



Find out more

Call us today on [0800 275 269](tel:0800275269), visit a BNZ branch, or check online at [bnz.co.nz/cheques](https://www.bnz.co.nz/cheques)

Terms and conditions apply to the use of BNZ products and services, and are available on our website. Fees may apply, and details of our fees can be found in our Fees Guide.

Mobile data is required to access the BNZ app. The BNZ Internet Banking Terms and Conditions apply to the use of the BNZ app and internet banking services.



We're phasing out cheques – so what are the best alternatives?

Talk to us today about payment options to suit you



We're moving away from cheques

Due to the ongoing decline in the number of people using cheques, we've decided to phase them out by July 2021.

To help you prepare for that, we've put together this overview covering the various ways you can make and receive payments, including some that don't require the internet.

How you can pay



Telephone banking

24/7 access – check your account balances, transfer funds, make bill payments, adjust automatic payments, and more.

If you're not set up for telephone banking, please call us on 0800 275 269. To access telephone banking, call 0800 24 00 00 with your access number and PIN handy.



Internet Banking or the BNZ app

You can check your account balance, open and close accounts, transfer funds, pay bills, and more.

Learn more about banking online with our helpful guides at bnz.co.nz/bankonline or talk to us in a branch today.



In person

Pop in any time or call us on 0800 275 269 if you'd like some help getting set up, so you can make your payments using telephone banking or our Smart ATM.

Which payment type is best?

Best for regular payments if the amount or date changes
Direct debit

For paying things like your power bill. You can set this up and make changes directly with the organisation you're paying. They'll let you know when you can expect the payment to be taken and it'll be done automatically from the account you choose. As long as you've got funds in your account, you won't miss any payments. You can change or cancel a direct debit at any time.



Best for regular payments of the same amount
Automatic payment

For paying things like your rent. We can help you set this up and then you can make changes or cancel payments through telephone banking or Internet Banking, or by talking to us over the phone or in a branch.



Best for recurring payments using a card
Flexi Debit Visa or credit card

You can set up your payments and make changes by contacting the company or charity you wish to pay. Once set up, you just need to ensure there are funds available when the payment is due.



Best for paying different amounts on different dates
Bill payment

For paying a bill, or someone like a gardener. You can set up a new bill payee in a branch, over the phone, or online. Their details will be saved so that you can pay them straight away and at any time in the future, through telephone banking, at a Smart ATM, or online through Internet Banking.



Best for one-off payments
Direct credit

For irregular events such as sending money to a friend. We can help you with this in a branch or you can do it online through Internet Banking.



Best if you are in a branch
Smart ATMs

You can transfer funds, make bill payments (once you're set up), deposit cash, and more - our team in branch can show you how.



Best for paying in person or through a website
Flexi Debit Visa or credit card

Good option for things like shopping in a store, making a charity donation, or purchasing through a website.

