

# Apply before you fly

At Bank of New Zealand, you can open your bank account before you arrive in New Zealand through a simple online application. As one of New Zealand's leading full-service banks, BNZ has been helping people start a new life in this country since 1861.

## What BNZ offers

While you're still overseas, apply to open a BNZ YouMoney account online, and with the assistance of a dedicated migrant banking specialist we'll help you set up your banking, ready for living in New Zealand.

- Open your YouMoney account up to a year before you arrive.
- YouMoney has no monthly account fee. No account opening fees or minimum balance requirements.
- Account opening normally within 3-5 working days.
- Option to open an additional Foreign Currency Account.
- Register for Internet Banking to view account balances.
- A dedicated team will work with you as you transition to New Zealand.

More information on our accounts, including YouMoney, is available at [bnz.co.nz/accounts](https://bnz.co.nz/accounts)

## Benefits of opening an account before you land

- A simple online application.
- Transfer funds to New Zealand before you arrive. Please note you will only be able to withdraw money from your account once you have been formally identified by your BNZ banker in New Zealand.
- Ability to advise your New Zealand employer of your account details for payroll.

## Apply now

Apply online at [bnz.co.nz/movingtonz](https://bnz.co.nz/movingtonz)

### What next?

On approval of your application, you will receive the following via email (within 3-5 working days):

- A new account number.
- Internet Banking login details.
- Identification requirements to activate your bank account on arrival.
- We may require information or supporting documentation to evidence your tax residency.
- Swift BIC/Bank ID and some general account information.
- Details of who to contact to arrange your BNZ appointment.

Before you arrive in New Zealand please schedule a time with a BNZ banker to complete the activation of your account.

For this meeting you will need your passport and a form of acceptable proof of your overseas (current) residential address. Full details are available on the BNZ website [bnz.co.nz/idrequirements](https://bnz.co.nz/idrequirements)

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Office hours: 8.30am-5pm (NZT) Mon-Fri. International calling charges will apply.