

Submission

to the

Justice Committee

on the

Trespass (Specified Retail Premises and Other Matters) Amendment Bill

5 May 2026



About NZBA

1. The New Zealand Banking Association – Te Rangapū Pēke (**NZBA**) is the voice of the banking industry. We work with our member banks on non-competitive issues to tell the industry's story and develop and promote policy outcomes that deliver for New Zealanders.

2. The following seventeen registered banks in New Zealand are members of NZBA:
 - ANZ Bank New Zealand Limited
 - ASB Bank Limited
 - Bank of China (NZ) Limited
 - Bank of New Zealand
 - China Construction Bank (New Zealand) Limited
 - Citibank N.A.
 - The Co-operative Bank Limited
 - Heartland Bank Limited
 - The Hongkong and Shanghai Banking Corporation Limited
 - Industrial and Commercial Bank of China (New Zealand) Limited
 - JPMorgan Chase Bank N.A.
 - KB Kookmin Bank Auckland Branch
 - Kiwibank Limited
 - Rabobank New Zealand Limited
 - SBS Bank
 - TSB Bank Limited
 - Westpac New Zealand Limited

Contact details

3. If you would like to discuss any aspect of this submission, please contact:

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Introduction

4. NZBA welcomes the opportunity to provide feedback to the Justice Committee (**Committee**) on the Trespass (Specified Retail Premises and Other Matters) Amendment Bill (**Bill**). NZBA commends the work that has gone into developing the Bill.
5. We support the intent of the Bill to enhance the ability of those operating within a retail environment to keep their property, workers, and customers safe. These benefits should apply to banks alongside other retailers.
6. Our submission focuses on the application of the new proposed powers to “specified retail premises”. In particular, NZBA submits that the definition is currently framed too narrowly and should be expanded to include bank branches and other banking premises – including head offices and ‘host’ businesses such as post shops and book stores that offer banking services as an agent for a bank – where banking staff interact in person with members of the public or are exposed to similar safety and repeat offender risks as those faced in retail environments.

Scope of “specified retail premises”

7. The current definition of “specified retail premises” covers premises which sell finished retail goods, prepared or cooked food or beverages or alcoholic beverages, or provide hospitality services. As drafted, this definition focusses on retail business; it does not clearly capture banking premises or other professional service premises, notwithstanding that many such premises involve regular face-to-face public access and comparable security and safety risks.
8. We submit that the Bill should focus on the nature of the risks faced by occupiers and their staff, rather than the retail character of the goods or services provided. Bank branches, and other premises which provide banking services, face many of the same risks and challenges the Bill seeks to address, including repeated aggressive or abusive behaviour, threats and intimidation. Given the intent of the Bill is to assist owners / occupiers of certain premises in addressing these existing challenges, banking services should also be included.
9. NZBA further submits that the trespass powers should extend to temporary or offsite locations operated or controlled by a business, where the business is hosting or running a private event, service or function for customers or clients. In such circumstances, staff may face the same risk of aggressive or abusive behaviour, intimidation, or repeat offending as they do at permanent premises, yet currently lack an effective mechanism to manage those risks across their wider network.
10. Bank staff continue to face risks including aggressive and abusive customers; threats, intimidation and disorderly behaviour; cash-focussed offending (e.g. robberies) and theft of items (e.g. laptops); and vandalism in relation to their premises and hardware



such as ATMs. For example, internally collated data shows that across New Zealand's five largest banks, there were between 150 – 200 incidents of aggressive customer behaviour per month, on average, from May 2024 – March 2025.

11. Like other retail outlets, bank staff regularly deal with customers who are experiencing financial stress, debt related conflict, and heightened emotions, as well as customers affected by addiction, fraud, or mental distress.
12. Further, banks have large physical presences across the country. Repeat offenders therefore have the ability to (and do) move between branches and other premises offering banking services across a bank's network, exposing more bank staff to unnecessary risk. Individual banks have communicated instances of customers being trespassed from one branch and, within a week, trespassed again from another branch due to aggressive behaviour.
13. There does not appear to be any policy reason for including some premises subject to these risks and challenges within the scope of "specified retail premises" while others are excluded.
14. Accordingly, we submit that the definition "specified retail premises" is expanded to include bank branches, head offices and other premises from which banking services are offered to, or accessed by, members of the public, including temporary or off-site locations operated or controlled by the relevant business.