

Banking in New Zealand Active Investor Plus (AIP) Visa

 Private Bank



Westpac New Zealand offers comprehensive banking solutions for Active Investor Plus (AIP) investors and their families.

As the New Zealand Government's banker and one of the country's leading business and consumer banks, Westpac has a long history in Aotearoa New Zealand and is at the heart of the New Zealand financial system.

Westpac is committed to helping customers achieve their goals and grow their businesses, whilst maintaining strong community relationships.

We bring this stability, depth and perspective to investors and families pursuing the AIP pathway, providing support from your first introduction through to settlement and beyond. To help you reach your financial goals our award-winning Private Bank team will set up your bank accounts with ease as you settle into New Zealand.

What we can help with.



Comprehensive banking support.

Westpac Private Bank can provide banking support including account opening, receipt of nominated funds, and assistance with payment and investment execution logistics.

Please note immigration advice and visa application are managed by your appointed advisors.



Introductions to AIP eligible investment providers.

We can support your strategy to meet the requirements of the Growth or Balanced Category of the AIP Visa by providing introductions across a broad range of approved growth and venture funds, private-capital counterparties and directed investment opportunities. Westpac New Zealand does not invest on your behalf but connects you into these relationships.



Due diligence and market insights.

Assessing opportunities in a new market can be complex. We draw on Westpac's institutional and economics research, sector specialists, and introductions to our external advisor network where needed to support your commercial due diligence and market scoping so you can invest with confidence.

Benefits of banking with Westpac Private Bank for AIP.

- **Trusted bank of the New Zealand Government** – a role that reflects trust, resilience and operational excellence across the country’s financial system.
- **Connectivity across New Zealand’s private-capital ecosystem** including growth equity, venture capital, private debt and mid-market corporate opportunities.
- **Introductions to a broad range of AIP-eligible managed funds and direct investment opportunities**, considering AIP requirements as well as alignment with your objectives and Invest New Zealand criteria.

AIP requirements are subject to approval by Invest New Zealand and Immigration New Zealand.
- **Specialist migrant and investor support** from getting you set up before you even arrive in the country, and seamless day-to-day banking and lending once you get here.
- **Nationwide and local relationships** for you to tap into from advisors to businesses and communities across New Zealand, wherever you choose to live and invest.

Notes: Westpac facilitates introductions on a non-exclusive basis and does not provide investment advice, endorsements or recommendations. Clients should rely on their own professional advisers when selecting investments.

Working with Westpac Private Bank for AIP.

- Talk to one of our Westpac Private Bank AIP specialists about your Active Investor Plus plans, objectives and preferred investment pathway, and they’ll get the process of joining Westpac started for you.
- Open accounts from overseas and complete your onboarding before you arrive in New Zealand, so you’re set up when you arrive.
- We can provide general information about acceptable investment categories and managed funds, make introductions across the ecosystem where appropriate and explain how the transfer of nominated funds works.
- We provide you with an ongoing close relationship for managing your banking including day-to-day banking, lending, foreign exchange and future private-market opportunities in New Zealand.



AIP – key information.

The AIP Visa offers two pathways – Growth and Balanced – each with a different investment period and requirements. Both can lead to permanent residence when all investment, time in New Zealand and checkpoint obligations are met.

Key features	Growth category	Balanced category
Minimum investment amount	NZD 5 million	NZD 10 million
Investment term	Minimum 3 years	Minimum 5 years
Acceptable investments	<ul style="list-style-type: none"> • InvestNZ Approved <ul style="list-style-type: none"> - Direct Investments - Managed Funds 	<ul style="list-style-type: none"> • InvestNZ Approved <ul style="list-style-type: none"> - Direct Investments - Managed Funds - New Zealand Listed Equities - Philanthropy - New property developments - New Zealand Bonds (Government, local government and corporate)
Main applicant physical presence conditions	Minimum of 21 days in New Zealand over the three-year investment term	Minimum of 105 days* in New Zealand over the five-year investment term (Physical Presence Reduction Options available)
Transfer & Investment timeframe	Fully invested/committed within six months of approval in principle (extendable for a further period of six months)	
English language ability	Not required	

Notes: Acceptable investment definitions and eligibility are determined by Immigration New Zealand and Invest New Zealand. Conditions may change.

Your Westpac Private Bank contacts.

If you'd like to know more or want to start your journey with Westpac Private Bank, we'd love to help.

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Important information: This material is for information only and is not financial or immigration advice. Immigration criteria, acceptable investments and visa requirements are set by Immigration New Zealand and may change at any time. Lending is subject to Westpac's applicable terms, conditions and credit criteria. We recommend you seek independent legal, tax and immigration advice tailored to your circumstances. Westpac New Zealand Limited.



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