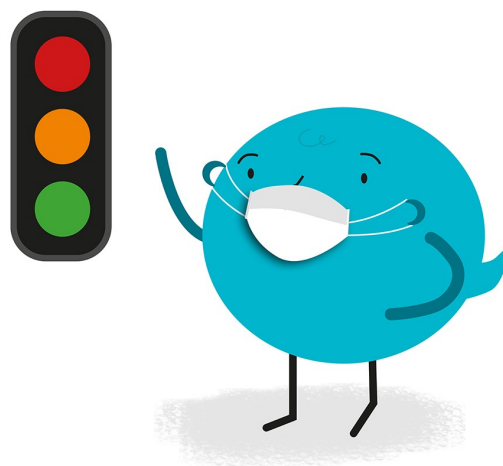


Banking under the traffic light system

The Government's COVID-19 Protection Framework, also known as the traffic light system, affects many aspects of everyday life, including access to banking services.



Branches are still open, but operating hours may be shorter and face-to-face services more limited. Some of these changes can be inconvenient to customers, particularly those used to doing their banking in person, but they are necessary and may, in fact, be in place long-term as the country learns to live with COVID-19.

In this guide, we explain some common changes to the way branches operate.

Legal requirements for keeping safe and healthy

The Health and Safety at Work Act 2015 requires banks to protect their workers' health and safety by eliminating or minimising risks arising from their work. Face-to-face interactions carry a risk of transmitting the COVID-19 virus and therefore pose a risk to the health of branch staff who interact with customers. To comply with the Act, banks must put in place measures to protect their staff from the risk of contracting COVID-19.

Health measures such as wearing a mask and getting vaccinated are designed to protect people from the virus. Banks are required by law to implement some measures and may choose to adopt other measures to keep their staff, customers and wider community safe.

Face coverings

Clause 23 of the [COVID-19 Public Health Response \(Protection Framework\) Order 2021](#), made under the [COVID-19 Public Health Response Act 2020](#), requires people to wear a face covering when accessing retail services during orange and red of the traffic light system. Banks are included in the definition of retail services, making the wearing of a face covering a legal requirement in a bank. Exemptions from this requirement are possible if a person has a physical or mental illness or condition or disability that makes wearing a face covering unsuitable.

Given face coverings are otherwise required by law, it is reasonable for a bank to require evidence that a person is exempt. The Ministry of Health has produced an exemption card that makes it easier for those bearing such a card to explain to retail staff and others that a face covering is not suitable. Other evidence, such as a doctor's certificate, may be acceptable if a person does not have an exemption card. See the [Ministry of Health guidance](#) for more information about exemptions.

Physical distancing and capacity limits

The protection framework order also requires people to remain one metre from one another when accessing retail services at orange and red of the traffic light system. Retailers must limit the number of people they allow into their premises to ensure physical distancing can be maintained, and they must have systems and processes in place to ensure they comply with physical distancing.

Vaccination status

The protection framework prevents some services – such as supermarkets, pharmacies and social services – from refusing entry to people based on vaccination status. However, banks are not included in this list of service providers and can therefore restrict access to their branches based on vaccination status.

Types of complaints we can consider

Banks, like all businesses, are generally entitled to determine how they operate and to set their own policies and practices, provided they comply with their legal and other obligations. Under our [terms of reference](#) (the rules determining how we operate), we can look at whether a policy has been appropriately applied and correctly administered, and whether it complies with the duties and obligations the bank owes to customers. We cannot otherwise consider a complaint about the bank's practices or policies.

Alternative ways to access banking

Banks offer self-service alternatives to branch banking, and these include phone banking, mobile banking, internet banking and smart ATMs. You can read more about these methods in our Quick Guide [Access to banking](#).

We recommend you talk to your bank about how it can help with your banking needs. If it cannot offer you a face-to-face appointment, it may be able to arrange another way for you to get the help you need.

Information about bank services



**Banking
Ombudsman
Scheme**

Te Whare
Rama
Tōkeke

Get in touch

0800 805 950
help@bankomb.org.nz
bankomb.org.nz

Information for bank customers about the COVID-19 response is available on the following banks' websites:

- **ANZ**
- **ASB**
- **Bank of Baroda**
- **BNZ**
- **China Construction Bank (New Zealand) Ltd**
- **Heartland Bank**
- **HSBC**
- **ICBC**
- **Kiwibank**
- **Nelson Building Society**
- **Rabobank**
- **SBS Bank**
- **The Co-operative Bank**
- **TSB**
- **Unity Credit Union**
- **Westpac.**

For detailed information about the three traffic light settings, see **Unite against COVID-19**.



Branch services may look different under the traffic light system. Talk to your bank about ways it can support your banking needs.