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## How do I open a bank account in New Zealand?

Sarah Ryder - 2026-06-30 - [Settling in](#)

According to New Zealand law, anyone with student or visitor visas for less than 6 months **will not be allowed to open bank accounts on arrival into New Zealand**. We recommend that all students set up a New Zealand bank account before you arrive.

When you arrive in New Zealand you will need to make an appointment with the bank to complete opening your account.

Documents you will need to show the bank include:

- Passport
- New Zealand Visa that includes "allow to work"
- Proof of address in New Zealand (Tenancy agreements are best)
- NMIT student ID card
- Overseas Tax Identification Number (TIN) from your own country if you have one

Banks are normally open from 9.00am to 4.30pm Monday to Friday and ATMs operate 24 hours a day

[Kiwibank](#) and [Bank of New Zealand](#) both offer Migrant Banking Services, please see their websites for further information.

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