



8 April 2026

Future of Money and Payments  
Money and Cash  
Reserve Bank of New Zealand  
PO Box 2498  
Wellington 6140

Submitted via email to: [futureofmoney@rbnz.govt.nz](mailto:futureofmoney@rbnz.govt.nz)

### **Submission on the Reserve Bank of New Zealand Consultation: Access to Cash**

- 1.1. Rangitikei District Council thanks the Reserve Bank of New Zealand for the opportunity to provide feedback on the Access to Cash consultation.
- 1.2. Rangitikei is a large rural district characterised by small towns and widely dispersed rural communities. Ensuring residents and businesses can access essential services locally is an ongoing challenge for rural councils.
- 1.3. Council supports the intent of the proposed framework to maintain reasonable access to cash services across New Zealand. For rural districts such as Rangitikei, access to basic banking services remains important for residents, community organisations and local businesses.
- 1.4. Reliance on local retail shops to provide banking services is not considered a practical or sustainable solution. While retailers may provide limited cash services, they are not designed or resourced to provide core banking functions for the community.
- 1.5. Council considers that Marton and Taihape are the principal service centres within the district. It is important that these towns have access to an appropriate banking facility, such as a shared banking hub or similar service, so that residents and businesses can access cash services within a reasonable travel distance. Council also supports proposed services in Bulls and Ratana.
- 1.6. The issue highlighted above is particularly significant for the Taihape area, where the nearest alternative full banking services can involve travel of around an hour. For many residents, including older people and those without reliable transport, this creates a significant barrier to accessing essential financial services.

1.7. Council therefore supports measures that would ensure rural service centres retain access to appropriate banking or cash service facilities.

Thank you for the opportunity to provide feedback on this consultation.

Ngā mihi,



Andy Watson  
**Mayor of the Rangitikei**

