

We see your money differently



Banking Services



Card Services



ATMs



IT Services



Insurance



Compliance Services



Learning & Development



Representation



Let's talk about mutual building societies

A mutual building society is a financial institution which provides financial services to its customers. Mutual building societies are owned and operated by their customers.

- Co-op Money NZ's member mutual building societies are licensed by the Reserve Bank of New Zealand under the Non-bank Deposit Takers Act 2013
- Building societies operate under the Building Societies Act 1965
- All activities are centered on providing for customers and local communities
- Locally owned and controlled by their customers

Customers share benefits of ownership through:

- Consistently attractive interest rates
- Personalised services
- Negotiation of fair interest rates for investors
- Fast approval of loans
- Fairer (or no) fees
- Affordable loans
- Insurance products

A compelling alternative to a traditional bank.

- They generally offer a full range of banking services
- Actively involved in the community in the form of grants, donations and sponsorships
- Their total focus on customer service and high customer satisfaction

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Co-op Money NZ is the trading name for the New Zealand Association of Credit Unions, a co-operative representing Member credit unions and building societies in New Zealand. Co-op Money NZ is not a registered bank.