

# Instructions for Westpac bank account application process for 15 to 17 year olds

[Watch this short video explaining the 4 step process first](#)

## Context:

- A lot of rangatahi in care encounter barriers that stop them from being able to apply for and open their own bank account.
- Without an account, rangatahi don't have the opportunity to receive income or pocket money directly or exercise their financial independence.
- Oranga Tamariki is required to assist rangatahi to obtain a bank account under the National Care Standards as part of their transition planning.

## The process:

- has been co-designed with Westpac, Oranga Tamariki and VOYCE – Whakarongo Mai to enable rangatahi who aren't able to meet the requirements of their standard process (*the differences are outlined on page 3*)
- is not intended to restrict rangatahi choice – rangatahi can apply to any bank they prefer
- can be supported by any trusted adult. However, the template letter ID must be completed by an Oranga Tamariki social worker or social worker supervisor to be valid.

## Links contained in this document:

Practice Centre transition planning guidance	<a href="#">Transition to adulthood – Preparation, assessment and planning   Practice Centre   Oranga Tamariki</a> <a href="#">Assessing life skills to help rangatahi transition to adulthood   Practice Centre   Oranga Tamariki</a>
Oranga Tamariki ID letter template	<a href="#">Oranga Tamariki ID letter template</a> (make sure you're signed into the Practice Centre so you can access this template)
Account application form with highlighted fields	<a href="#">Account application form</a>
Instructions for how to get a document certified	<a href="#">Westpac Trusted Referees Reference Sheet</a>

# Process Overview

4 steps to support 15–17-year-old care experienced rangatahi to open an account with Westpac

## Step 1

Discuss it  
with  
rangatahi

As part of normal transition planning, **discuss** with rangatahi:

- the importance of having a bank account
- the option to open an account with Westpac

## Step 2

Get the ID  
documents  
together

Help the rangatahi collect **proof of ID** & address documents

## Step 3

Set-up &  
attend an  
appointment

- Contact the Westpac Extra Care team to set up an **appointment**
- Outline **what to expect** at the appointment
- Support the rangatahi to **attend**

## Step 4

Follow-up

**Check-in** with the rangatahi, eg:

- are they using the account, having issues
- discuss diverting pocket money or other income to the account

Steps for those supporting the rangatahi:

# How this process is different from a standard process

## Westpac's standard process

## Banking for Rangatahi process

### Identification

- **Photo ID** or a parent/guardian needs to provide a **secondary form of ID**.
- Proof of **current** address.



- Westpac accepts a **birth certificate** accompanied by a **letter** from an Oranga Tamariki social worker or social worker supervisor.
- The letter allows for the **site** to be listed as the **current address, if needed**.

### Consent

For 15-year-olds, Westpac requires **consent from a guardian** to open account.



Westpac will **not require** consent from a guardian to open an account for a 15-year-old.

### Potential remote appointments

It is not possible to open an account without **going into a branch**.



If rangatahi are **unable to visit** a branch in person, it might be possible to send an application by email and have an online appointment with a banker. This is decided on a case-by-case basis.

# Step 1: Discuss it with rangatahi

## > The importance of having a bank account

In the context of helping rangatahi prepare to transition to adulthood, talk with rangatahi about the importance of opening and using a bank account and potential saving goals.

The Practice Centre has information on transition planning:

[Transition to adulthood – Preparation, assessment and planning | Practice Centre | Oranga Tamariki](#)

This includes conducting an assessment of their life skills:

[Assessing life skills to help rangatahi transition to adulthood | Practice Centre | Oranga Tamariki](#)

## > The option to open an account with Westpac

Talk the rangatahi through this application process, including:

- what's needed to make an application
- how the application will be submitted
- what to expect from an appointment with the bank
- that they can bring a support person to the appointment (this could be a whānau member or another trusted adult)

All the information you need on this process should be contained in this document but, if you have questions, you can contact the Westpac Extra Care team for anything related to Westpac's process:

[Extra\\_Care@Westpac.co.nz](mailto:Extra_Care@Westpac.co.nz)

Contact the Transition Support Helpline for any questions relating to Oranga Tamariki processes:

**0800 55 89 89**

# Step 2: Get the ID documents together

## > Gather ID documents

Westpac requires 2 forms of identity ID and proof of address.

If rangatahi are unable to provide a passport or NZ driver licence and proof of address, Westpac has designed a process to use the following documents:

1. a birth certificate (the original or a certified copy)

**AND**

2. the template letter linked below, completed by an Oranga Tamariki social worker or social work supervisor. This serves as both a second form of ID and proof of address.

[Oranga Tamariki ID letter template](#) (make sure you're signed into the Practice Centre so you can access this template)

If it's not possible to get this ID combo, the link below outlines other types of ID Westpac accepts:

[https://www.westpac.co.nz/assets/Business/institutional/documents/Relationship-Management/joining\\_westpac\\_personal.pdf](https://www.westpac.co.nz/assets/Business/institutional/documents/Relationship-Management/joining_westpac_personal.pdf)

### **If rangatahi do not have a birth certificate:**

You can apply for a birth certificate at [Order a birth certificate | New Zealand Government \(www.govt.nz\)](#). The cost of the birth certificate is covered by the site through an IEP card or a purchase order.

## > Optional – pre-send the documents

The rangatahi needs to attend an appointment with a banker. If all the correct documentation is sent to the Westpac Extra Care team ahead of the appointment, this could shorten the appointment for the rangatahi.

This requires the following additional steps:

### a) Complete an application form

Below is a link to an application form, with the required fields highlighted – you don't need to answer questions that are not highlighted.

[Account application form](#)

### b) Get the birth certificate certified

The site lawyer can certify the ID document. If this isn't possible, the link below provides a list of other people who can certify documents and explains what's involved.

[Westpac Trusted Referees Reference Sheet](#)

### **Note regarding IRD numbers:**

The application form asks for an IRD number. Westpac doesn't require an IRD number to open an account **BUT** without one rangatahi are charged a higher tax rate on the **interest** they earn from the money in their account (45% of the interest they earn from their money as at Feb 2024).

However, it is recommended practice to assist all rangatahi to get an IRD number. For guidance on IRD numbers, call IRD on 0800 775 247. IRD can provide guidance on general requirements but will not discuss specific rangatahi due to privacy constraints.

# Step 3: Set-up & attend an appointment

## > Book an appointment with a banker

Book an appointment by emailing [Extra\\_Care@Westpac.co.nz](mailto:Extra_Care@Westpac.co.nz) – below is the key information to include (you can copy and paste this text).

I am helping (rangatahi name) to open a bank account.  
Can I please book an appointment at (name the preferred Westpac branch) for (time) on (date).  
(Request any additional support the rangatahi may need, eg disability support needs)  
Please find attached the necessary documents. (if providing these beforehand)

Westpac will respond acknowledging the documents are correct or asking for more information within 2 business days.

### If the rangatahi cannot attend an in-person appointment:

It may be possible to arrange an online appointment. To do this, email [Extra\\_Care@Westpac.co.nz](mailto:Extra_Care@Westpac.co.nz) – below is the key information to include (you can copy and paste this text).

I am helping (rangatahi name) to open a bank account.  
They cannot attend the banking appointment in person due to (brief reason). I would like to request an online appointment for (time) on (date).  
(Request any additional support the rangatahi may need, eg disability support needs)  
Please find attached the necessary documents. (if providing these beforehand)

## > Let the rangatahi know:

- They need to take their documents into the appointment with them.
- They can have a support person attend the appointment with them (eg you, a trusted adult, whānau member, advocate).
- Branch appointments are approx. 1 hour long and the banker talks through:
  - using the account
  - using an eftpos card
  - using an ATM
  - internet banking
- The banker will talk to them about:
  - banking safety
  - tips for managing money
- There are security rules around going into a bank - no sunglasses, hats, hoods or hoodies can be worn on their heads when inside.

### Top tip: ensure the rangatahi gets a 'bank verified' Statement of Account:

At the appointment, the rangatahi should be given a copy of a bank verified Statement of Account. This is needed for the process of diverting rangatahi pocket money into the account.

# Step 4: Follow-up

## > After the appointment, check in with the rangatahi:

- Do they feel comfortable using the account and their eftpos card?
- Do they have any questions about the account set-up or using the account?
- Do they have questions about any of the resources Westpac provided?
- Did what the Banker advise around account safety make sense?
- Does the rangatahi need any further support to understand or manage their account?
- Would they be interested in *Managing Your Money Workshops*?

*Managing Your Money Workshops* are general financial literacy education sessions run by Westpac. They are open to anyone who is interested regardless of who they bank with – more information at the link below, or contact [Extra\\_Care@Westpac.co.nz](mailto:Extra_Care@Westpac.co.nz)

[Managing Your Money Workshops – Life & Money | Westpac NZ](#)

## > Look into diverting pocket money or income into the account:

- If the rangatahi is in paid employment, make sure they have what they need to divert their wages to their new account.
- In collaboration with caregivers, caregiver social workers and rangatahi, discuss the role of pocket money and create a plan for diverting pocket money into the account.
- **Social workers can divert pocket money by:**
  - creating a placement record in CYRAS where the placement type is 'regular payment' so rangatahi are set up as a vendor and the pocket money goes directly to their bank account
  - OR
  - through direct payments using KEA or NAC through your site.