

03 May 2024

C179316

[REDACTED]

Tēnā koe [REDACTED]

Thank you for your email of 11 March 2024 to the Department of Corrections – Ara Poutama Aotearoa, requesting information shared with the New Zealand Bankers Association (NZBA) regarding Corrections Bank Accounts Upon Release (BAUR) programme and the progress of other banks adopting this programme. Your request has been considered under the Official Information Act 1982 (OIA).

You requested:

*1. what was shared with members of NZBA*

Please see Appendix One, which contains the presentation that was shared with the NZBA regarding the BAUR programme.

Please note that certain information has been withheld as it is not considered within scope of your request.

*2. what is the progress with other banks also adopting this process*

The BAUR programme (or New Start as it is known at Westpac) is the first of its kind in New Zealand and ensures people in prison have access to banking at the time they are released, making it easier for them to reintegrate into the community.

At this stage, Westpac remains the only Bank involved with the BAUR programme.

Westpac has shared information about the BAUR (New Start) initiative at various RBNZ meetings and other forums, to encourage other banks to consider how they can support access to banking, as they believe a person should be able to choose which bank they open an account with.

Having access to appropriate identification is highlighted as the main barrier to opening a bank account. Corrections is currently launching the Kiwi Access Card programme to all sites, which allows people in prison to obtain photo identification. Applications for Kiwi Access Cards can now be completed online and on request from within prison, eliminating

the need for escorted outings or temporary releases, and making the process faster, simpler, and less costly. More information on this project is available in [Corrections 2022/23 Annual Report](#) (pg. 94).

Westpac has advised that the work Corrections has done to make obtaining a Kiwi Access Card easier has greatly improved their ability to provide bank accounts prior to release.

Please note that this response may be published on Corrections' website. Typically, responses are published quarterly, or as otherwise determined. Your personal information including name and contact details will be removed for publication.

I trust the information provided is of assistance. I encourage you to raise any concerns about this response with Corrections. Alternatively, you are advised of your right to also raise any concerns with the Office of the Ombudsman. Contact details are: Office of the Ombudsman, PO Box 10152, Wellington 6143.

Ngā mihi



Alice Sciascia  
Deputy Chief Executive  
Strategy and Corporate Services

# Audience

**NZBA Multi Bank vulnerable customer forum 25<sup>th</sup> Jan-** Provide an update to the NZBA vulnerable customer working Group on New Start which is an Extra Care initiative that fits under a bigger umbrella called 'Banking for all' (provides banking services to marginalised people in community).

NZBA Vulnerable customer forum includes GM1 representees from each of the banks. Regan Yarrow represents WNZL.

Released under the Official Information Act 1982

# Banking for all

Louisa Brock, Lead Extra Care Programme

25<sup>th</sup> January 2022

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# Impact



## Prisoner testimony

*(consent provided and voice altered to protect identity)*

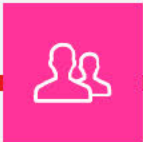
*A bank account is like a passport to the economy.  
Without one it's hard to get a job, pay the rent, receive  
a benefit or do many of the other things we take for  
granted in our lives*

Released under the Official Information Act 1982

# In practice

*“The process has been made so easy and it can all be done before a prisoner is released, they simply need to fill out the paperwork, see the onsite Justice of the Peace to get their ID verified, then we send it all off to Westpac. When their account is opened, the individual receives a welcome pack with all the information they need about their new account. Their debit card is sent to the prison, and we keep it in their property.” Tracey, Corrections Case Manager*

## Identify



Prisoner expresses a need for bank account and has 6 months until parole hearing.

## Korero and approval



Begin process for ID and acct opening request sent to Westpac for approval.

## Send documents



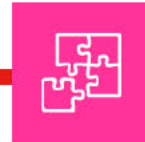
Westpac require valid ID and PIP doc used as proof of address. ID and account opening forms sent to Westpac.

## Account opened



Westpac team opens account and sends new account, card and pin to the prison.

## Released with Bank Account



Westpac deliver money skills and follow up call to check in that everything is working.

# Is everyone eligible?

## What about prisoners who have criminal records that involve bank robbery or fraud?

While Westpac has been involved in solving the issue of prisoners obtaining suitable ID documentation, this does not come with an **automatic obligation on Westpac** to open accounts for these individuals if we would not ordinarily do so.

For example, this would **mean we would not accept someone with a history of money laundering or who we have exited for violent/aggressive behaviour.**

243 Applications

60 Accounts opened\*

7 Sites were in pilot

10 remaining sites launched initiative in December 2021

*\*Lag between applications and accounts opened/declined is the processing of required documentation by Corrections with the backlog due to Covid-19*



# Thank you, any questions?

*Ki te whaiāo, ki Te Ao Mārama. Tihei Mauriora.* To the light of dawn, to the World of Light. The breath—the determination of life. This whakataukī (proverb) speaks to a world constantly emerging from darkness to light.



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