New Zealand House of Representatives
Te Whare Māngai o Aotearoa

Petitions Committee
Komiti Whiriwhiri Take Petihana

54th Parliament
September 2026

Petition of Benjamin Sims: Require payment blocks on age-restricted purchases by under-18s

Presented to the House of Representatives
by Greg O'Connor, Chairperson

Contents

Recommendation 3
Request about the use of banking cards by young people buying alcohol and other restricted products 3
Merchant Category Codes 3
Using cash instead of card 5
Conduct of financial institutions 5
Fraud 5
Legislative approach recommended 6
Acknowledgement of existing work 6
Comments from relevant organisations 7
New Zealand Banking Association 7
Onus should be on retailers 7
Teenagers will circumvent payment blocks 7
Technology issues 8
Current work programmes 9
Payments NZ 9
Modernisation work 9
Reserve Bank of New Zealand 10
Financial Markets Authority 10
Conduct of financial institutions 10
Engagement with banks 11
Use of payment blocks in Australia 11
Ministry of Business, Innovation and Employment 11
Conduct of financial institutions 11
Anti–money laundering mechanisms 11
Policy considerations 12
Public Health Association of New Zealand 12
New Zealand Police 12
Retail NZ 13
Our response to the petition 13
Long-term work should include under-age payment blocks 14
Short-term work should also proceed 14
Other comments 14
Appendix 15

Petition of Benjamin Sims

Recommendation

The Petitions Committee has considered the petition of Benjamin Sims—Require payment blocks on age-restricted purchases by under-18s—and recommends to the Government that it:

- ensure that the Reserve Bank's payment modernisation work includes under-age payment blocks on restricted products
- investigate requiring payment systems to incorporate, as soon as possible, a merchant-level blocking mechanism for age-restricted purchases.

Request about the use of banking cards by young people buying alcohol and other restricted products

This petition was signed by 378 people. It was presented to the House by Hon Chris Penk on 12 February 2026, and requests:

> That the House of Representatives enact legislation to require banks and/or retailers to implement mechanisms that automatically block transactions for age-restricted goods when the cardholder is under the legal purchasing age.

We were saddened to learn that the petitioner's 16-year-old son, Silas, was able to purchase alcohol several times over a period of six months, including in the hours before Silas died in a car crash. Mr Sims is now petitioning to require banks to block electronic payments from minors when they try to buy things that are legally restricted to adults. He proposes that banks block payments from children who try to buy items like alcohol, gambling services, tobacco and vaping products, fireworks, or pornography.

The petitioner pointed out some troubling outcomes for New Zealand young people in road deaths, mental health and suicide, gambling, and vaping. He submitted that outcomes could be improved by closing "holes" in the system. Mr Sims' petition attempts to address one of these holes—the hole that allows card payments for illegal products. The petitioner stressed that his proposal should only be one "layer of friction" in the system.

Merchant Category Codes

Mr Sims—who is a computer programmer—submitted that the information and technology needed to block restricted payments is already available. He said that banks are the only entity in the purchasing chain that holds information about both the age of the bank account holder and whether the merchant is classified as selling restricted goods.

The merchant's classification can be found in its Merchant Category Code (MCC). Relevant MCC codes include:

- off-licence liquor stores (MCC 5921)
- tobacco, cigarettes, electronic cigarettes, cigars, pipes, and smokers' supplies (MCC 5993)
- lottery tickets, casino gaming chips, off-track betting, and race track wagers (MCC 7995).

Mr Sims acknowledged that the card payments system does not contain the purchaser's age. However, he submitted that all the data in the payment flow is known, and that they just need to be connected.

Some restrictions currently in use

The petitioner told us about the following existing card restrictions in New Zealand:

- Some businesses already use MCC-based payment blocks to prevent staff from making certain purchases with their cards.
- Work and Income New Zealand has similar blocks on its payment cards.
- Two financial service providers, Revolut and SquareOne, have applications that use under-age payment blocks.
- Customer-activated gambling blocks are available from Westpac, Kiwibank, TSB, and ANZ.

Mr Sims pointed out that Silas's alcohol purchases appeared in his transaction history as "restricted purchases". Mr Sims provided us with screenshots showing that the MCC is available to banks at the moment a payment is authorised, and the "restricted" category comes from a third party in the payment chain.[1] The petitioner said a category (such as "restricted") is mapped on top of the MCC for every transaction. It uses the same data that already operates corporate card restrictions and customer-activated gambling blocks. Mr Sims told us that not all banks apply a label to their transactions.

He also noted that the Australian banks that own Westpac and the Bank of New Zealand have implemented card blocks for unlawful transactions for minors in Australia.[2] He told us that, in Australia, tens of thousands of gambling purchases had been blocked in the first year of use.

He submitted that, when required, banks can work quickly to roll out safety features. He provided the example of the "confirmation of payee" service that banks implemented between November 2024 and April 2025. He said it took just over a year between the ministerial direction and implementation.

Buying mixed and restricted items at once

MCCs apply to merchants, not products. Mr Sims addressed the objection that payment blocks would not know which purchases were restricted in supermarkets and other mixed

1 Mr Sims said that the third-party company, Experian Digital, determines which merchants are classified as "restricted". He said that Experian is one of the world's largest data and analytics companies and is engaged by the four Australian banks that own ASB, BNZ, Westpac, and ANZ.

2 Information about these services is on the websites of Westpac Australia and the National Australia Bank.

retailers. He told us that this is "not a new problem, and the architecture for solving it already exists."

The petitioner said that United Kingdom payment systems distinguish restricted purchases within mixed retail environments by switching between MCC codes. For example, he said, some UK petrol stations switch between multiple MCC codes depending on the goods purchased.

In a supplementary submission, Mr Sims told us that point-of-sale systems can identify age-restricted items in a basket "at the moment of scanning". He said they trigger the till's prompt to the staff member to ask for age verification. Mr Sims said that the challenge is connecting the "cart-level signal" to a corresponding "payment-level signal". He pointed to a proposed UK model where the supermarket till switches to a restricted MCC when an age-restricted item is in the basket. This allows the bank to apply controls without needing to know the contents of a shopping basket.[3]

Using cash instead of card

Mr Sims does not agree with the view that teenagers would switch to paying in cash if his idea was implemented. He noted that in the Reserve Bank's 2023 cash use survey, only 8 percent of New Zealanders were regular or daily cash users.[4] He submitted that a teenager paying in cash would be "conspicuous" whereas one paying with a card would not be noticed.

Conduct of financial institutions

The petitioner drew our attention to the Conduct of Financial Institutions (CoFI) regime, which is part of the Financial Markets Conduct Act 2013. He said that a block on children's cards would be supported by the fair conduct programme requirements in the Act:

- Section 446C(2)(d) requires financial institutions to treat consumers fairly, including ensuring that the services and products they provide are likely to meet the requirements and objectives of consumers.
- Section 446J(1)(b)(iv) and (v) require institutions to regularly review services or products and determine whether enhancements or improvements should be made.
- Section 446J(2)(d) requires banks to have regard to consumers in vulnerable circumstances.

Fraud

The petitioner also submitted that minors purchasing a restricted product is a form of fraud, which he said should be covered by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009. That Act requires financial institutions to conduct customer due diligence, monitor transactions, identify suspicious activity, and intervene where necessary to prevent unlawful financial activity. He noted that banks already monitor for fraud, including the detection of unusual transaction patterns.

---

3 Jessica Muirhead and Vic Grout, Wrexham Glyndŵr University, Effective age-gating for online alcohol sales, 9 June 2020.

4 See Access to cash—Reserve Bank of New Zealand | Te Pūtea Matua.

Mr Sims said that, under the terms and conditions of a bank account, it must only be used for lawful purposes. He told us that Silas was in breach of his contract when he bought alcohol, and the businesses that took his payments were in breach of theirs. He said:

> The banks have sophisticated transaction-monitoring systems for fraud and money-laundering applied to every account, and looking at my son's transaction history, his spending pattern—no rent, no wages, no bills, small purchases at the dairy, school canteen, McDonald's—would have flagged him to any of these systems as a teenager.

The petitioner said that repeated age-restricted purchases on a 16-year-old's account are unusual transaction patterns, and banks should configure their systems to cater for them.

Legislative approach recommended

Mr Sims has discussed his proposal with the Reserve Bank of New Zealand, the Financial Markets Authority (FMA), and the New Zealand Banking Association (NZBA). He said that the NZBA and its member banks "expressed a willingness to engage but highlighted the need to seek a regulatory fix to ensure sector wide buy-in and action". He proposes a regulatory approach rather than voluntary implementation to ensure consistency and a "level playing field" across banks.

Mr Sims said that his family is:

> simply asking the Government to ensure that the laws that already exist are respected and upheld. If that requires further laws to make those obligations explicit to the regulators and to the industry, then new legislation needs to be enacted.

Banks should report on size of the problem

Mr Sims said that nobody knows how many under-age purchases are actually being made at restricted merchants. He suggested that banks should be required to report on this information regularly, using their existing data.

Acknowledgement of existing work

In his supplementary submission, the petitioner acknowledged the work being done by the Reserve Bank of New Zealand and Payments NZ to modernise the payments system.

Regarding the Banking Association's point (which we discuss further below) that his petition could be addressed through the next-generation work that Payments NZ is doing, Mr Sims submitted that the work has no end date and that his proposal would then be delayed indefinitely. Mr Sims also said banks that are part-way through a multi-year systems upgrade would be unlikely to commit to doing more work to implement age controls.

Mr Sims emphasised that banks already have the capability to implement his recommendations, without the next-generation work. He cited the examples above where the technology is already being used in some places.

Reserve Bank's role

The petitioner also commented on the Reserve Bank's role, which he said is not as narrow as it submitted. He highlighted the New Zealand Banking Association's oral submission that "the Reserve Bank has taken the lead on the payments modernisation initiatives". Mr Sims submitted that, if the Reserve Bank has the authority to lead the modernisation work, then it does not lack the authority to engage with Mr Sims' proposal—which is in that same workstream.

At the time of our hearing with Mr Sims, the Reserve Bank was consulting publicly on the topic of "keeping cash local".[5] Mr Sims said the consultation material argues that providing cash services to customers is "part of a bank's social licence to operate in New Zealand". He said that, similarly, the Reserve Bank's role should be wide enough to cover banks "knowingly facilitating unlawful transactions".

Comments from relevant organisations

In addition to our written and oral submission from Mr Sims, we invited and received written submissions from several organisations. We also heard an oral submission from the New Zealand Banking Association. The organisations' comments are summarised below.

New Zealand Banking Association

The New Zealand Banking Association has 17 members. They are all registered banks, and 13 are retail banks. It noted that discussions had already occurred between it, "several major banks", Payments NZ, and the petitioner. It said that banks have given this matter a lot of thought.

Onus should be on retailers

The association said that accountability for compliance with the law must lie with retailers to ask for age verification. Retailers are the ones selling the product, and the onus must be on them to verify the age of the purchaser.

Teenagers will circumvent payment blocks

The association submitted that the proposal would do little to prevent children from accessing age-restricted goods. For example, they could pay for alcohol in cash, borrow an adult's card, or ask an adult to buy the alcohol for them. It also said that the petitioner's proposal risks turning bank cards into de facto age-verification for retailers with less stringent verification policies of their own, which would be inappropriate and ineffective.

We asked what proportion of young people use cash. The association said that most people use cards, but cash is a "traditional workaround" for people wanting to get around rules and restrictions. It acknowledged that some hospitality businesses do not accept cash.

[5] Consultation opens on keeping cash local—Reserve Bank of New Zealand | Te Pūtea Matua, 25 February 2026.

Technology issues

The association identified problems that exist with the current technology. For example, it said that retailers self-describe their MCC. There is also the problem of retailers that sell a mix of goods. The association said that the "restricted" label would not show up every time alcohol is purchased. For example, it will not show on a supermarket transaction because the merchant code is not a restricted one.

We also heard that bank cards do not carry information about the age of the user. Banks knows their customers' dates of birth but do not share this at the point of purchase. The association said that current technology cannot link the customer's age to payments and then block the payment. It estimated that banks would take several years to update their systems.

It also said that MCC information is not consistently captured or used in EFTPOS transactions. It said that a lot of work would be needed to bring EFTPOS up to the same MCC standards as debit card schemes.

We asked about the process for flagging a purchase as restricted, such as the purchase information that appeared in Silas Sims' transaction history. The association said that there is no industry-wide use of the label "restricted purchase". It said that Silas Sims' bank uses a third party for the information, which is for customers who want that extra information. We were told that the "restricted purchase" label would have been chosen by the third party, probably because the transactions involve MCCs that purchasers may consider sensitive. However, the Banking Association said, the information is not available at the moment of purchase:

> The categorisation takes place after the transaction is made (i.e. not in real-time) and therefore would not be effective for transaction blocking, so would not support any industry solution as proposed by Ben Sims.

The association said that the petitioner's proposal would:

> require individual banks to design and build bespoke solutions for their respective payments systems. This would involve a reprioritisation of technology and innovation projects, such as open banking and other government requirements, ahead of the Next Gen Payments system update. There would also likely be many interdependencies in delivering an age-verification tool which would require wider system / platform updates before full implementation.

Given the disagreement between the petitioner and the association on whether the technology currently exists for payment blocks, we sought clarification from the association. It said it would take a huge amount of time and resources:

> Well, it could be implemented, but to do it as an industry-wide initiative, so that you could say that this is rolled out across the industry, that's a massive undertaking, and a massive piece of work, and a massive reprioritisation.

Current work programmes

The association said that the most appropriate way to adopt Mr Sims' proposal is in the "complete revamp" of the payments system currently under way. Payments NZ is working on Next Generation Payments and the Reserve Bank of New Zealand is working on payment modernisation. At our hearing in May 2025, the association said the Reserve Bank's workstream was new and did not yet have a timeframe, but it guessed the work might take "a few years".

We asked the association whether age-restricted payment blocks would be part of the revamp. It did not know.

The association also suggested that work on digital identification could complement the implementation of payment blocks, though it noted that digital credentials would be vulnerable to many of the same work-arounds mentioned above.

Payments NZ

Payments NZ is a limited liability company that governs and operates the core infrastructure enabling electronic payments in New Zealand. Its shareholders are ANZ, ASB, BNZ, Citibank, HSBC, Kiwibank, TSB Bank, and Westpac.

Payments NZ submitted that payment-level controls would introduce challenges of accuracy, privacy, accountability, and cost. It said that payments systems cannot determine what is being purchased nor can they reliably identify age-restricted goods. Many merchants sell a mix of restricted and unrestricted goods. Payments NZ said that using MCCs to restrict transactions for minors would reduce their access to certain categories of merchants but not individual products.

It said that implementing age-based blocks at card level would require cards to be reissued or integrated between banks' customer relationship management systems and payment processing systems. It said that this would need "significant industry-wide development and coordination". It added that linking age to accounts and transactions might also raise "privacy and proportionality" concerns. It also said that the payments system facilitates transactions but was not designed to determine whether certain transactions should be permitted.

Modernisation work

Payments NZ said that future modernisation could enable stronger controls, "but only with clear policy direction and system-wide design". It said that age-based controls in the EFTPOS network would require a significant improvement in the quality and consistency of MCC data and how it is used.

At the time of its submission to us in July 2026, Payments NZ expected the Reserve Bank to release an issues paper on payments modernisation. In August, the Reserve Bank started consulting on the future of New Zealand's payments system.[6] Submissions are due by 27 October 2026. Payments NZ anticipates that future timing and implementation decisions will be determined through the Reserve Bank's work programme. Payments NZ said it has been

[6] See Modernising New Zealand's payments system—Reserve Bank of New Zealand | Te Pūtea Matua.

progressing “near-term improvements” in the meantime, including developing a “roadmap” of incremental enhancements to the existing system.

Although future payment systems might make it easier to introduce new controls and functionality, Payments NZ said, deciding whether to implement such controls would require “clear policy direction and industry-wide agreement”. It said that such controls and functionality are best thought of as “one component of a wider suite of protection and controls across retail, regulation and identity”. Payments NZ said that electronic digital identity could provide a “more direct and reliable” way of confirming a person’s age.

Reserve Bank of New Zealand

The Reserve Bank of New Zealand said its responsibilities include promoting a “stable and efficient” financial system, and the safety and soundness of financial institutions. However, it said its responsibility does not extend to the subject matter of transactions. There is one exception: the Reserve Bank has responsibilities as a supervisor under the Anti-Money Laundering and Countering Financing of Terrorism Act.

The Reserve Bank said processing transactions that may be restricted for a group of customers is not a prudential or operational risk for banks. Therefore, it said, it does not have the legal authority to require banks to block these types of transactions.

It also commented that merchant classifications exist primarily for commercial purposes, “for example to enable networks and card issuers to differentiate interchange and fee structures for different industries, or to map rewards or implement corporate card controls”.

Financial Markets Authority

The FMA said that obligations about age-restricted goods sit primarily with retailers. It said that the question of whether financial institutions should have to intervene at the point of payment is a policy issue.

Conduct of financial institutions

The FMA confirmed that part of its role is to supervise the conduct of financial institutions under the CoFI regime. CoFI requires financial institutions to establish, implement, and maintain an effective programme for fair conduct. The fair conduct programme is designed to ensure that financial institutions treat their consumers fairly.

The FMA expressed the same view as the Ministry of Business, Innovation and Employment (MBIE) that CoFI is a “principles-based” law (see discussion of MBIE’s comments below). The FMA said CoFI does not impose a “prescriptive rule” that financial institutions must adopt a particular control, and does not prescribe specific controls for specific use cases. However, it said:

> the death of Silas Sims does raise conduct questions for the FMA and financial institutions, particularly in relation to the fair treatment of consumers, how financial institutions design products and think about the needs and objectives of their consumers (such as youth/teenage customers).

Engagement with banks

We heard that the FMA had engaged with several stakeholders about this petition. It said that banks had pointed to limitations in the current payment infrastructure. They had also commented that age restriction obligations primarily sit with merchants, not banks. They suggested stronger merchant controls or digital identity at the point of sale, rather than bankside blocking alone. Other feedback from banks included:

- the "bluntness" of MCC blocking
- the lack of item-level purchase visibility
- differences between EFTPOS, credit cards, and cash.

The FMA said:

> some major banks are thinking about how to address this through a product design lens (once system limitations with core banking systems were addressed) and improving parental visibility and control.

Use of payment blocks in Australia

The FMA had also engaged with the Australian regulator, the Securities and Investments Commission (ASIC). It said that ASIC described merchant blocks in banking as a bank-led product rather than a compliance obligation required by a regulator. We heard that Australia's services are shaped by "differing product choices, risk appetites and technical limitations".

Ministry of Business, Innovation and Employment

MBIE said that the petition raises a legitimate policy issue. It said that Mr Sims' proposal would need policy development, cross-agency consideration, and, potentially, legislative change.

Conduct of financial institutions

The CoFI regime in the Financial Markets Conduct Act came fully into force on 31 March 2025. It is monitored and enforced by the FMA. Like the FMA, MBIE said that the regime does not require banks to block transactions as requested by Mr Sims. It said that the CoFI regime is:

> principles-based and was designed to improve consumer treatment in the provision of financial services; it was not drafted as a general mechanism for enforcing compliance with other (non-financial) laws.

It added that the FMA's published material on customer vulnerability emphasises the need for "business-appropriate systems to respond to vulnerable circumstances, and that there is no 'one-size-fits-all' approach".

Anti–money laundering mechanisms

MBIE acknowledged that banks already conduct transaction monitoring for some purposes. However, it said that the Anti-Money Laundering and Countering Financing of Terrorism Act is designed specifically to deal with money laundering and terrorism. It said the obligations

under that regime are tailored to those risks and purposes. It does not consider that framework to be a “ready-made statutory basis” for an age-restricted purchase blocking regime.

Policy considerations

MBIE identified various points that would need to be addressed if the petition request were to go ahead, such as how any new requirements would interact with the existing responsibilities of retailers. It also considers that just because banks have the technical capability to implement the petition request, this “does not, on its own, determine whether a mandatory sector-wide regime should be adopted”.

Public Health Association of New Zealand

The Public Health Association of New Zealand (PHANZ) includes professionals, practitioners, researchers, and community advocates. PHANZ advocates health equity through evidence-informed public health policy and practice. It discussed its submission with Alcohol Healthwatch, an independent charitable trust which aims to reduce alcohol-related harm and inequities.

PHANZ supports reducing youth exposure to harmful products. It said that early access to such products can increase risks of addiction, injury, mental health harm, and long-term adverse health outcomes. It said that alcohol causes significant harm to young people and is a leading cause of preventable harm in New Zealand, with social and economic costs of $9.1 billion each year.

PHANZ said that public health measures rarely eliminate harmful behaviours entirely, but they help to reduce harm. It said that payment-level controls:

> can help reduce opportunities for unlawful or harmful purchases at the point of transaction, complementing existing age restrictions that rely heavily on retailer compliance and enforcement.

PHANZ acknowledged that the petitioner’s proposal might raise issues about privacy, technological and administrative feasibility, implementation costs, and potential unintended consequences. However, it said that such challenges should not prevent its consideration.

New Zealand Police

We asked the New Zealand Police for information on its undercover operations relating to underage alcohol sales. The Police said that age-restricted products rely heavily on retailer compliance. The Police told us they welcome initiatives and mechanisms aiming to reduce the accessibility of such products.

The Police operate Controlled Purchase Operations, where they send an underage volunteer into licensed premises to attempt to purchase alcohol. The Police said such operations are one of its most effective tools for ensuring retailer compliance. Since 2022, the Police have checked 6,129 premises in this way: 133 of them have failed.

Selling alcohol to under-18-year-olds can result in a suspension or cancellation of the alcohol licence.

Retail NZ

Retail NZ is a membership organisation representing the views and interests of retailers. Its membership accounts for nearly 70 percent of all domestic retail turnover. We were told that Retail NZ members hold varying views on the petition.

Retail NZ pointed out that retailers selling restricted goods must already verify age if a customer looks younger than 25, by checking a valid form of photo ID (driver's licence, passport, or Kiwi Access Card (18+ card)). Online retailers, it said, must take "reasonable steps" to verify that a purchaser is of age. It drew our attention to the Sale and Supply of Alcohol (Improving Alcohol Regulation) Amendment Bill, currently before the House.[7] Clause 41 addresses the rapid delivery of alcohol. This refers to delivery within two hours of a remote purchase. If the bill is passed, a rapid delivery service will only be allowed to deliver alcohol if the person is present to receive it, they are at least 18 years old, and they are not intoxicated.

Some Retail NZ members support the idea of banks being able to block a restricted purchase at the point of sale. Some of its members are concerned about how MCCs are defined and how often they are checked and updated.

Retail NZ pointed out that the petition requests "banks and/or retailers" to implement blocking mechanisms. It said that it would not be practical or fair for retailers to have to implement technically complex mechanisms.

It also pointed out that some retailers sell a mix of age-restricted and general items, which are often bought in the same transaction. It said that the ability of the payment system to block payment for goods purchased validly "would prevent a retailer from undertaking their day-to-day business". Retail NZ pointed out that itemised product information is not available for transactions. It added that, because of privacy, it would not support banks having access to such information.

It also mentioned children's ability to circumvent payment blocks. It also suggested that retailers might become less vigilant about checking ID if they knew that the bank card would block an under-age purchase. Retail NZ suggested that future technology would be better placed to provide the safeguards sought by the petitioner.

Our response to the petition

First, we express our sympathy to the Sims family for the tragic death of Silas. We commend the petitioner's desire to prevent harm to families, and society, by reducing under-age access to alcohol and other age-restricted products.

We understand that no tool for reducing harm can completely prevent it. It is only ever going to be another tool for harm reduction, but as such, we support it. We agree with the petitioner's description of this area being one "hole" in the system that could be blocked.

[7] The Justice Committee reported back to the House on the Sale and Supply of Alcohol (Improving Alcohol Regulation) Amendment Bill on 25 August 2026.

Long-term work should include under-age payment blocks

We consider that work on payment blocking should begin, at the latest, as part of the next-generation and platform modernisation work. We strongly urge the Reserve Bank and Payments NZ to include card blocking in their next-generation and payment modernisation work, and we encourage them to promptly progress that work.

We note the submissions from Payment NZ and the FMA that clear policy direction would be needed to implement controls such as payment blocks for teenagers. We recommend that the Government ensure that the Reserve Bank's payment modernisation work includes under-age payment blocks on restricted products.

Short-term work should also proceed

We note the different views about how difficult the petitioner's proposal would be to enact. Given the public health outcomes that could be gained, we think the Government should investigate the costs and benefits of implementation before the modernisation programme and next-generation work has concluded. We recommend that the Government investigate requiring payment systems to incorporate, as soon as possible, a merchant-level blocking mechanism for age-restricted purchases.

In the meantime, we also urge banks to introduce payment blocking for relevant Merchant Category Codes on bank cards owned by under-18-year-olds. We consider that banks should focus on blocking debit cards, which many under-18-year-olds use. Noting the Banking Association's submission that EFTPOS cards may be more difficult to block, we urge banks to block them if they are able to at this stage. We heard various examples of banks applying payment blocks in other situations; for example, the four banks that allow their customers to apply gambling blocks.

Other comments

We would not want card-blocking to overshadow the essential role that retailers hold in making sure that their customers are the legal age. In the first instance, it is the role of retailers to meet their obligations to verify the age of customers who are making age-restricted purchases.

We commend the Police for the Controlled Purchase Operations. We think the Police could further help to reduce harm by undertaking more Controlled Purchase Operations.

Appendix

Committee procedure

The petition was signed by 378 people on the Parliament website. It was presented to the House by Hon Chris Penk on 12 February 2026 and referred to us that day. We met between 26 March and 17 September 2026 to consider it. We received written submissions from:

- Benjamin Sims
- the Financial Markets Authority
- the Ministry of Business, Innovation and Employment
- the New Zealand Banking Association
- the New Zealand Police
- Payments NZ
- Public Health Association of New Zealand
- the Reserve Bank of New Zealand
- Retail NZ.

We heard oral evidence from Benjamin Sims and the New Zealand Banking Association.

Committee members

Greg O'Connor (Chairperson)
Hon Andrew Bayly (from 1 July 2026)
Greg Fleming
Paulo Garcia (until 1 July 2026)
Celia Wade-Brown

Related resources

The documents we received as evidence in relation to this petition are available on the Parliament website.

A recording of our hearing can be accessed online on the Parliament website.