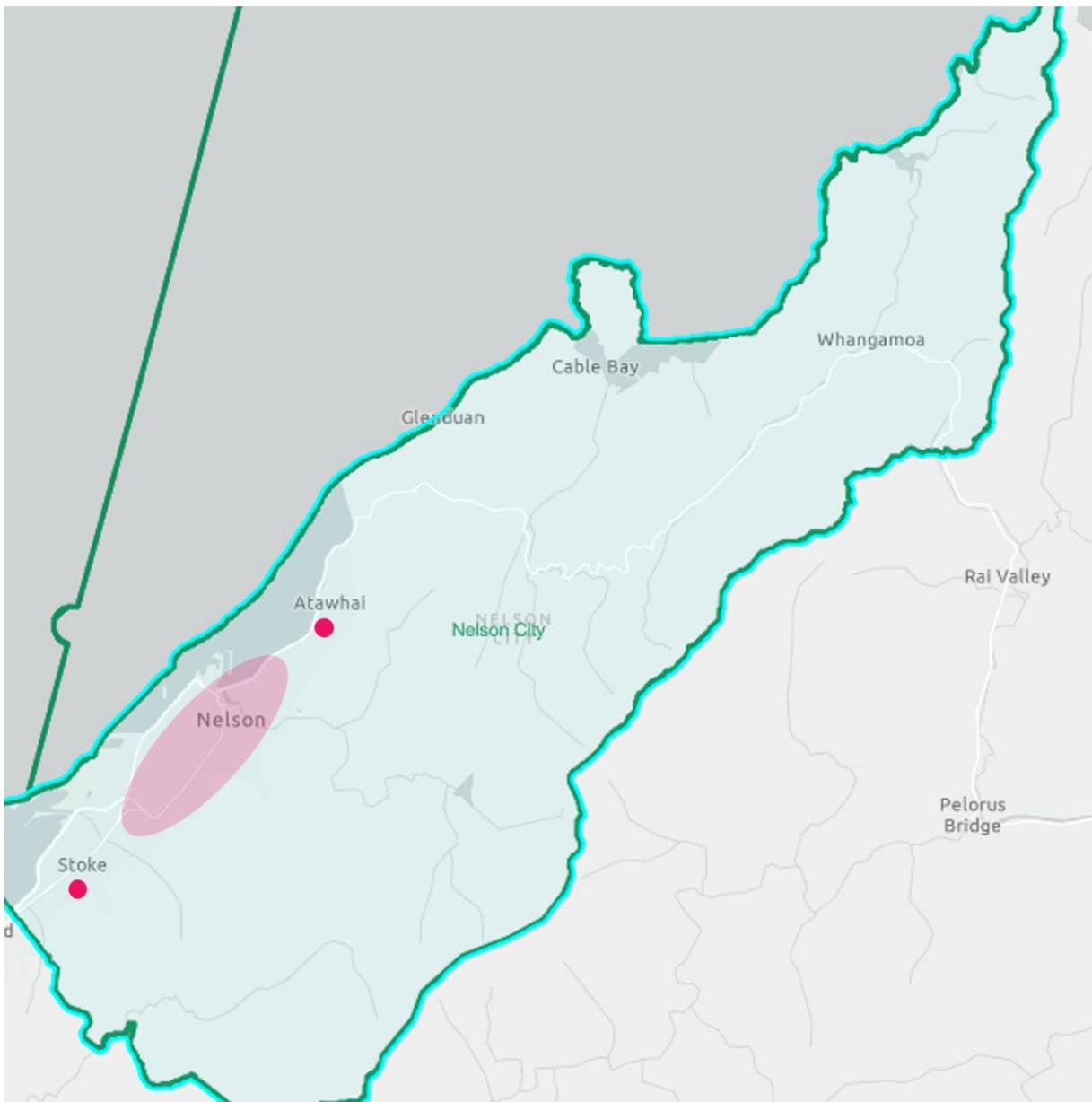


## Nelson city

Our geospatial tool created a footprint that puts **14** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements, towns or city areas ('locations') in the district. The district currently has **35** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Nelson city (multiple city areas needed), Stoke and Atawhai.**

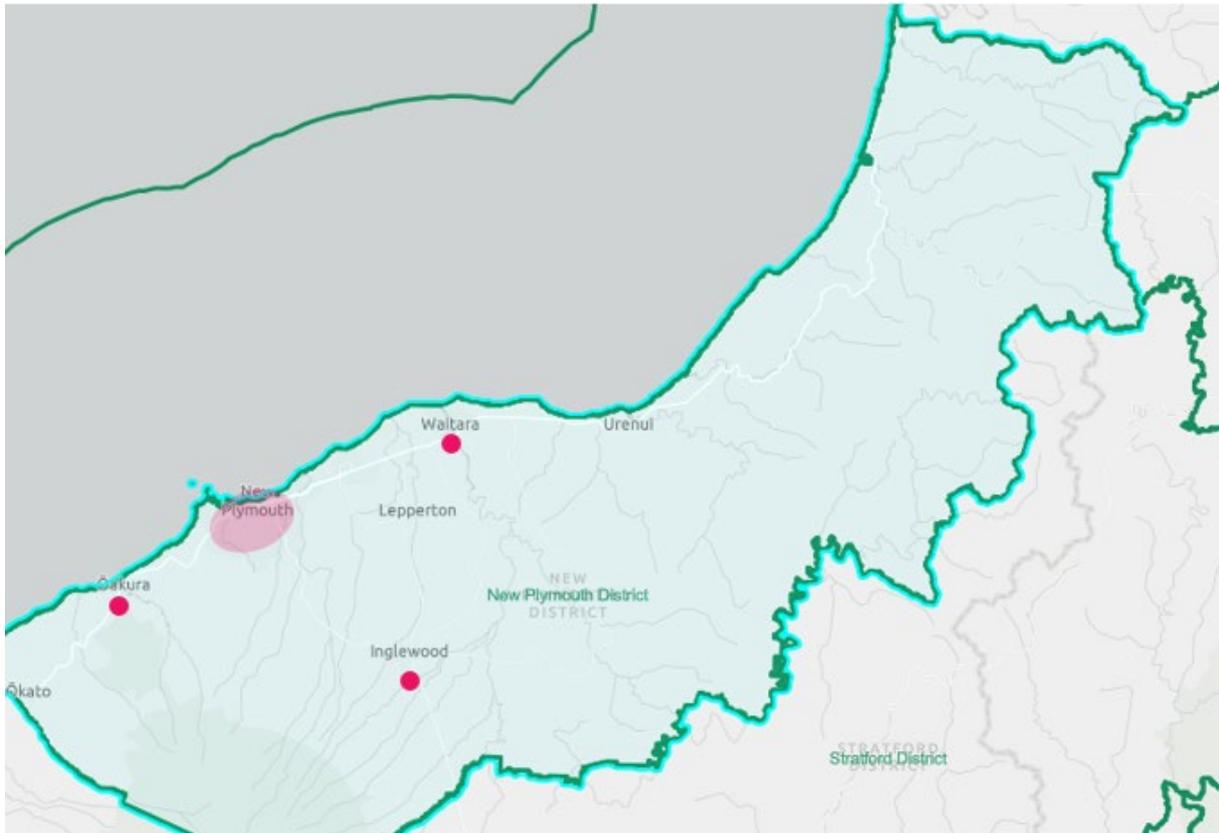


## New Plymouth district

Our geospatial tool created a footprint that puts **22** multi-bank, full-service cash sites in the district. The sites would be in 6 settlements, towns or city areas ('locations') in the district. The district currently has **51** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Location: New Plymouth city (multiple city areas needed), Waitara, Ōakura and Inglewood.**

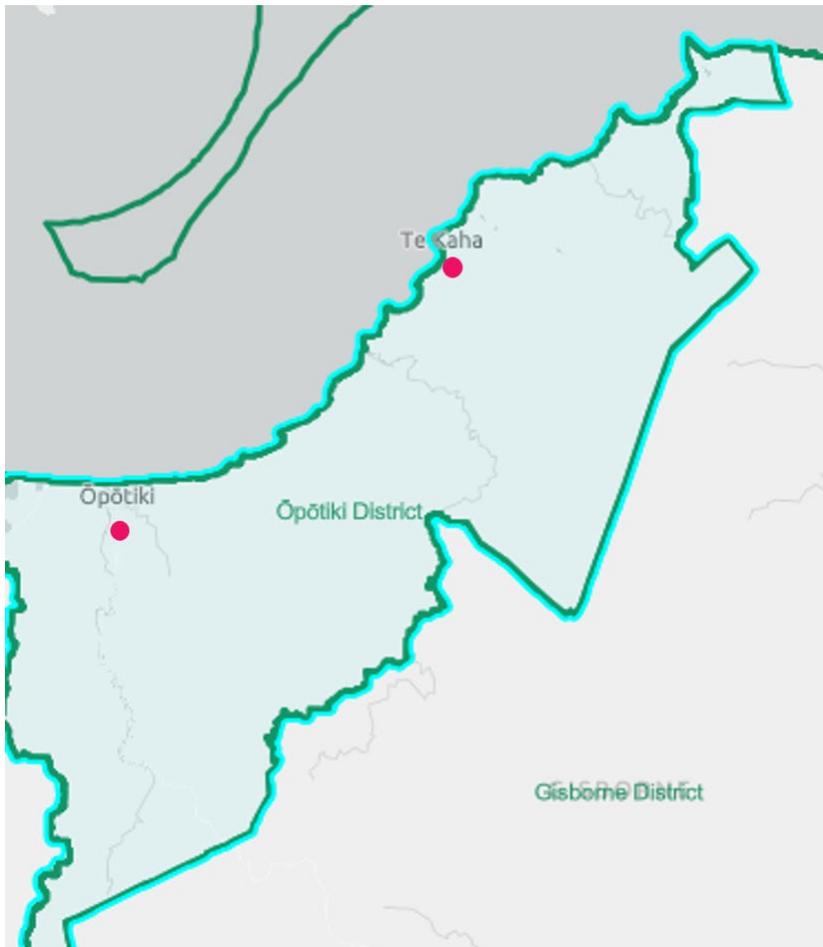


## Ōpōtiki district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 2 settlements or towns ('locations') in the district. The district currently has **1** NZBA hub and **9** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Ōpōtiki and Te Kaha.**

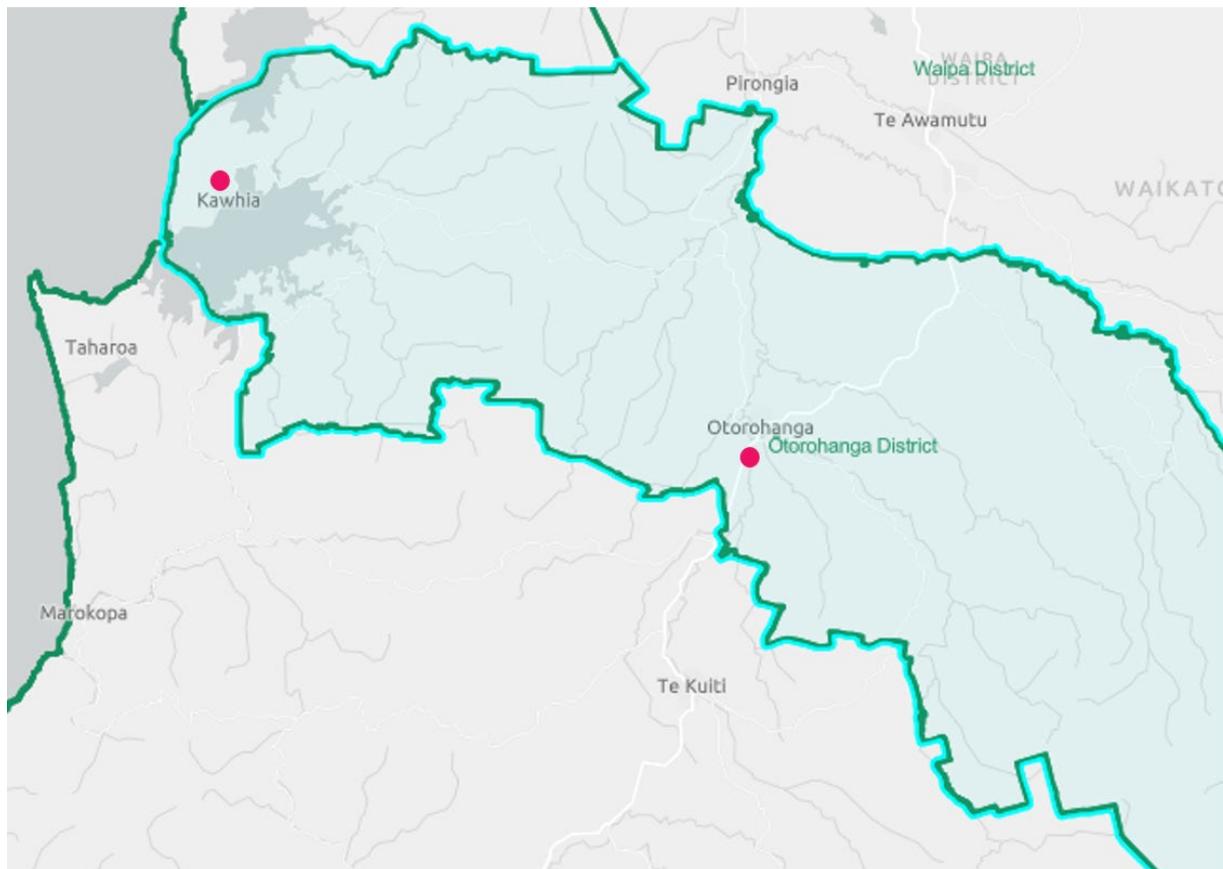


## Ōtorohanga district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 2 settlements or towns ('locations') in the district. The district currently has **7** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Ōtorohanga and Kawhia.**

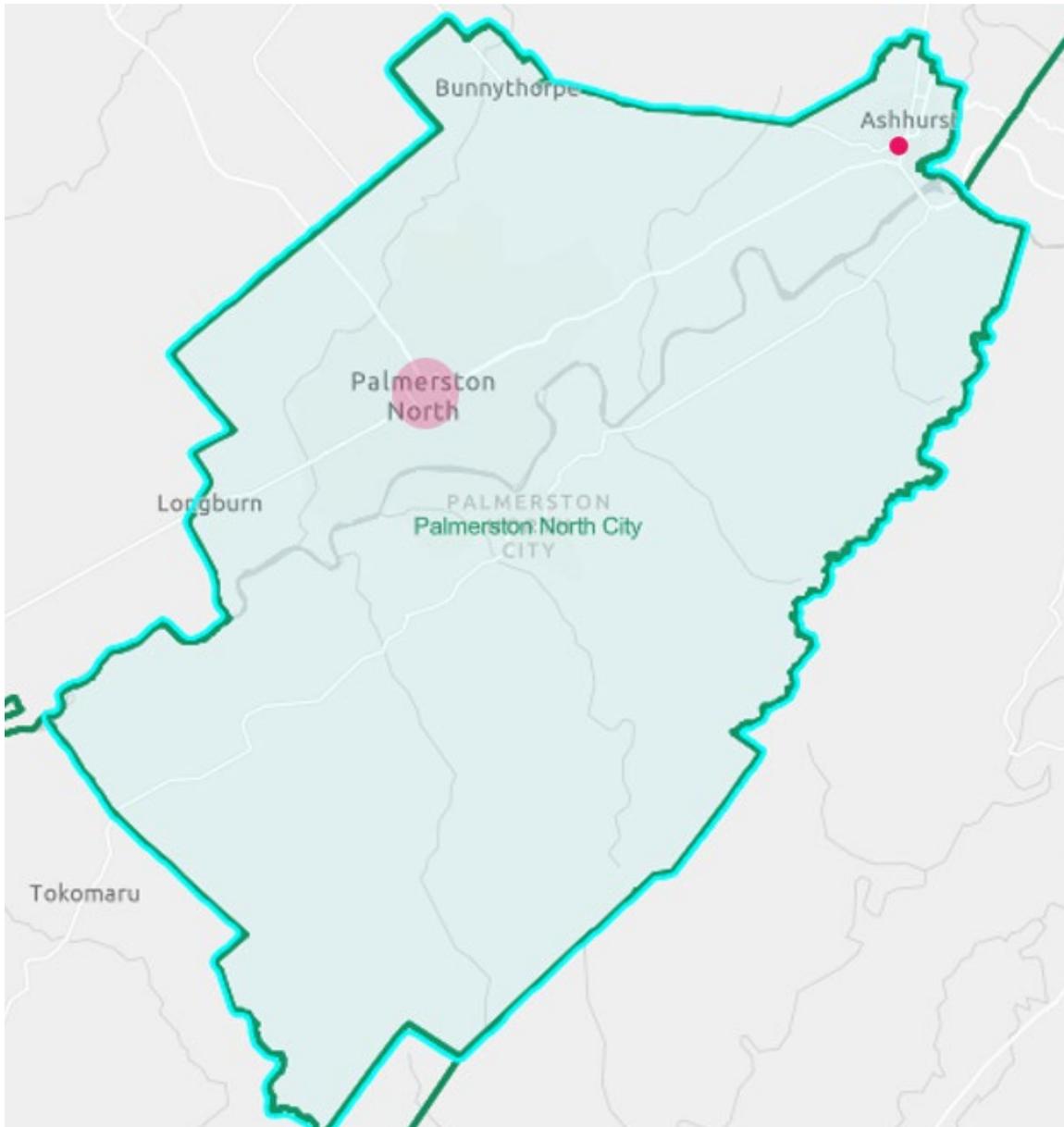


## Palmerston North city

Our geospatial tool created a footprint that puts **22** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements, towns or city areas ('locations') in the district. The district currently has **54** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Palmerston North city (multiple city areas needed) and Ashhurst.**

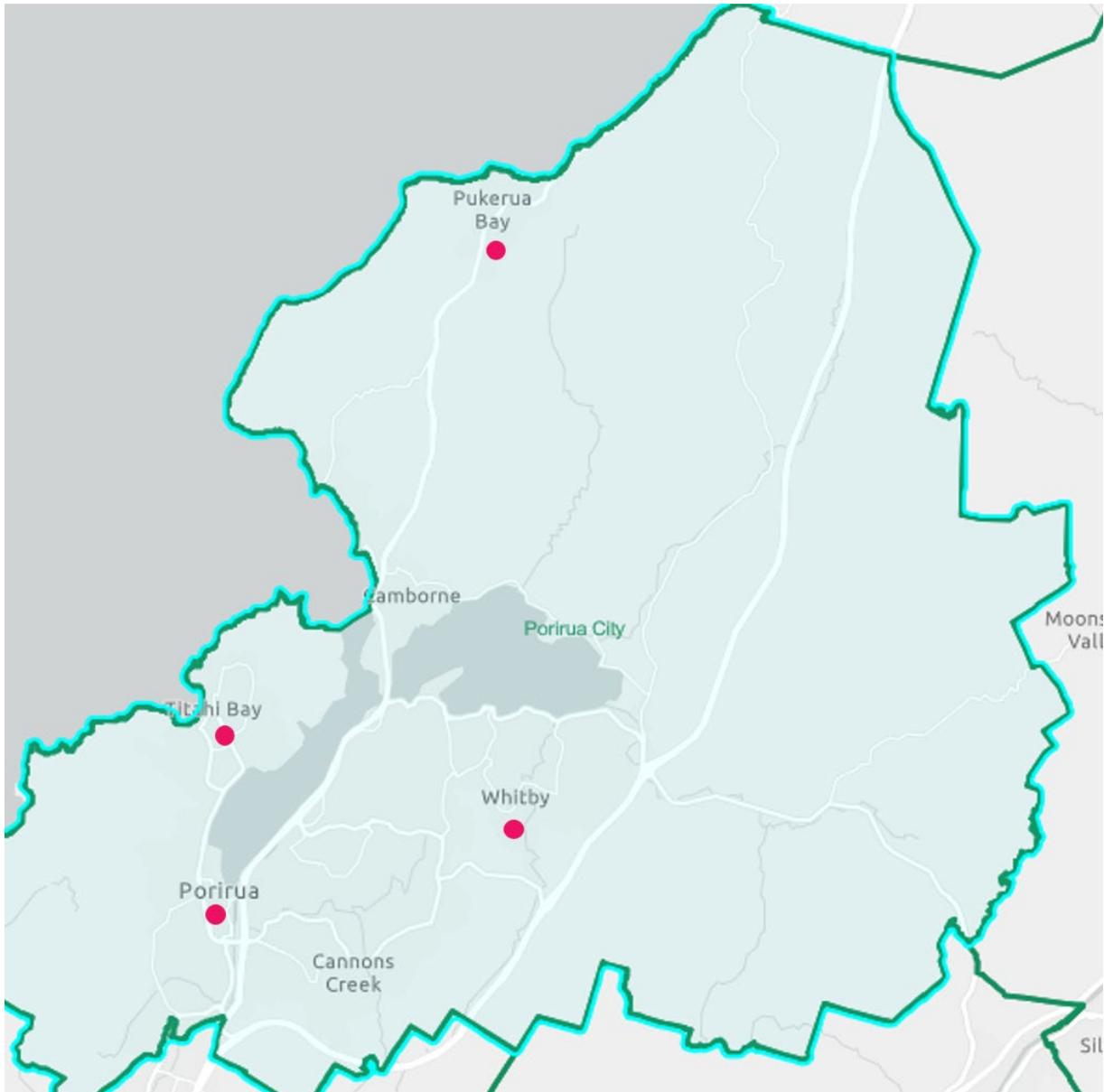


## Porirua city

Our geospatial tool created a footprint that puts **15** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or city areas ('locations') in the district. The district currently has **33** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Places: Porirua city, Pukerua Bay, Titahi Bay and Whitby.**

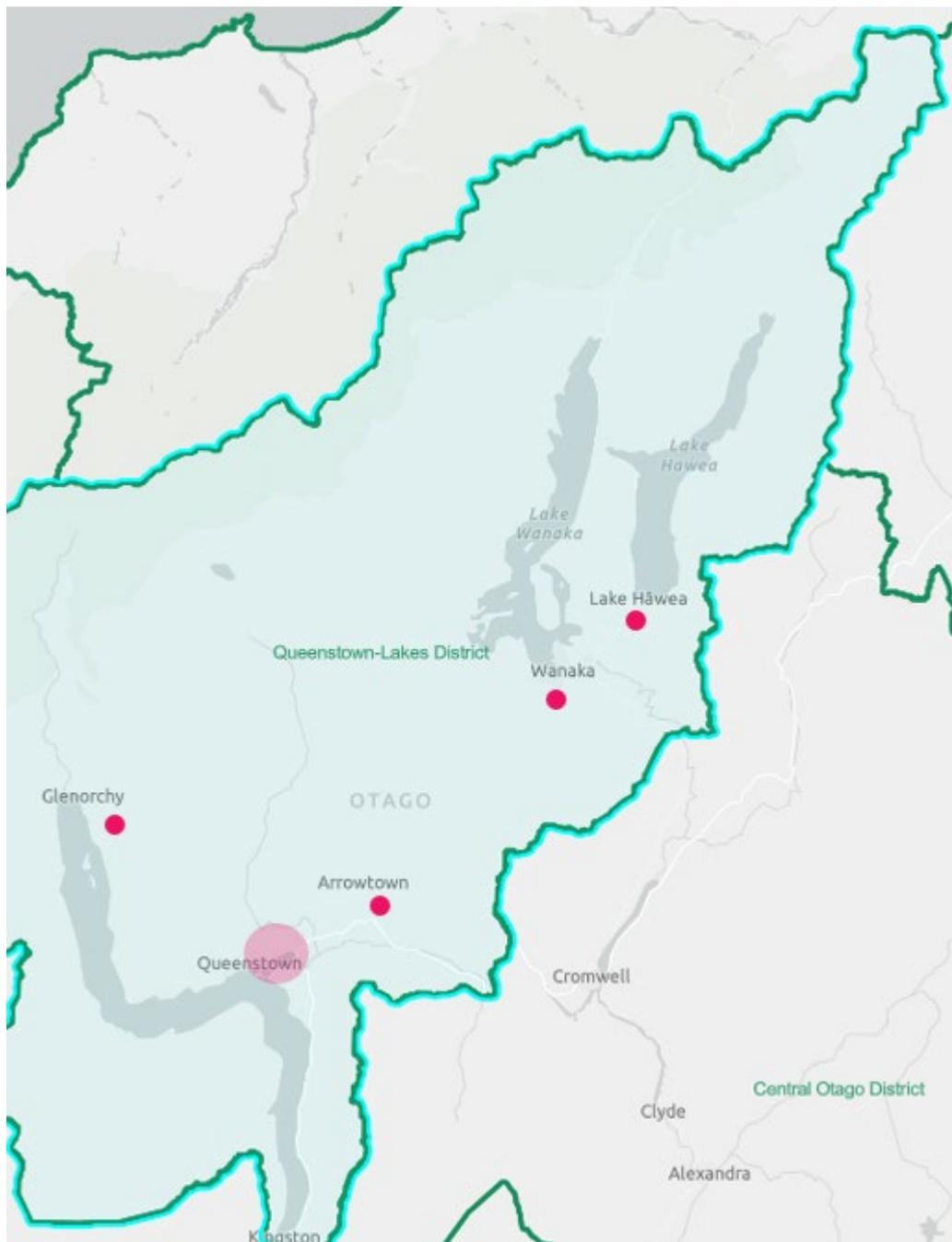


## Queenstown-Lakes district

Our geospatial tool created a footprint that puts **12** multi-bank, full-service cash sites in the district. The sites would be in 10 settlements or town areas ('locations') in the district. The district currently has **43** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Queenstown (multiple town areas), Wānaka, Arrowtown, Lake Hāwea and Glenorchy.**

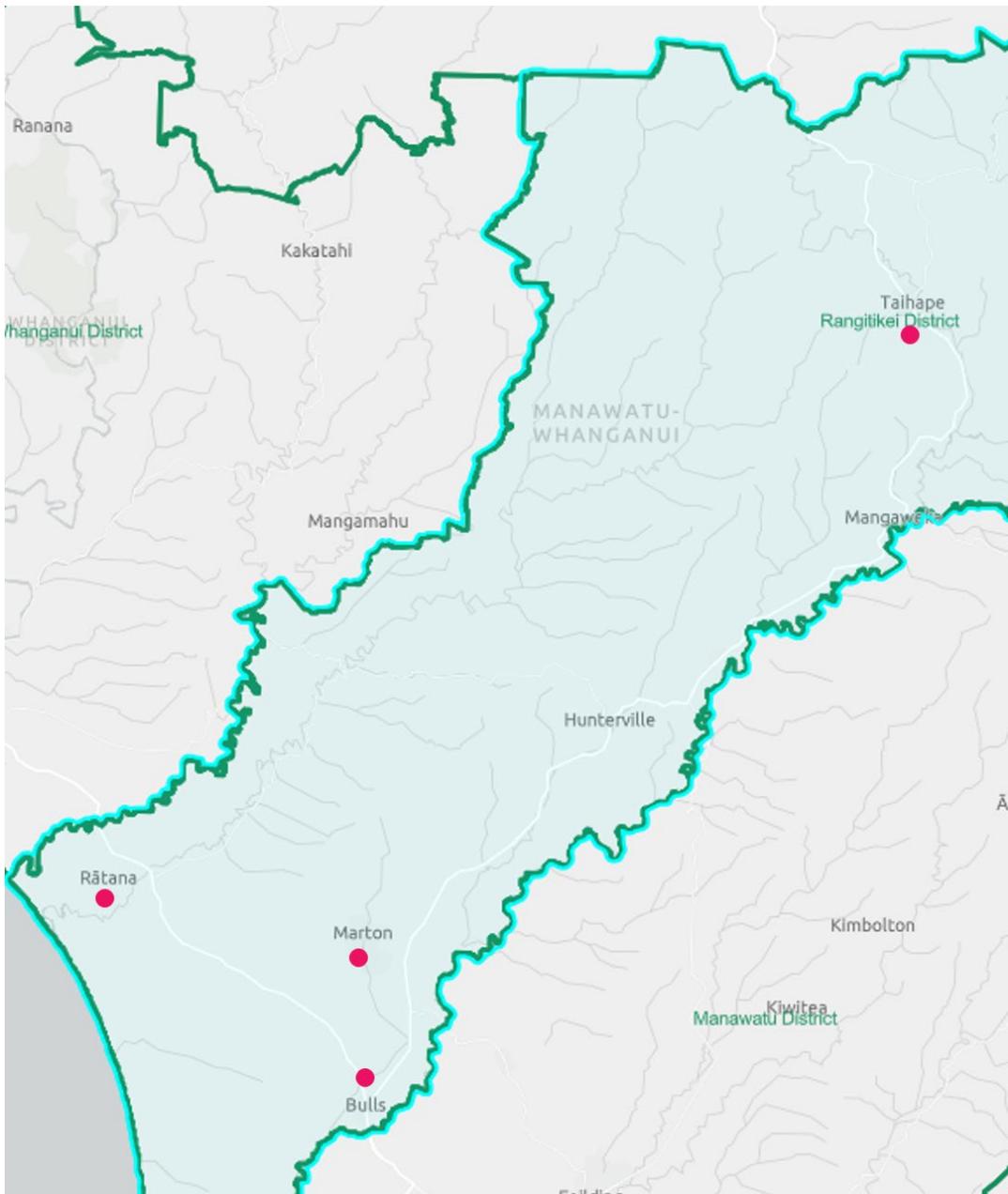


## Rangitikei district

Our geospatial tool created a footprint that puts **4** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or towns ('locations') in the district. The district currently has **12** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Bulls, Taihape, Marton and Rātana.**

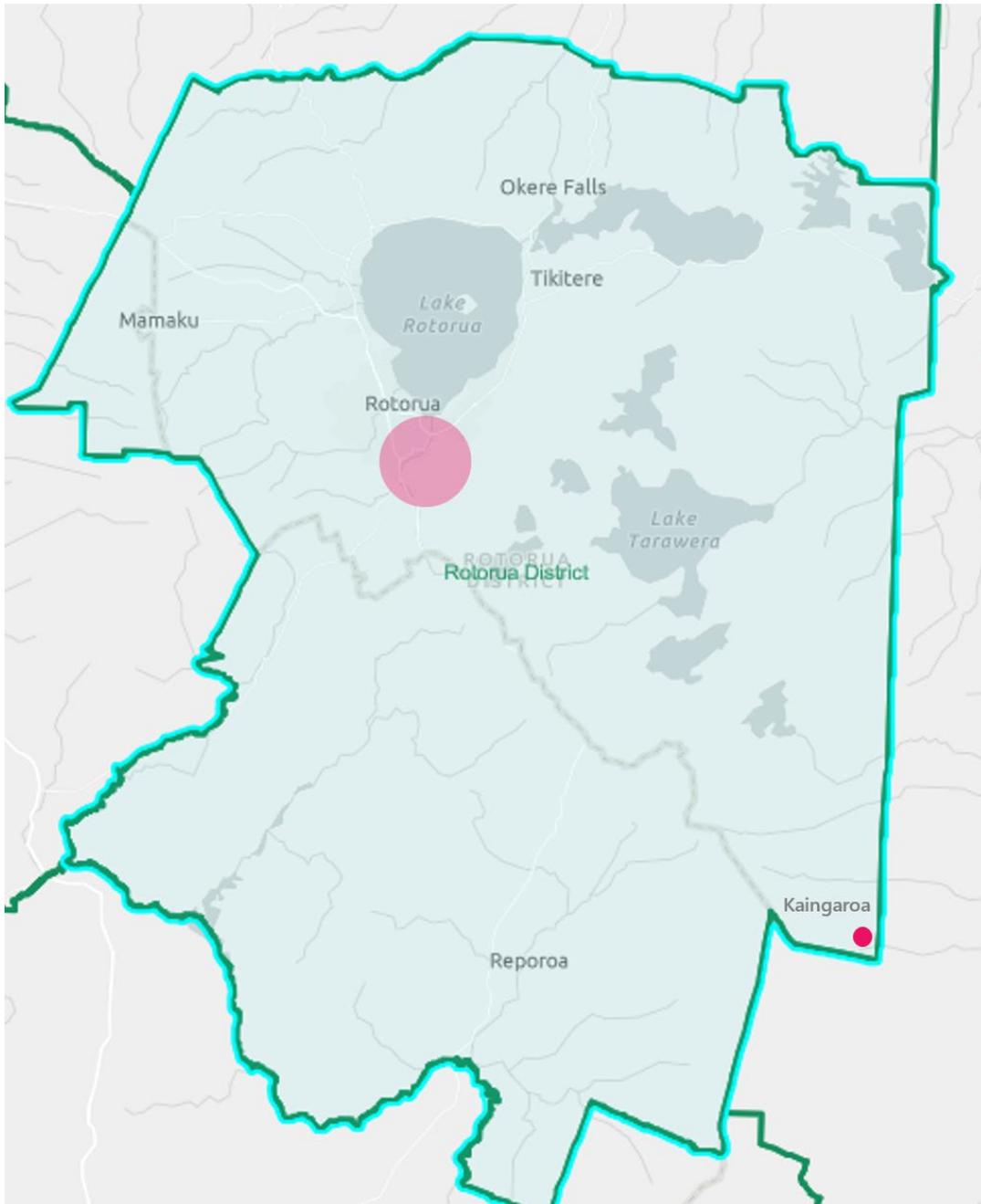


## Rotorua district

Our geospatial tool created a footprint that puts **19** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or city areas ('locations') in the district. The district currently has **53** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: City of Rotorua (multiple city areas) and Kaingaroa.**

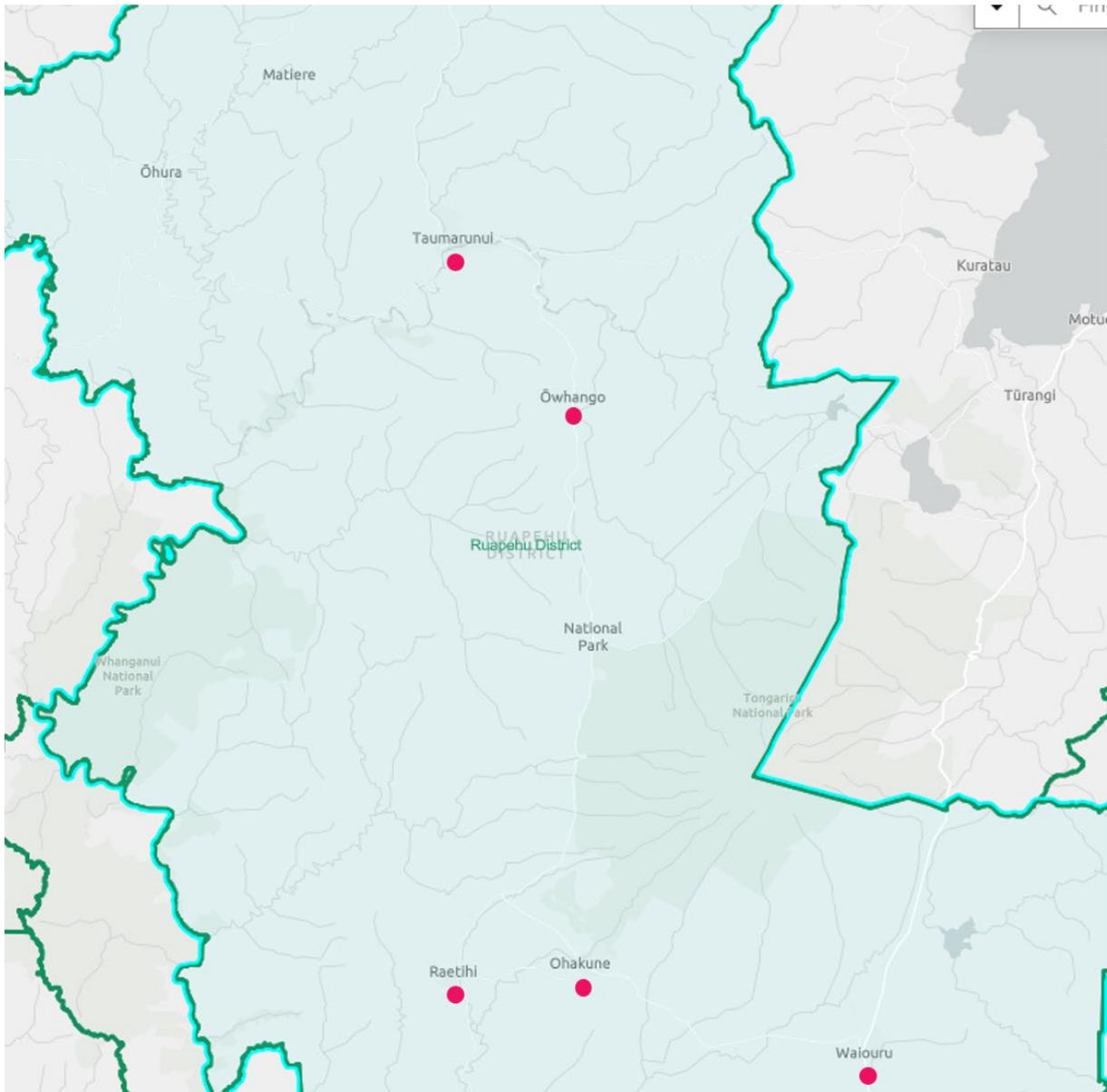


## Ruapehu district

Our geospatial tool created a footprint that puts **5** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements or towns ('locations') in the district. The district currently has **18** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Places: Taumarunui, Ōwhango, Ohakune, Raetihi and Waiouru.**

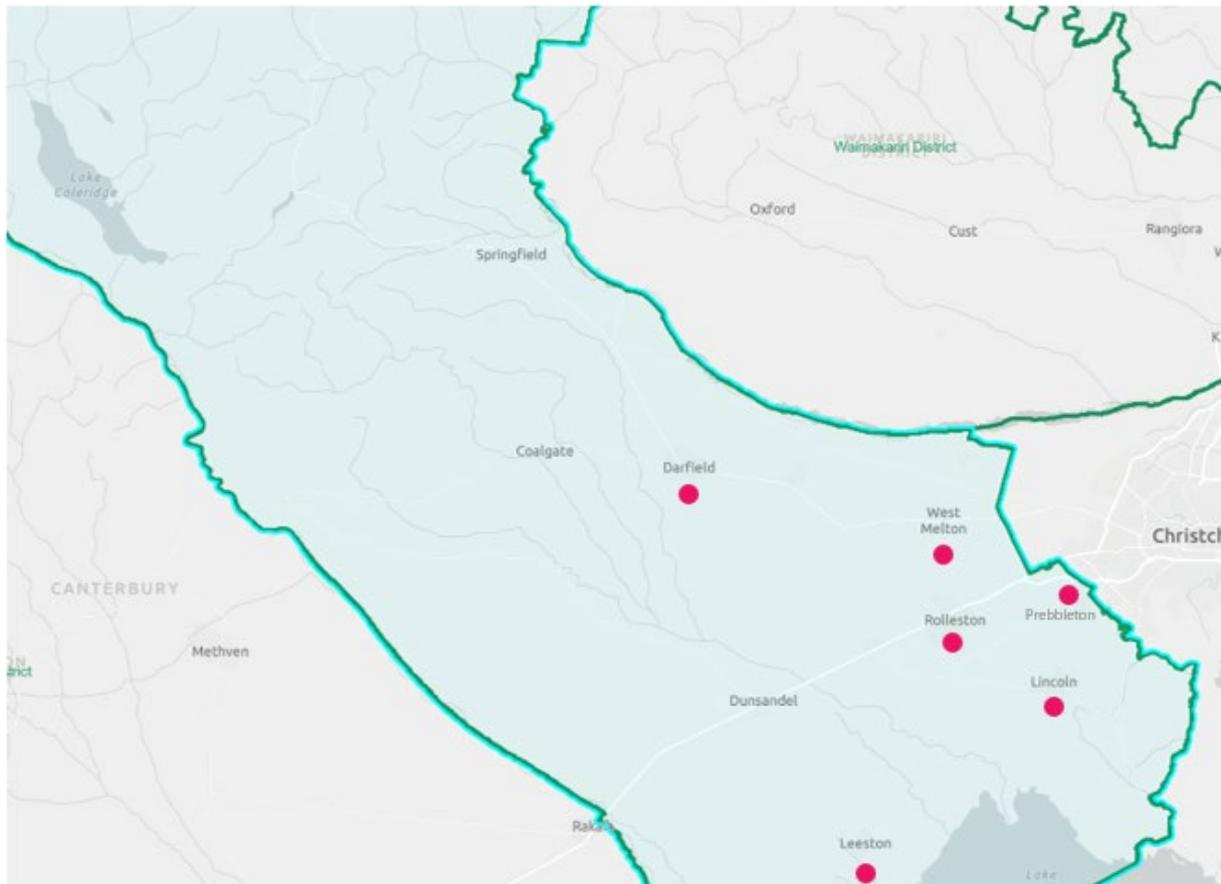


## Selwyn district

Our geospatial tool created a footprint that puts **20** multi-bank, full-service cash sites in the district. The sites would be in 6 settlements or towns ('locations') in the district. The district currently has **27** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Darfield, West Melton, Rolleston, Lincoln, Prebbleton and Leeston.**

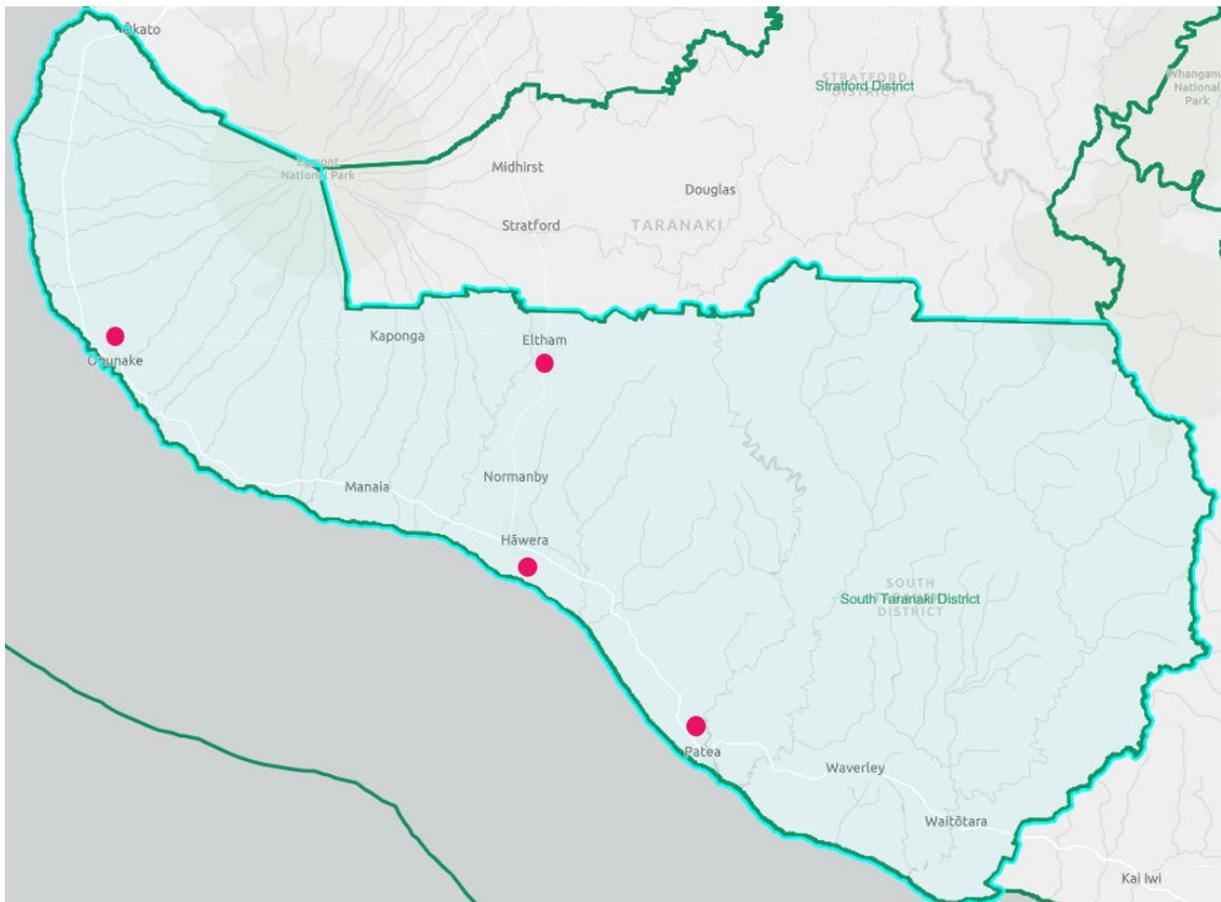


## South Taranaki district

Our geospatial tool created a footprint that puts **8** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or towns ('locations') in the district. The district currently has **25** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Eltham, Hāwera, Pātea and Ōpunake.**

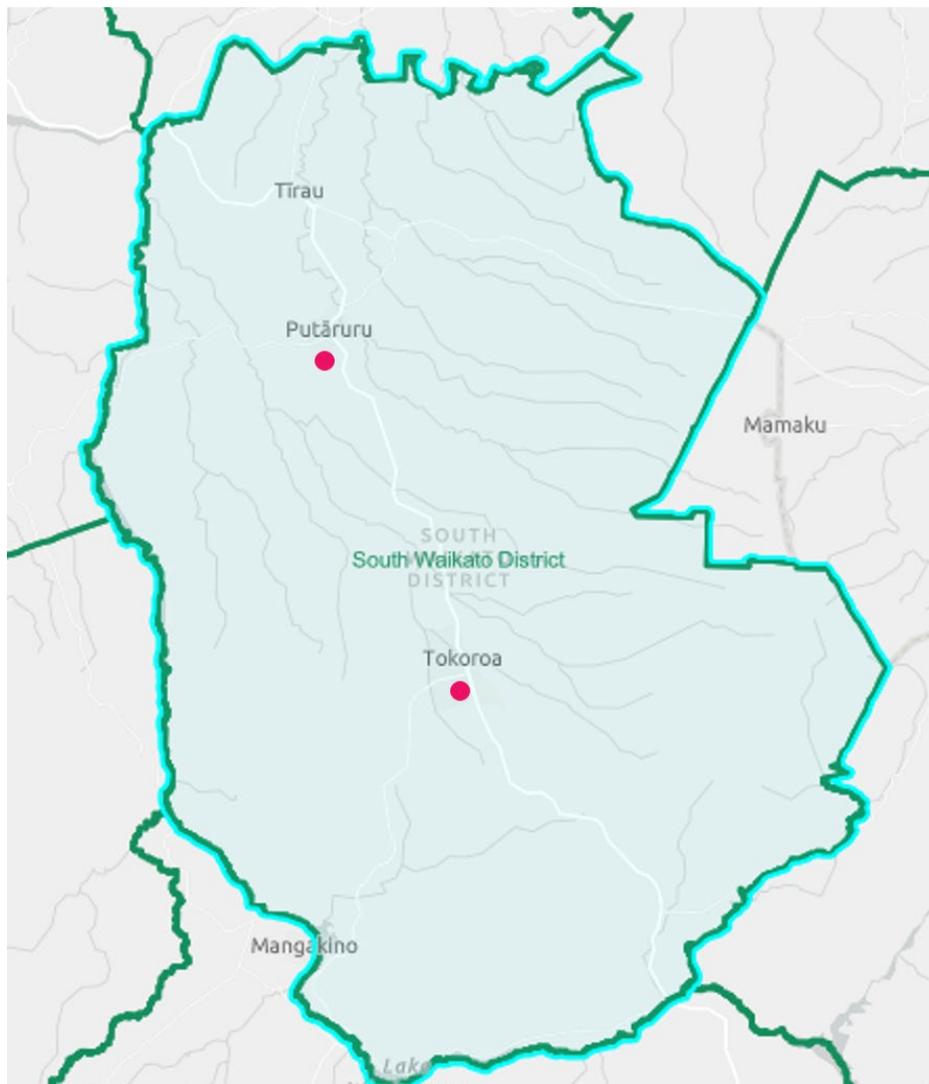


## South Waikato district

Our geospatial tool created a footprint that puts **7** multi-bank, full-service cash sites in the district. The sites would be in 2 settlements or towns ('locations') in the district. The district currently has **23** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Putāruru and Tokoroa.**

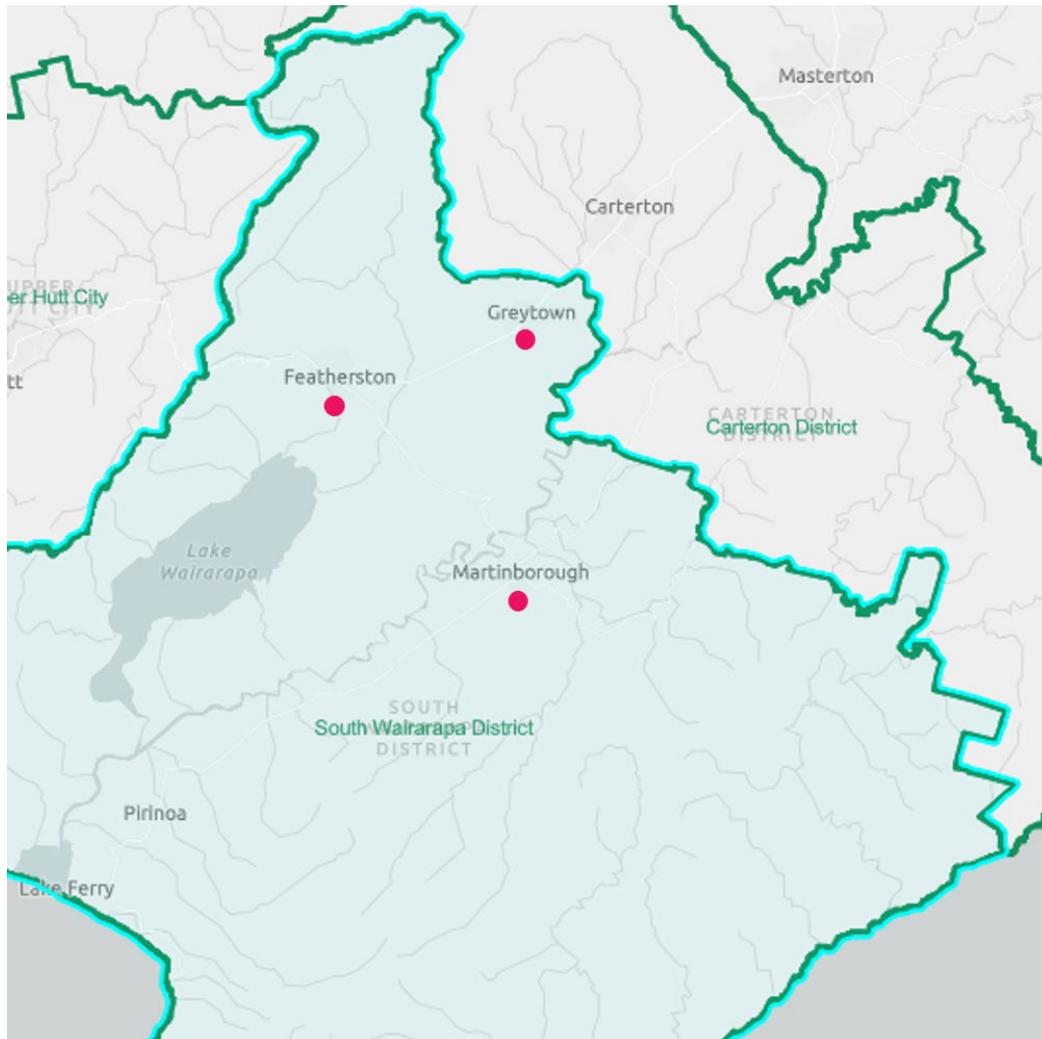


## South Wairarapa district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') in the district. The district currently has **1** NZBA hub and **11** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Greytown, Featherston and Martinborough.**

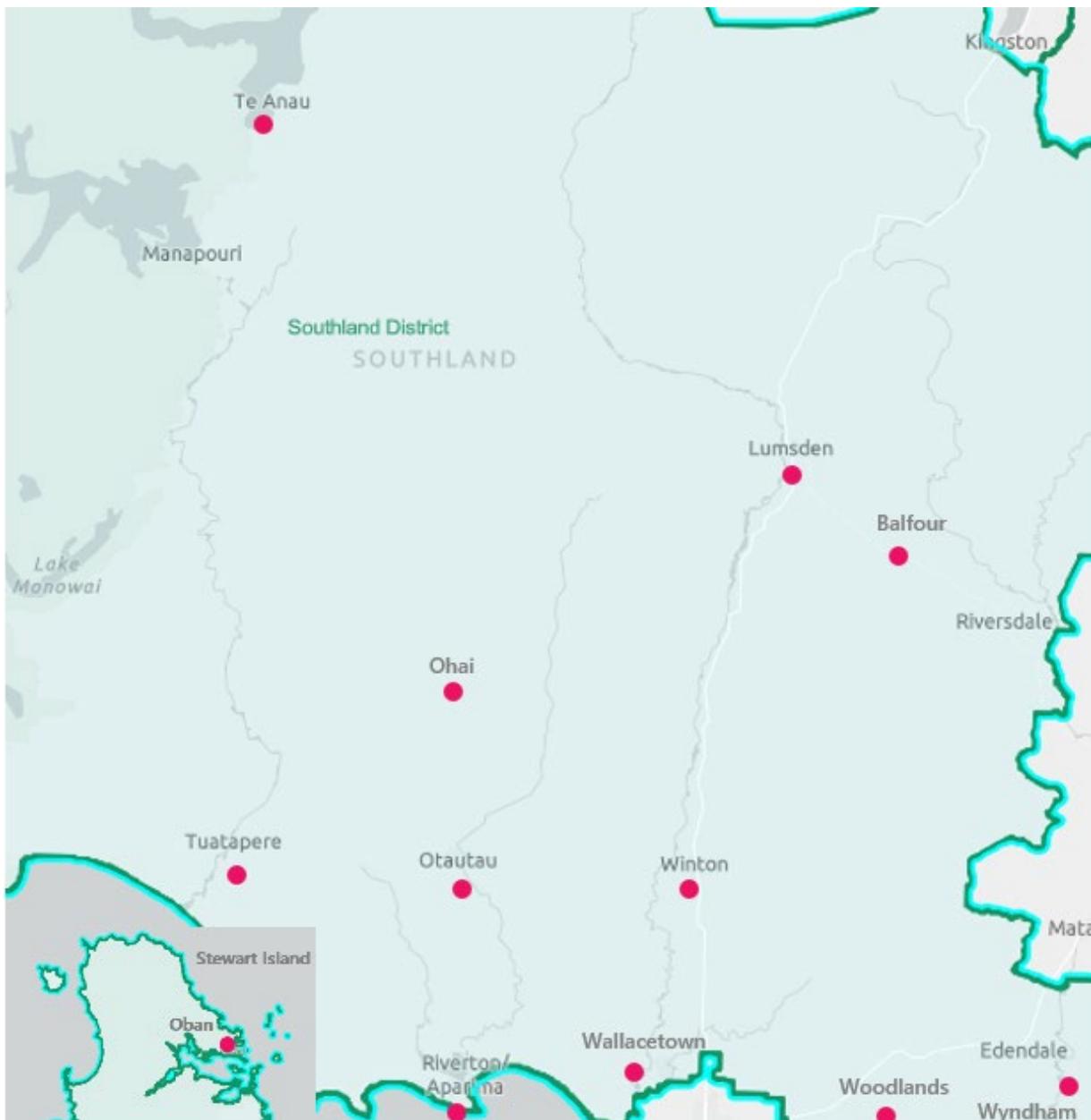


## Southland district

Our geospatial tool created a footprint that puts **12** multi-bank, full-service cash sites in the district. The sites would be in 12 settlements or towns ('locations') in the district. The district currently has **26** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Te Anau, Riverton, Winton, Balfour, Lumsden, Ohai, Otautau, Tuatapere, Wallacetown, Woodlands, Wyndham and Oban on Stewart Island.**

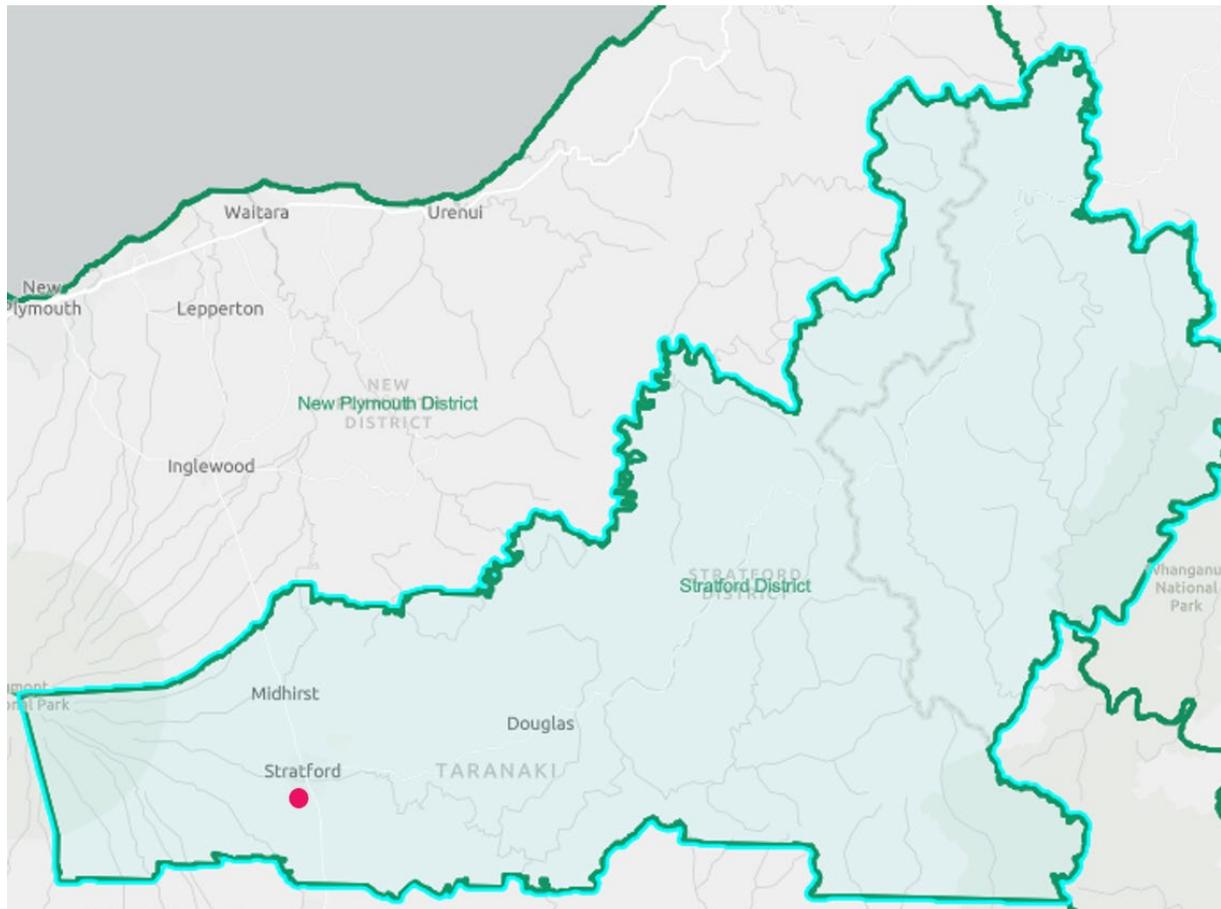


## Stratford district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 1 town ('location') in the district. The district currently has **8** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Location: Town of Stratford.**

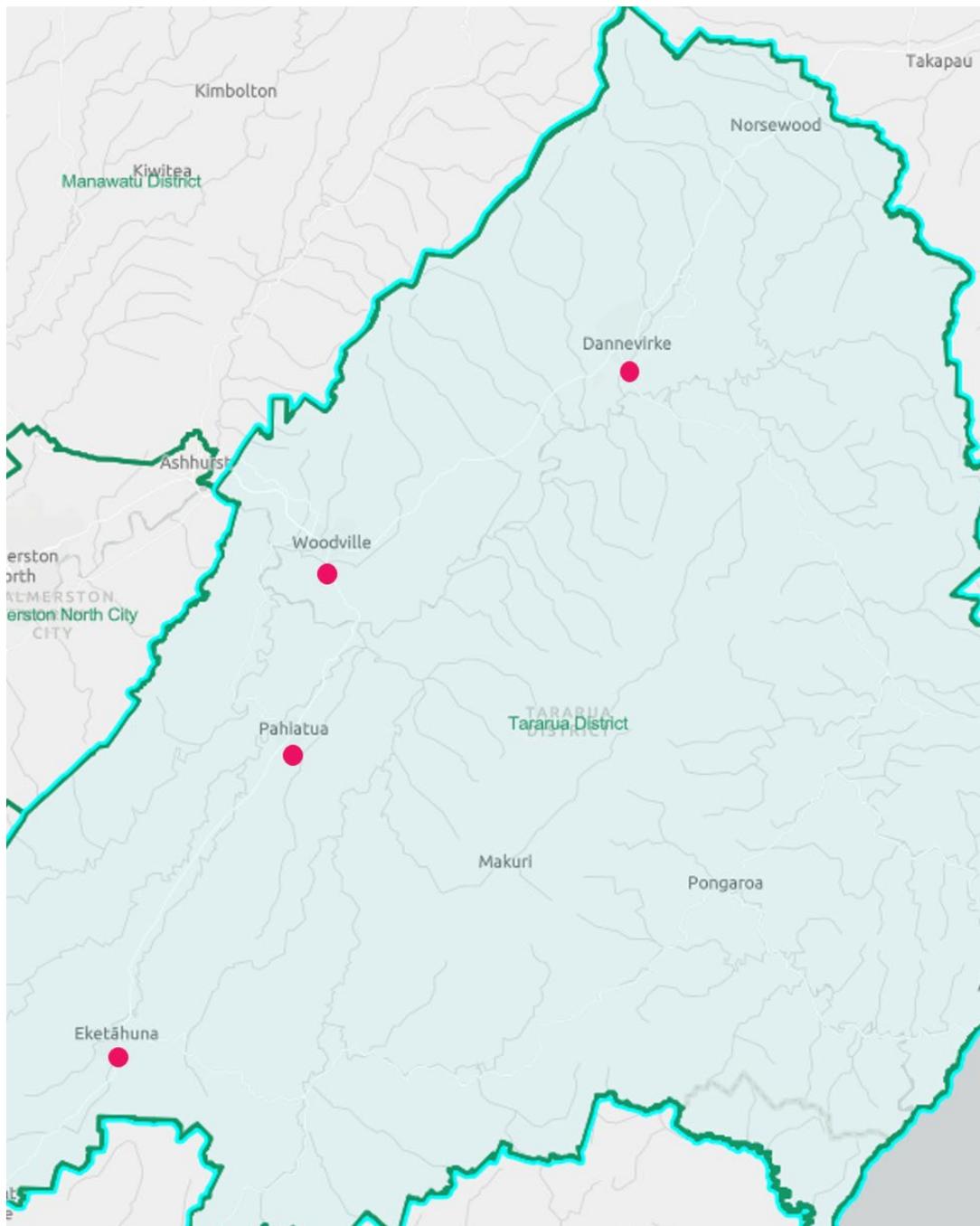


## Tararua district

Our geospatial tool created a footprint that puts **5** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or towns ('locations') in the district. The district currently has **17** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Dannevirke, Woodville, Pahiatua and Eketāhuna.**

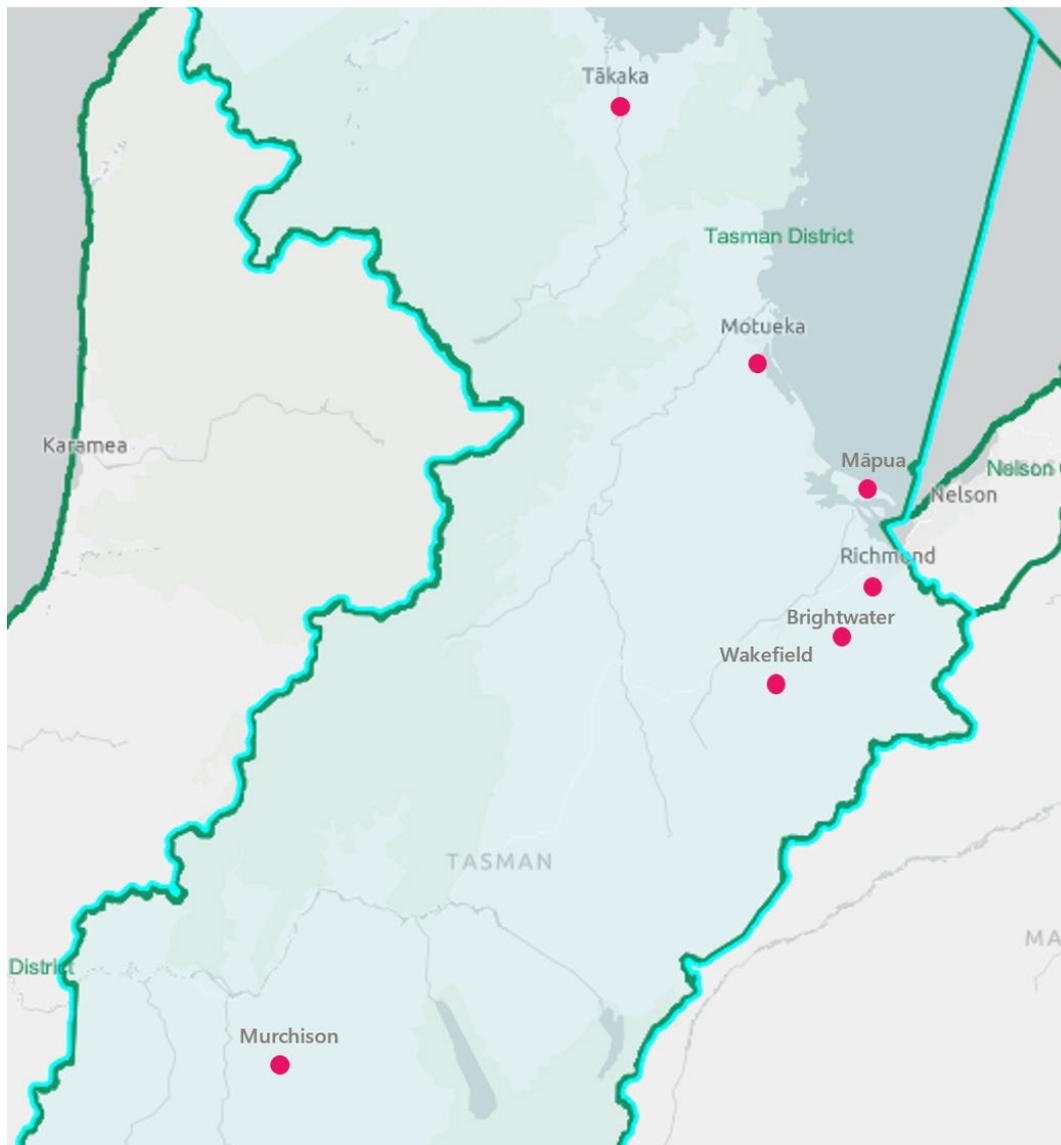


## Tasman district

Our geospatial tool created a footprint that puts **15** multi-bank, full-service cash sites in the district. The sites would be in 7 settlements or towns ('locations') in the district. The district currently has **45** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Māpua, Motueka, Tākaka, Richmond, Brightwater, Wakefield and Murchison.**

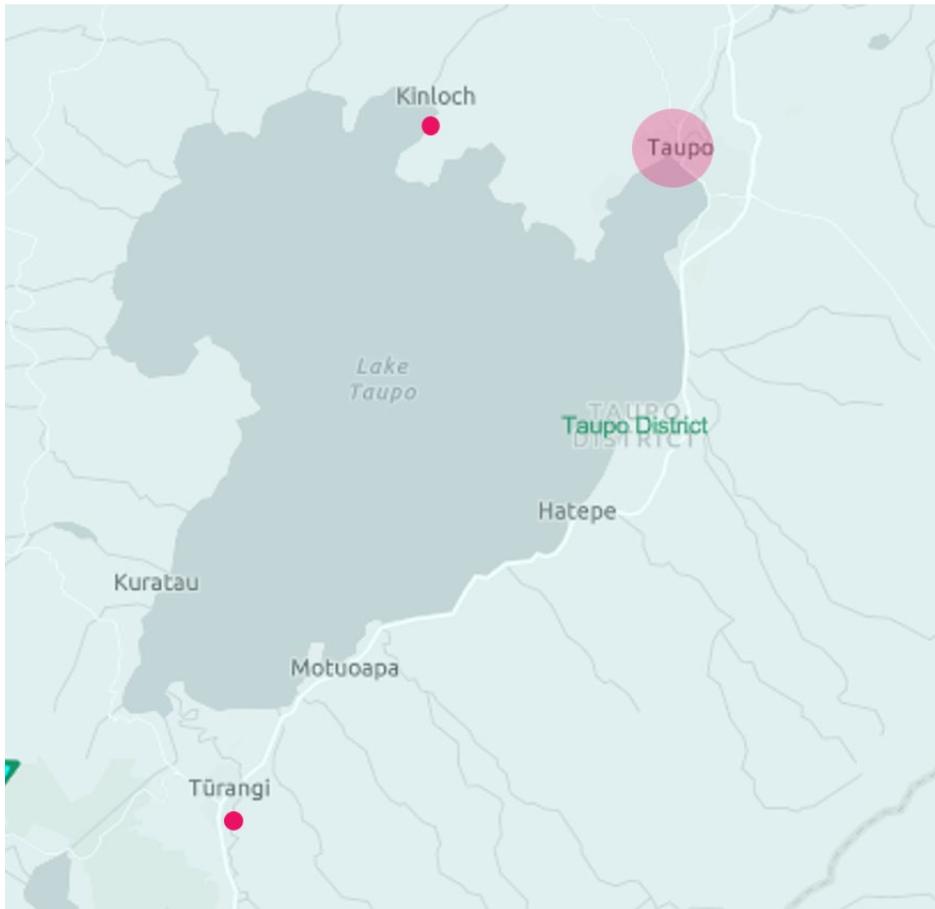


## Taupō district

Our geospatial tool created a footprint that puts **11** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements or town areas ('locations') in the district. The district currently has **34** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Town of Taupō (multiple areas), Kinloch and Tūrangi.**

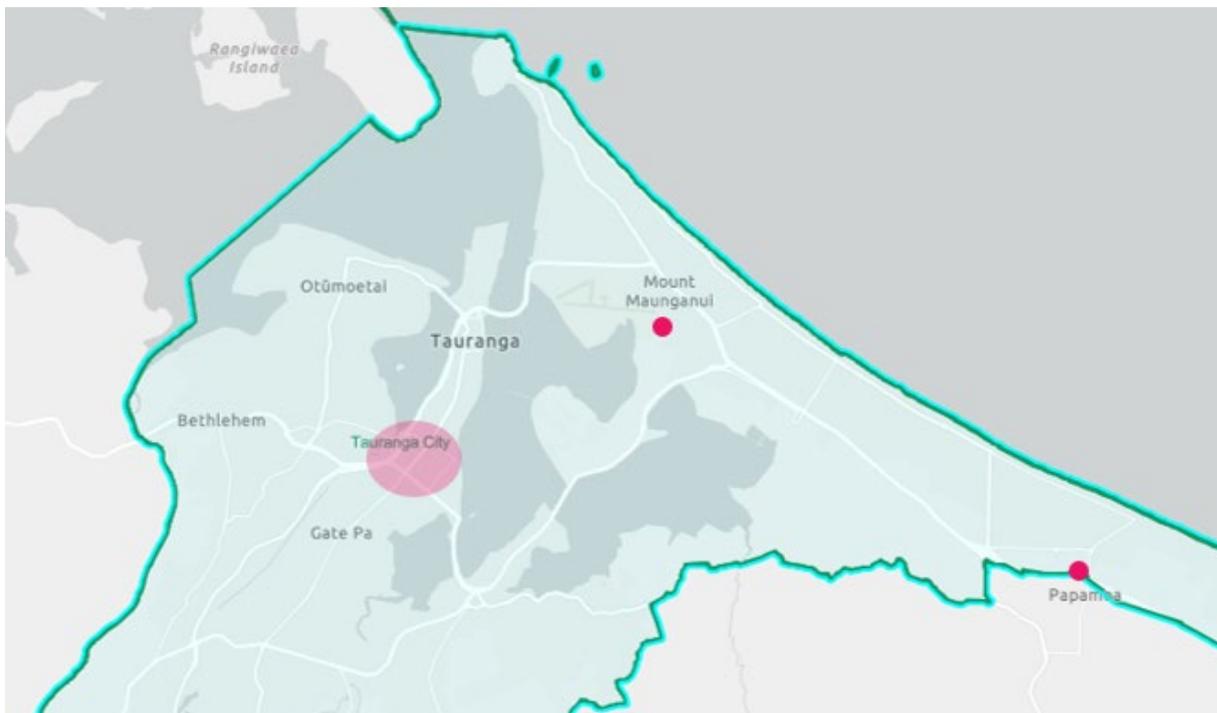


## Tauranga city

Our geospatial tool created a footprint that puts **39** multi-bank, full-service cash sites in the district. The sites would be in 8 settlements, towns or city areas ('locations') in the district. The district currently has **107** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: City of Tauranga (multiple city areas), Mount Maunganui and Papamoa.**

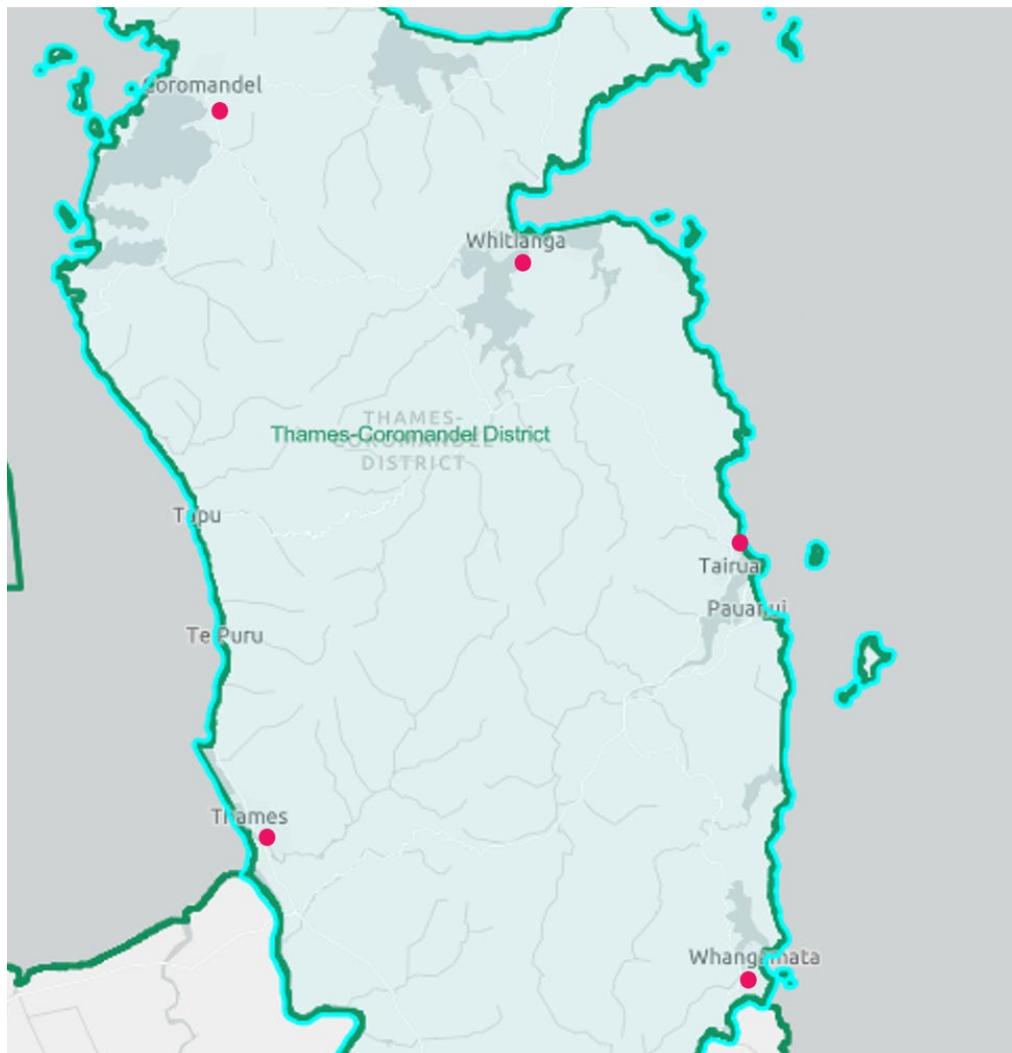


## Thames-Coromandel district

Our geospatial tool created a footprint that puts **9** multi-bank, full-service cash sites in the district. The sites would be in 5 settlements or towns ('locations') in the district. The district currently has **1** NZBA hub and **38** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Thames, Whitianga, Coromandel, Whangamatā and Tairua.**

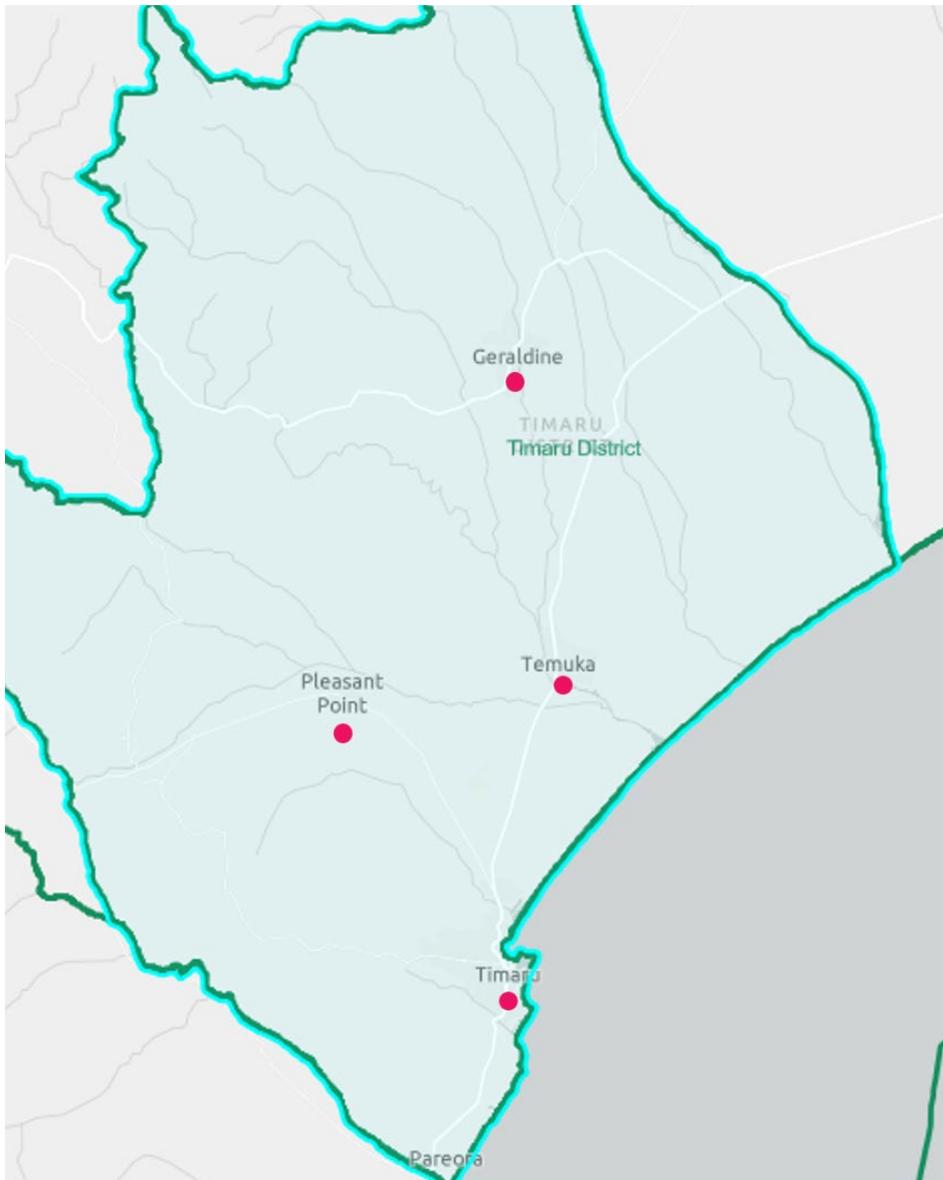


## Timaru district

Our geospatial tool created a footprint that puts **12** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements, towns or city areas ('locations') in the district. The district currently has **34** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Timaru city, Geraldine, Temuka and Pleasant Point.**

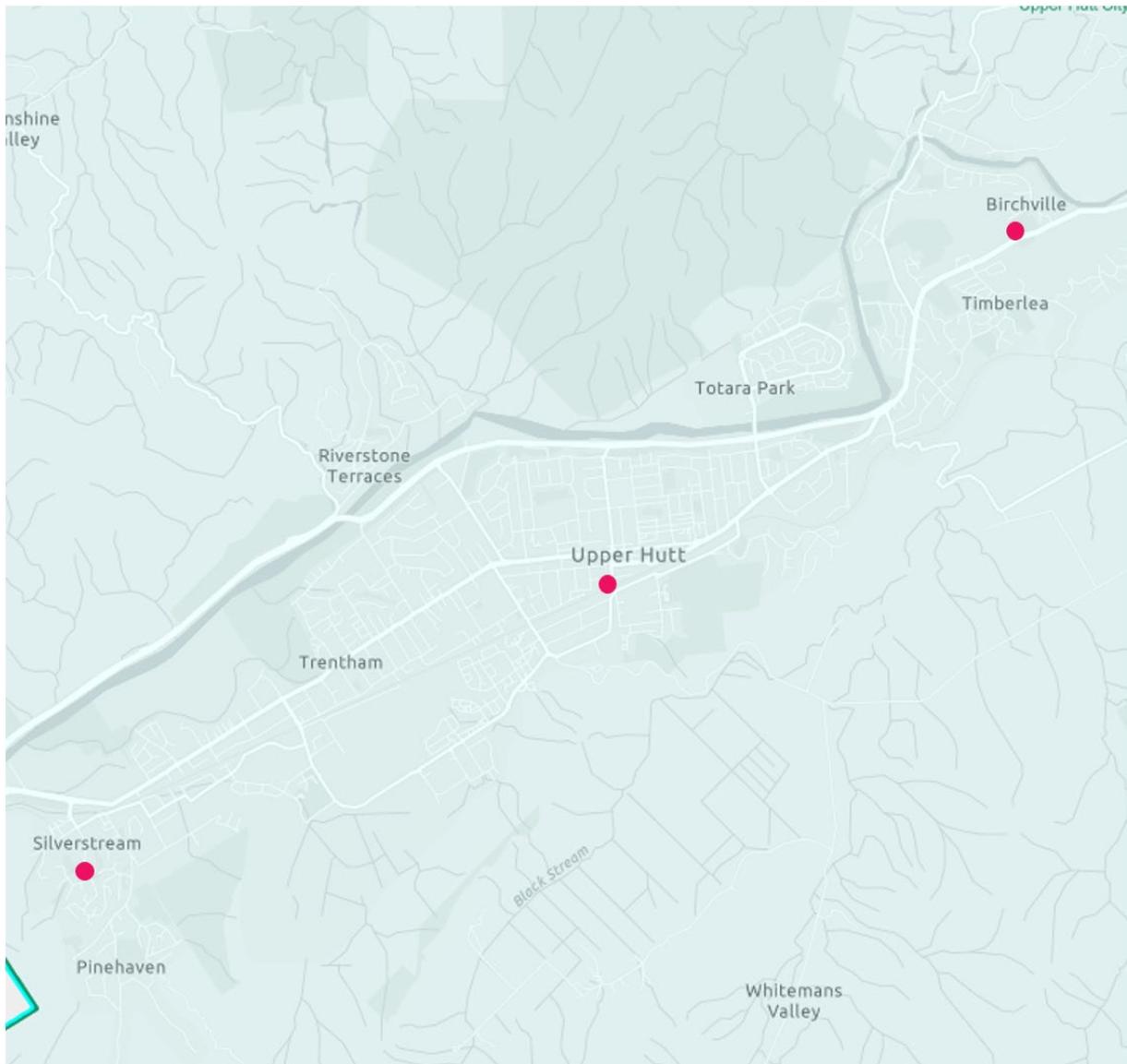


## Upper Hutt city

Our geospatial tool created a footprint that puts **12** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or city areas ('locations') in the district. The district currently has **25** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Upper Hutt city centre, Silverstream and Birchville.**

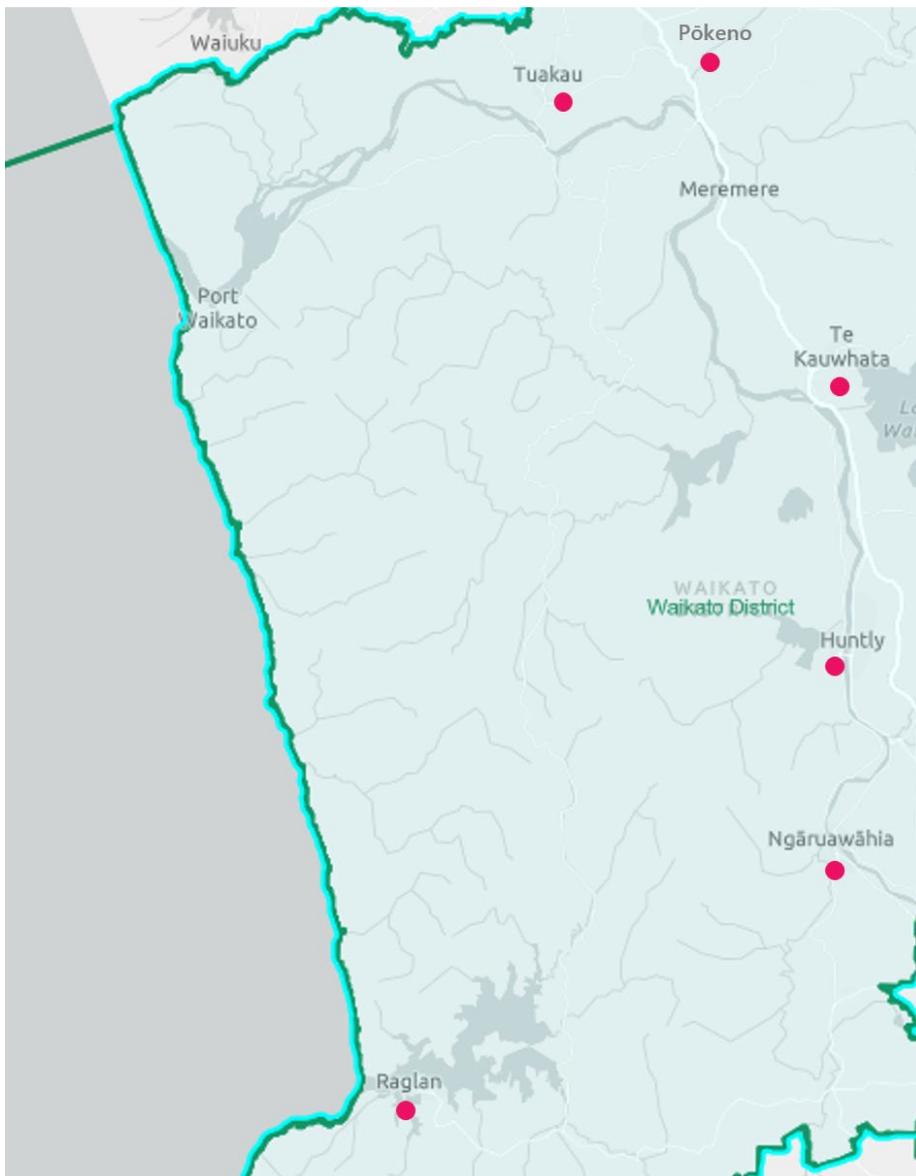


## Waikato district

Our geospatial tool created a footprint that puts **22** multi-bank, full-service cash sites in the district. The sites would be in 6 settlements or towns ('locations') in the district. The district currently has **32** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Huntly, Tuakau, Pōkeno, Te Kauwhata, Ngāruawāhia and Raglan.**



## Waimakariri district

Our geospatial tool created a footprint that puts **17** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or towns ('locations') in the district. The district currently has **34** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Oxford, Rangiora, Pegasus and Kaiapoi.**

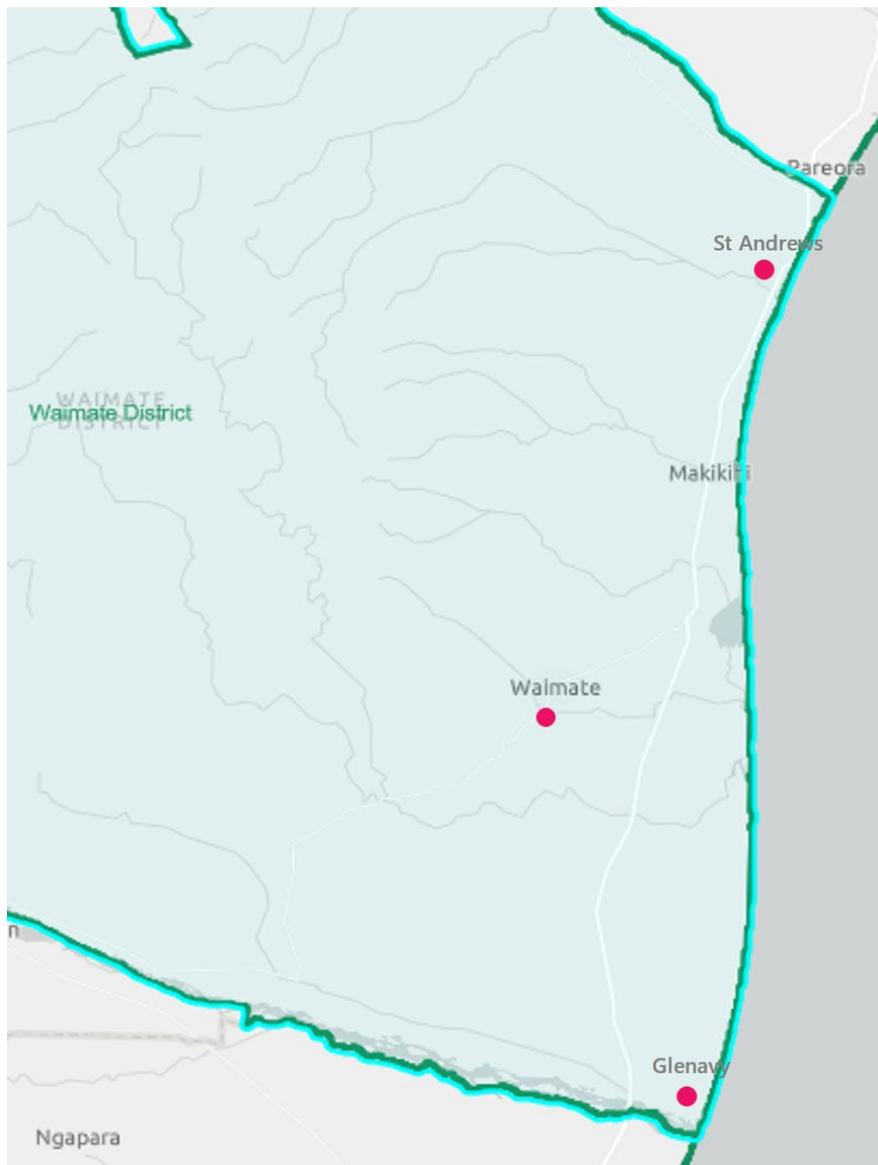


## Waimate district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') in the district. The district currently has **1** NZBA banking hub and **4** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Town of Waimate, St Andrews and Glenavy.**

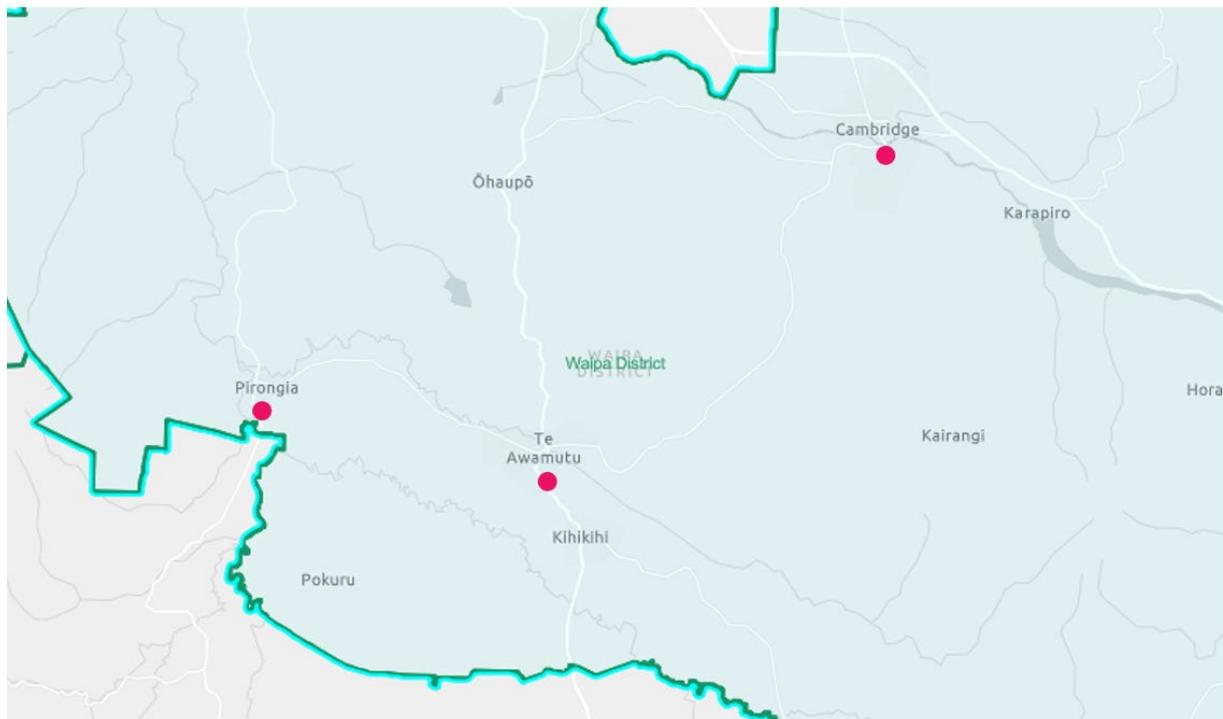


## Waipa district

Our geospatial tool created a footprint that puts **15** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') in the district. The district currently has **36** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Cambridge, Pirongia and Te Awamutu.**

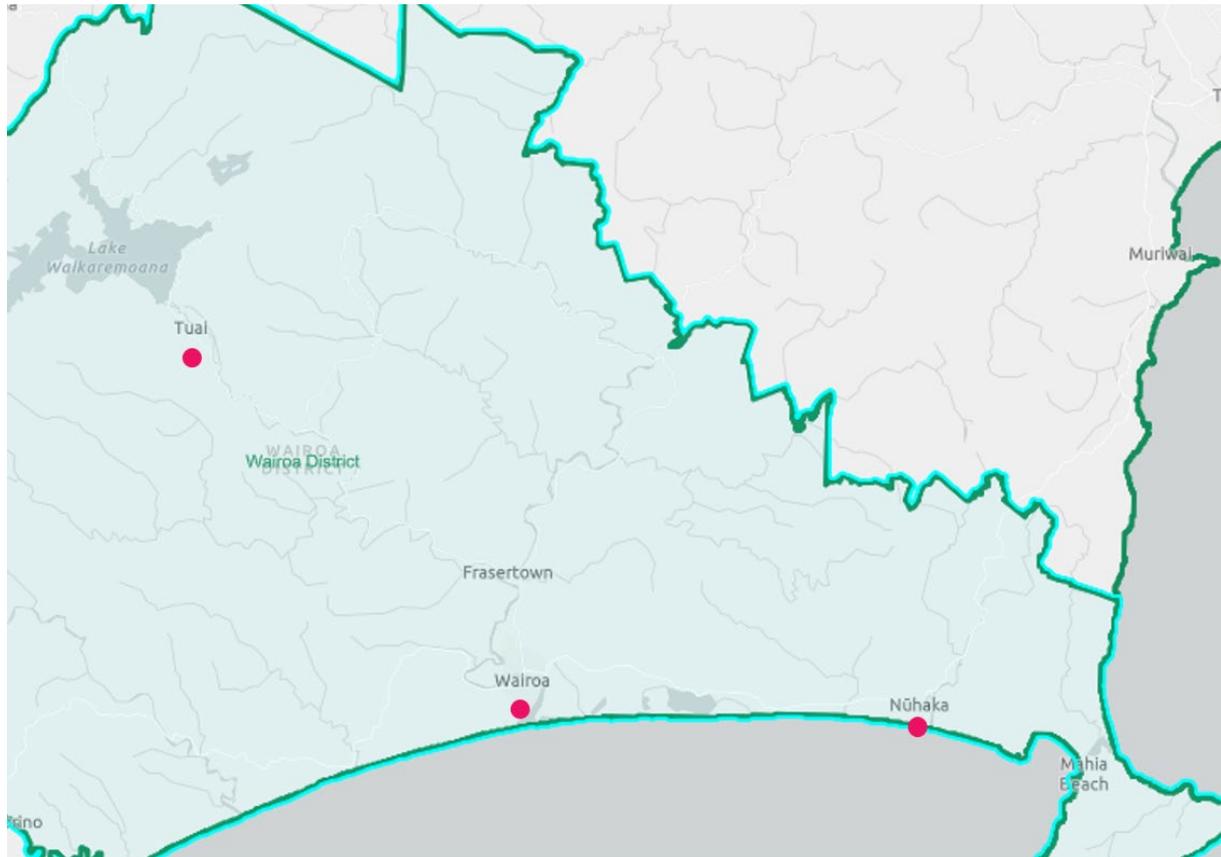


## Wairoa district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') in the district. The district currently has **10** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Wairoa, Nūhaka and Tuai.**

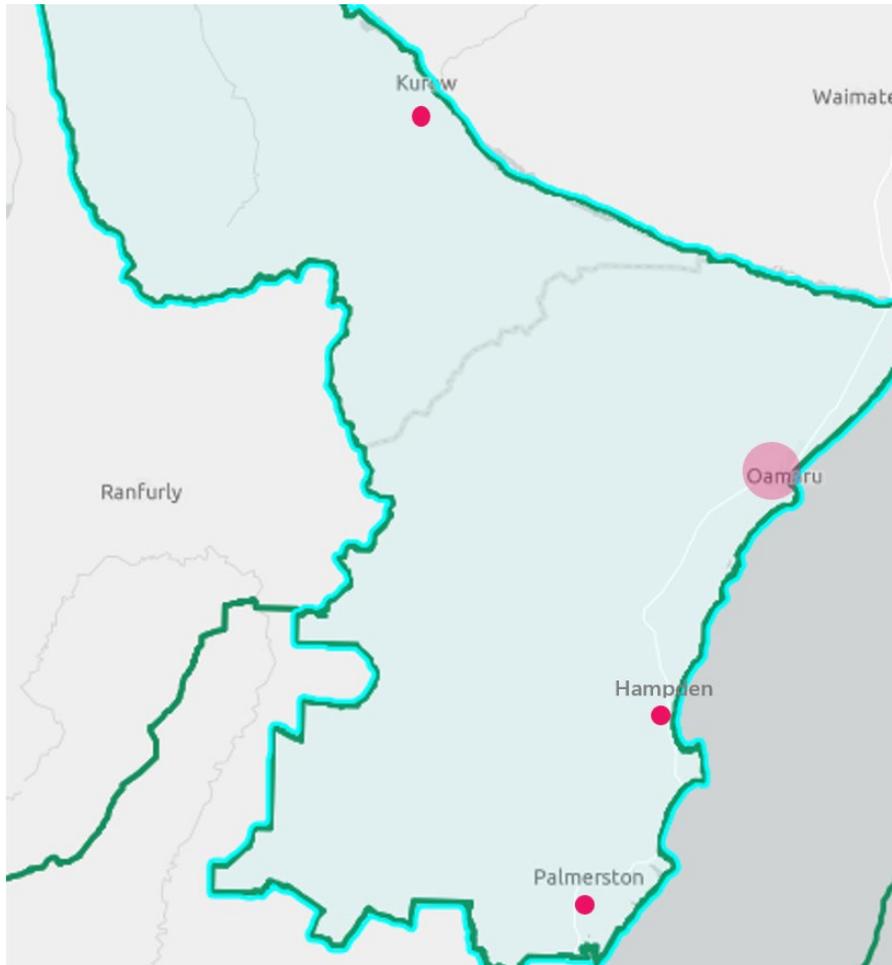


## Waitaki district

Our geospatial tool created a footprint that puts **6** multi-bank, full-service cash sites in the district. The sites would be in 6 settlements or town areas ('locations') in the district. The district currently has **20** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Oamaru (multiple areas needed), Hampden, Kurow and Palmerston.**

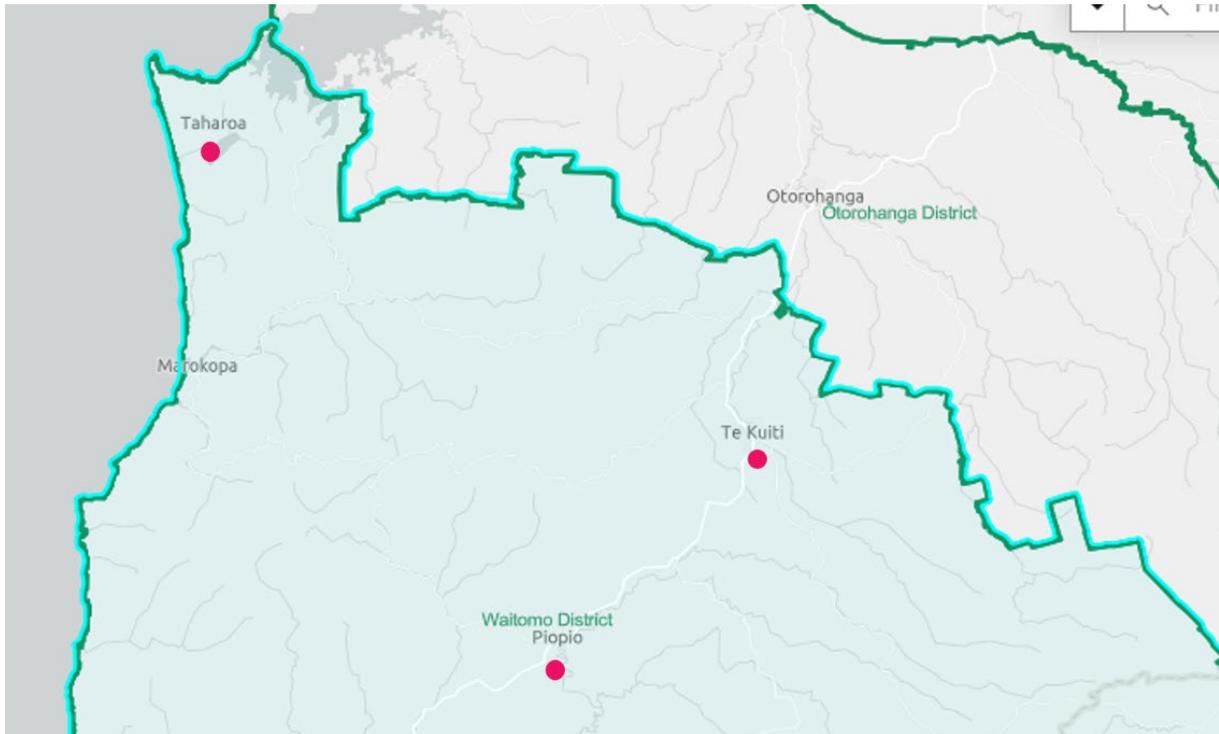


## Waitomo district

Our geospatial tool created a footprint that puts **3** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or towns ('locations') in the district. The district currently has **13** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Te Kūiti, Piopio and Taharoa.**

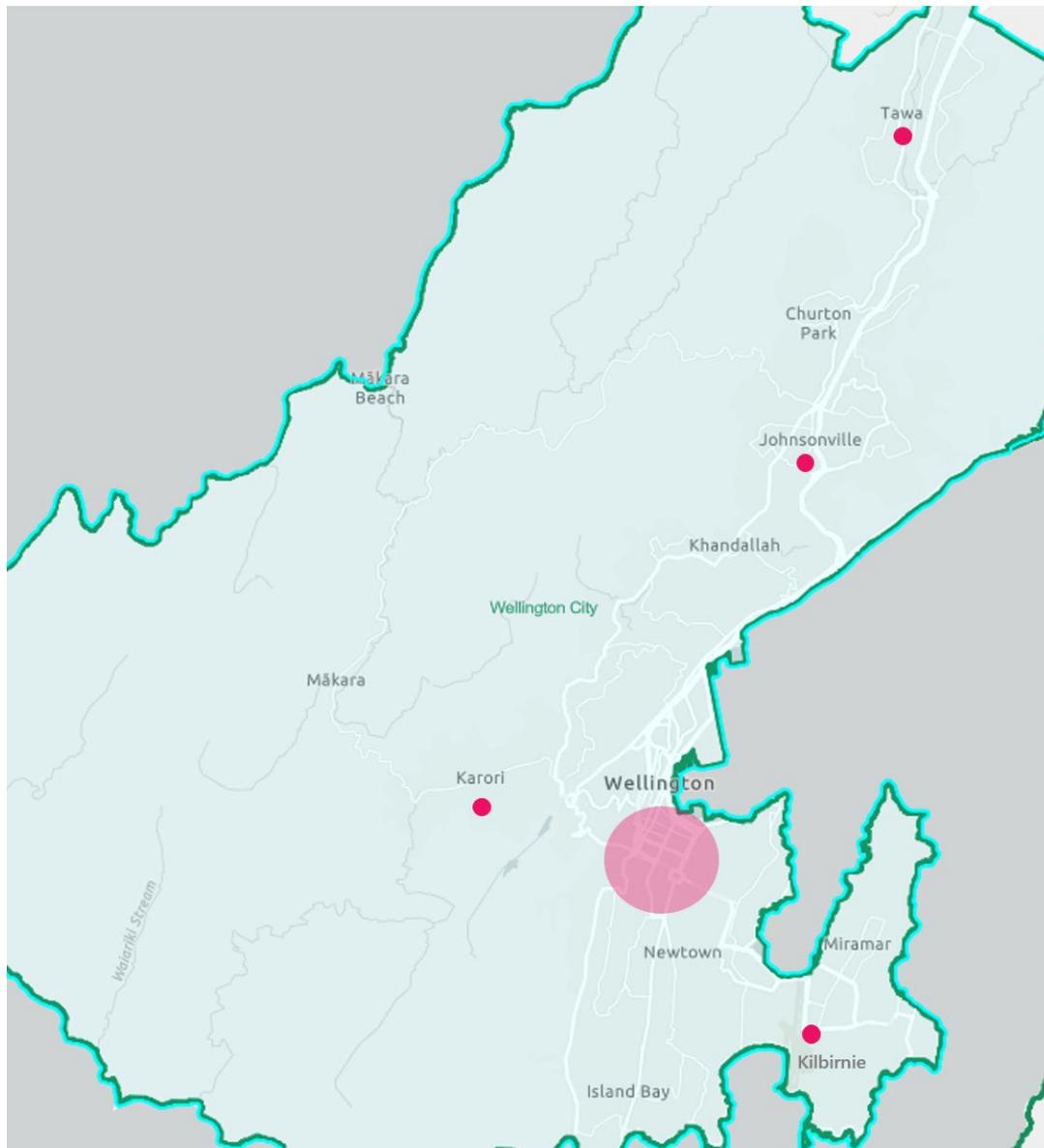


## Wellington city

Our geospatial tool created a footprint that puts **51** multi-bank, full-service cash sites in the district. The sites would be spread across 6 city areas ('locations'). The district currently has **111** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Wellington city centre (multiple areas needed), Kilbirnie, Johnsonville, Tawa and Karori.**

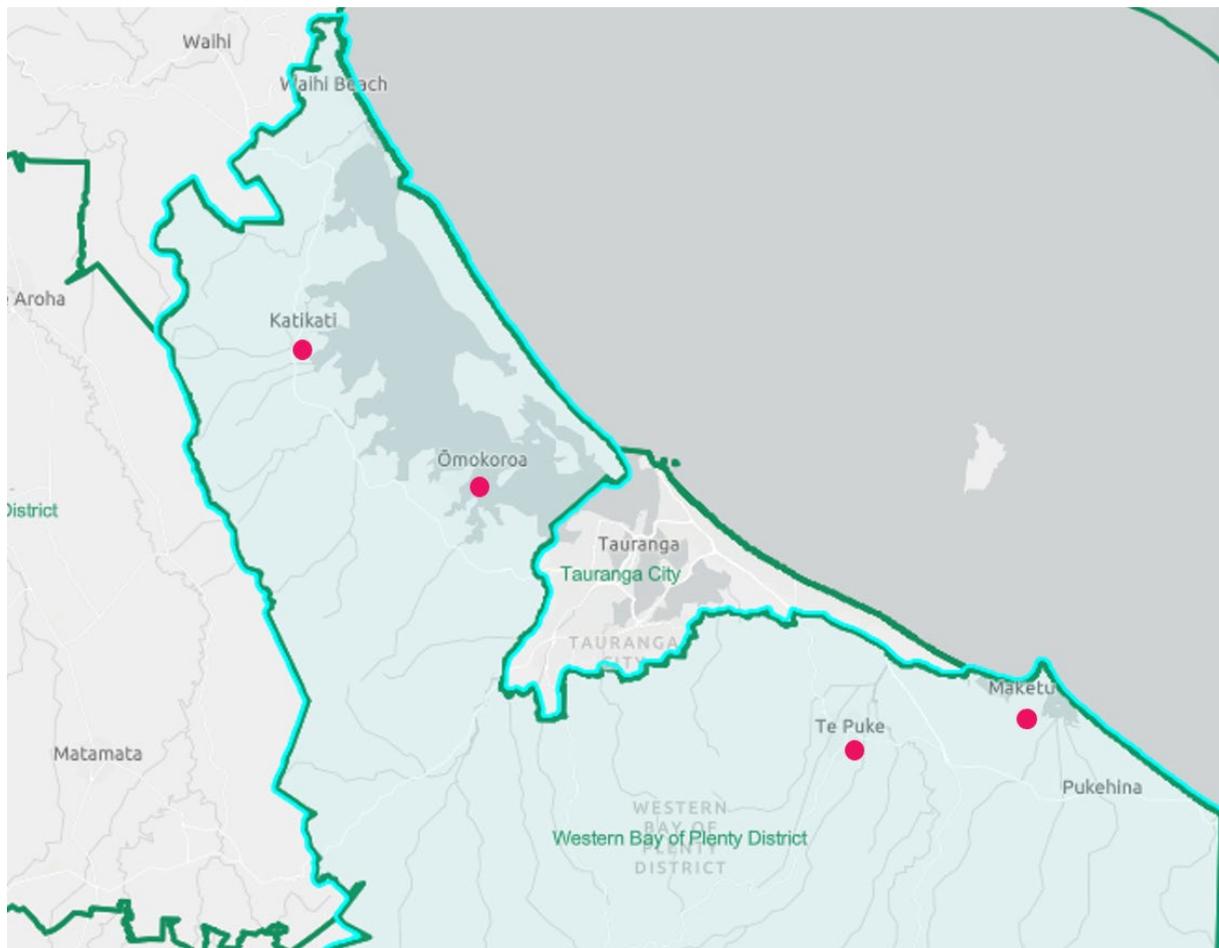


## Western Bay of Plenty district

Our geospatial tool created a footprint that puts **15** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or towns ('locations') in the district. The district currently has **20** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Te Puke, Maketu, Ōmokoroa and Katikati.**

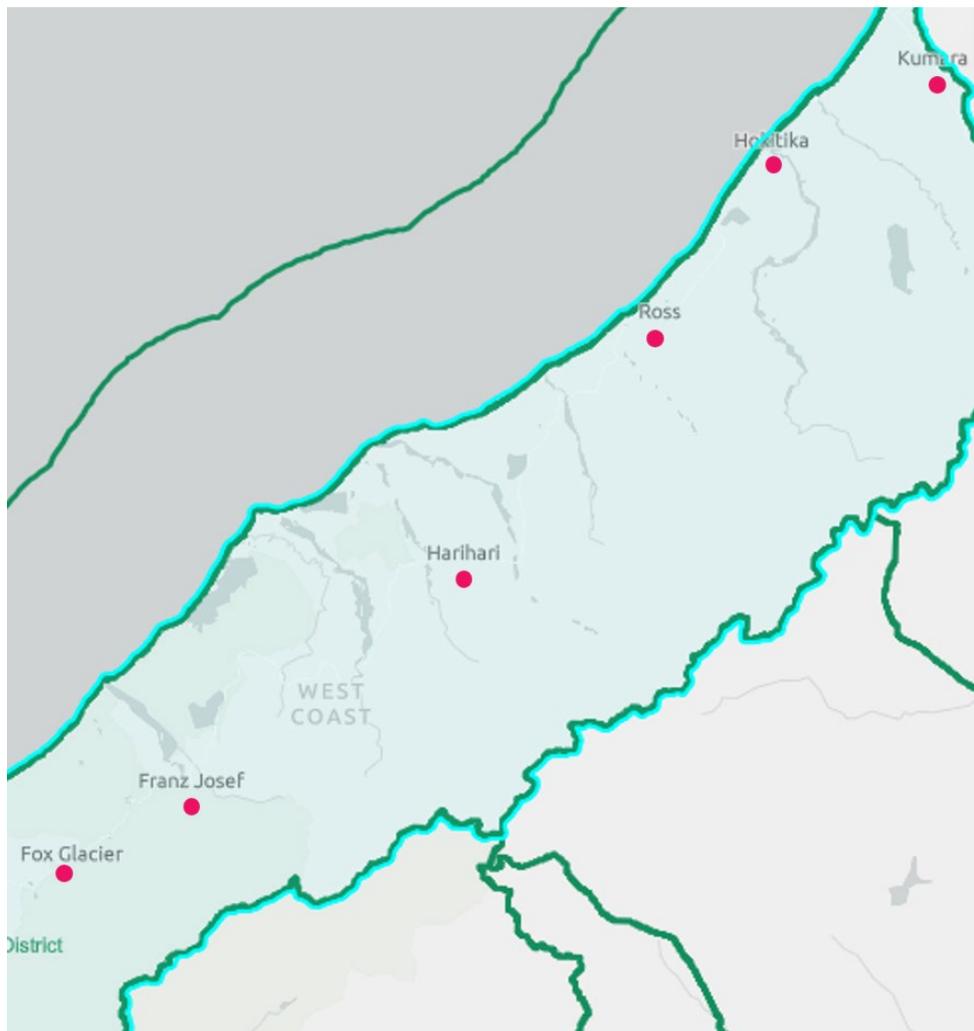


## Westland district

Our geospatial tool created a footprint that puts **6** multi-bank, full-service cash sites in the district. The sites would be in 6 settlements or towns ('locations') in the district. The district currently has **5** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Hokitika, Kumara, Harihari, Franz Josef, Fox Glacier and Ross.**

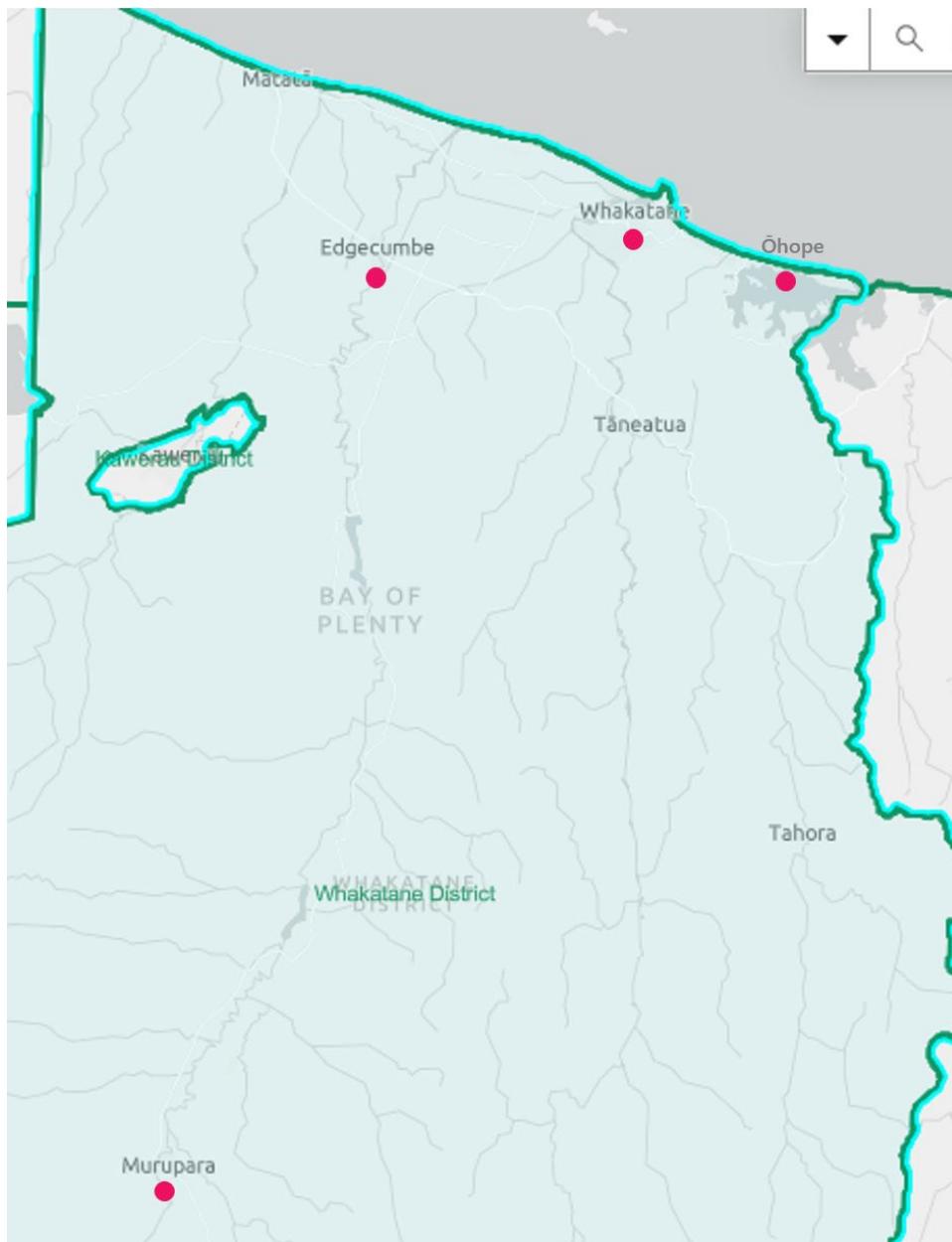


## Whakatāne district

Our geospatial tool created a footprint that puts **10** multi-bank, full-service cash sites in the district. The sites would be in 4 settlements or towns ('locations') in the district. The district currently has **34** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: Whakatāne, Edgecumbe, Ōhope and Murupara.**

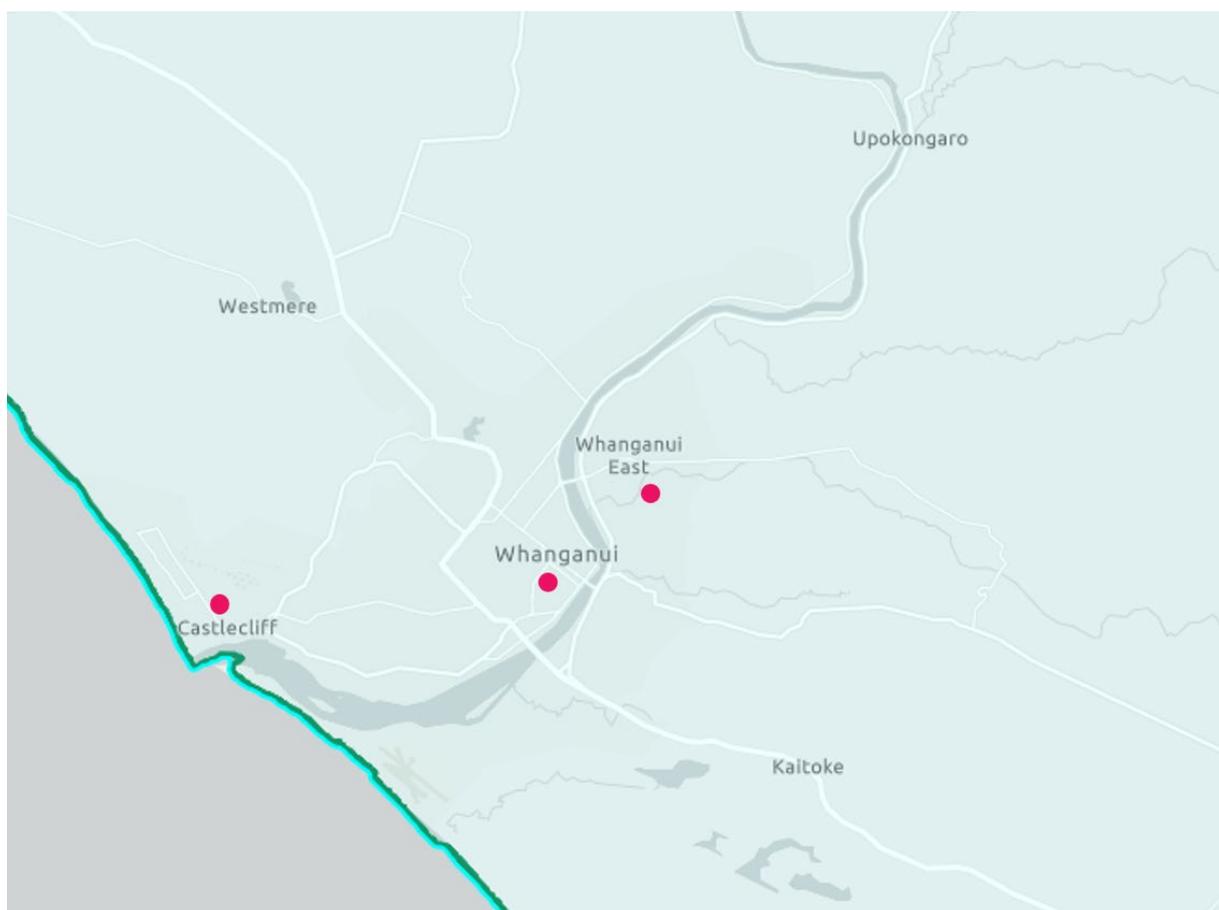


## Whanganui district

Our geospatial tool created a footprint that puts **12** multi-bank, full-service cash sites in the district. The sites would be in 3 settlements or city areas ('locations') in the district. The district currently has **40** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Locations: City of Whanganui, Whanganui East and Castlecliff.**

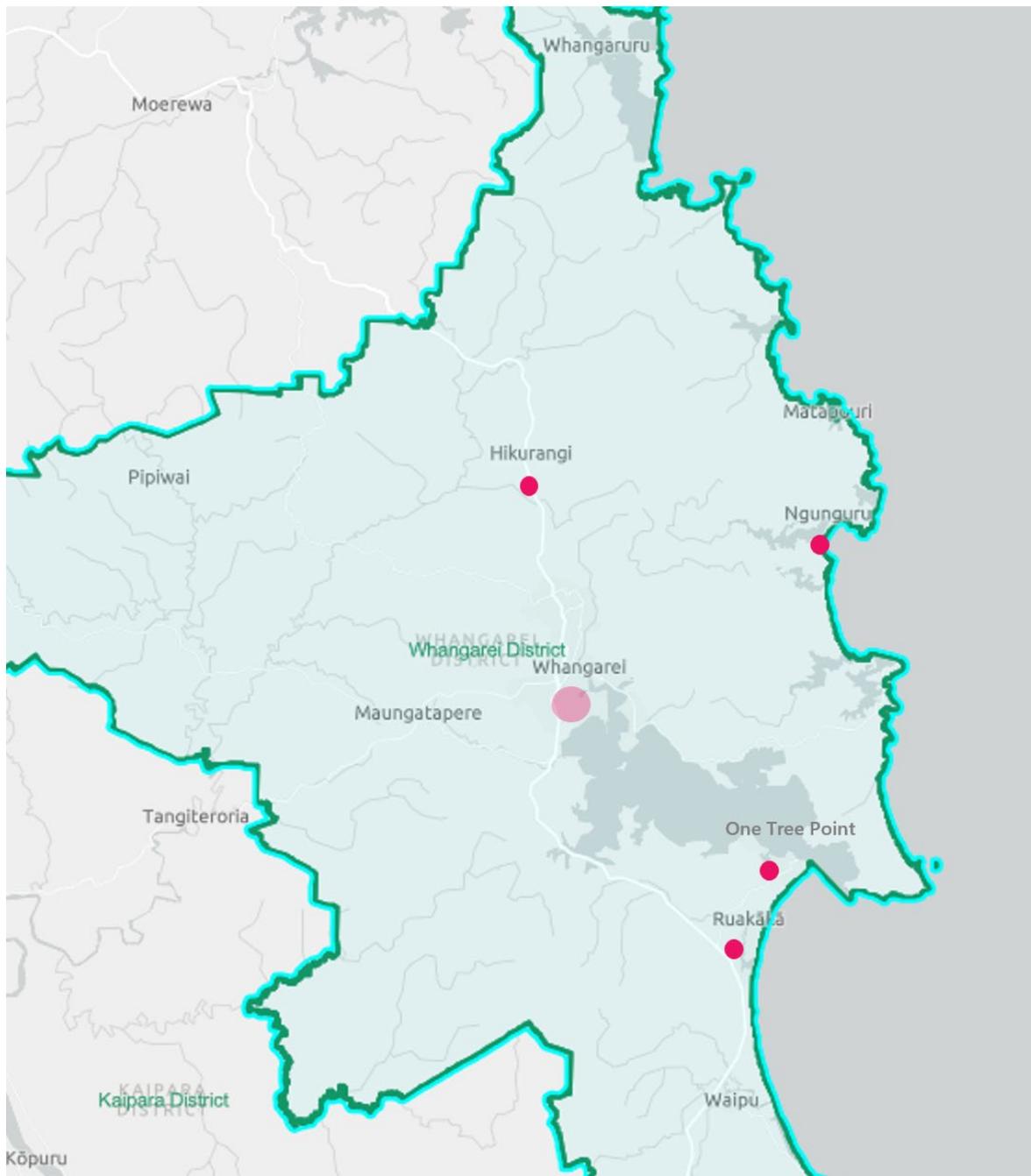


## Whangārei district

Our geospatial tool created a footprint that puts **25** multi-bank, full-service cash sites in the district. The sites would be in 7 settlements or city areas ('locations') in the district. The district currently has **62** partial service sites.

- 'Multi-bank, full-service cash sites' refer to sites where customers of any bank can – at no charge – access cash withdrawal, cash deposit and cash swap services.
- 'Partial service sites' refers to sites where customers may be able to withdraw cash but cannot deposit cash or swap cash to acquire low denomination banknotes and coins. Moreover, at partial service sites the services may not be available to customers of some banks.

**Places: Whangārei city (multiple areas needed), Hikurangi, Ngunguru, One Tree Point and Ruakākā.**



## Appendix 1. The smallest rural settlements identified as requiring services.

Having a common, clear standard that applies across New Zealand is compatible with equity (the same minimum standard applies to every district) and means we can be very transparent about our objectives. However, circumstances in a single district may be so unique that the one nationwide rule delivers inadequate services or more services than the community needs.

25 very small rural settlements (populations below 400) feature in our results. These settlements support an estimated 37,310 people once surrounding areas are considered. These settlements are listed in Table A1.1.

**Table A1.1. The 24 smallest rural settlements identified as requiring cash services.**

District	Place
Buller	Ngākawau
Central Hawke's Bay	Ongaonga
Central Otago	Omakau
Clutha	Owaka
Far North	Whangaroa Taipa
Gisborne	Te Araroa
Hurunui	Cheviot Rotherham Waikari
Manawatu	Kimbolton
Ōtorohanga	Kawhia
Southland	Balfour Ohai Woodlands
Waimate	St Andrews Glenavy
Wairoa	Nūhaka Tuai
Waitaki	Hampton Kurow
Waitomo	Taharoa
Westland	Harihari Fox Glacier Ross

## Appendix 2. Rural settlements omitted in our results

Having a common, clear standard that applies across New Zealand is compatible with equity (the same minimum standard applies to every district) and means we can be very transparent about our objectives. However, circumstances in a single district may be so unique that the one nationwide rule delivers inadequate services or more services than the community needs.

There are 5 rural settlements that we think might warrant a cash service but were not identified by the tool as being required to meet the standard (refer Table A2.1). This is the other dimension to the exceptions issue – where the ‘one-size-fits-all’ approach may lead to an *inadequate* level of service across a district.

**Table A2.1 Omitted rural settlements**

District	Omitted rural settlement or small urban area
Central Hawke’s Bay	Pōrangahau
Christchurch	Little River Akaroa
Dunedin	Waikiouiti
Rangitikei	Huntermville