

Banking for rangatahi and tamariki

Menu of banking options + instructions for opening independent accounts

Important information for kaimahi

PLEASE READ:

This information is for kaimahi who are supporting tamariki under 18 to open independent bank accounts. These accounts aren't linked to an adult account. We've summarised information for each bank on the following slides so you can decide which bank/s are suitable.

The banks have:

- different age restrictions
- different documentation requirements
- different cards on offer (Eftpos and/or visa debit).

Some open accounts online or over the phone, most need tamariki to come into a branch.

The instructions for each bank tell you how to open an account.

You'll need to ask for a 'bank verified statement of account' if te tamaiti wants to divert pocket money into the new account.

Remember not to offer financial advice: that's the bank's job.

For more information, have a look at the [Frequently Asked Questions](#).

If something isn't working, please contact transitionsupport@ot.govt.nz so that we can fix it.

Menu of banking options

These banks offer independent bank accounts to tamariki and rangatahi in the age groups shown below. Full instructions for opening accounts are given on the following slides.

ANZ

Ages 13+

ASB

Ages 13+

BNZ

Ages 13+

Kiwibank

Ages 13+

TSB

Ages 7+

Westpac

Ages 15+

Account holders at SBS, Heartland Bank & Co-operative Bank must be 18 years old to have an account that's not linked to an adult.

Instructions for opening independent bank accounts for tamariki and rangatahi

ANZ

ANZ will open independent accounts for rangatahi aged 13 or older.

Read the [ANZ instructions](#) to find out how to open an account.

Documents needed:

- Birth certificate (or certified copy) as sole form of ID
- [Letter from Oranga Tamariki \(ANZ\)](#) accepted as proof of address
- Application form is completed online.

Eftpos card **and** visa debit cards available (visa debit card can be used online).

Tamariki or rangatahi need to go into a branch to open an account.

Your contact is 0800 269 296 or visit a branch to make an appointment.

ASB

ASB will open independent accounts for rangatahi aged 13 or older.

Read the [ASB instructions](#) to find out how to open an account.

Documents needed:

- Birth certificate (or certified copy)
- Student photo ID or [letter from Oranga Tamariki](#) as secondary form of ID
- [Letter from Oranga Tamariki \(ASB\)](#) accepted as proof of address.
- Application form can be started online or filled out at the appointment.

Eftpos card **and** visa debit cards available. The visa debit card can be used online, but a guardian must sign an indemnity form for rangatahi aged 13 – 15 to get one.

ASB Community Bankers can go to sites/residences by arrangement, and open accounts there.

Your contact is the ASB Contact Centre on [0800 803 804](#)

Instructions for opening independent bank accounts for tamariki and rangatahi

BNZ

BNZ will open independent accounts for rangatahi aged 13 or older.

Read the [BNZ instructions](#) to find out how to open an account.

Documents needed:

- Original birth certificate (or certified copy)
- [Letter from Oranga Tamariki \(BNZ\)](#) accepted as proof of address.
- Specialist BNZ team will email an application form and can open an account over the phone.

Eftpos card **and** visa debit cards available (visa debit card can be used online).

Tamariki or rangatahi can open an account over the phone as long as their documents have been emailed in and checked in advance.

Email FincapEnquiries@bnz.co.nz to get an application form and send documents to be checked.

Kiwibank

Kiwibank will open independent accounts for rangatahi aged 13 or older.

Read the [Kiwibank instructions](#) to find out how to open an account.

Documents needed:

- Original birth certificate (or certified copy by exception)
- [Letter from Oranga Tamariki \(Kiwibank\)](#) accepted as secondary form of ID and proof of address.
- Application form can be filled out online

Eftpos card **and** visa debit cards available (visa debit card can be used online).

Tamariki or rangatahi need to go into a branch to open an account.

Email the preferred Kiwibank branch to set up an appointment: [\[placename\]@kiwibank.co.nz](mailto:[placename]@kiwibank.co.nz)

Instructions for opening independent bank accounts for tamariki and rangatahi

TSB

TSB will open independent accounts for tamariki aged 7 or older.

Read the [TSB instructions](#) to find out how to open an account.

Documents needed:

- Certified copy of Birth certificate and Student photo ID with an expiry date
- [Letter from Oranga Tamariki \(TSB\)](#) accepted as proof of address.
- Application form is filled out at onboarding meeting.

Eftpos card **and** visa debit card available (visa debit card can be used online).

It may be possible to open an account over the phone if it's not possible to get to a TSB branch.

Your contact is ava.vaimoli@tsb.co.nz

Westpac

Westpac will open independent accounts for rangatahi aged 15 or older.

Read the [Westpac instructions](#) to find out how to open an account.

Documents needed:

- Birth certificate (or certified copy)
- [Letter from Oranga Tamariki \(Westpac\)](#) accepted as secondary form of ID and proof of address.
- Application form can be filled out in advance or at onboarding meeting.

Eftpos card available (can't be used online).

Support available from the Extra Care Team for non-standard applications.

It is possible to set up an online appointment to open an account.

Your contact is Extra_Care@Westpac.co.nz

For more information, have a look at the [Frequently Asked Questions](#).

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