

APPLICATION FOR MODERATED 2LD

1) APPLICANT DETAILS:

Name:

Alan Yates

Name of organisation:

New Zealand Bankers' Association

Address:

Level 12, Grand Arcade Tower
16 Willis Street
P O Box 3043
WELLINGTON 6140

Email address:

nzba@nzba.org.nz

Phone number (business):

(04) 472 8838

Phone number (mobile):

027 248 4129

Phone number (after hours):

(04) 473 8767

2) THE 2LD EXTENSION APPLIED FOR:

Bank.NZ

3) DEFINE THE COMMUNITY OF INTEREST FOR THE NEW 2LD:

The community of interest are all organisations that have been registered as registered banks by the Reserve Bank of New Zealand. There is currently a "community of interest" of 16 registered banks within New Zealand.

In terms of s64 of the Reserve Bank of New Zealand Act 1989, only organisations that have been registered as registered banks by the Reserve Bank of New Zealand may describe themselves as "banks".

Any organisation (whether or not it currently offers banking or financial services) that wishes to enter the market and can meet the Reserve Bank of New Zealand's registration requirements can be registered as a bank. Any such organisation would then be able to use the term "bank" in its name and, under the proposed framework, would then have access to the bank.nz domain name space.

4) EXPLAIN HOW YOUR PROPOSED 2LD MEETS THE CRITERIA SET OUT IN CLAUSES 5.4 AND 6.2 OF THE 2LD POLICY:

There is a clear "community of interest" for bank.nz, defined by legislation, and consisting of organisations that have been registered as banks by the Reserve Bank of New Zealand.

Banks have been in existence as discrete entities for a considerable length of time and in New Zealand for nearly 170 years. As long as economies require funds management, lending and payments, there will be organisations which provide banking services, and which wish to be known as "banks".

The proposed "bank.nz" name fully meets the requirement of being clearly indicative of the nature of the community of interest.

There are at present 16 registered banks in New Zealand, providing a broadly similar range of banking services, and adhere to a number of requirements as set out in the Reserve Bank of New Zealand Act 1989.

The New Zealand Bankers' Association is a properly constituted organisation that has been in existence since 1891. It currently has eight registered banks as members, being:

- ANZ National Bank Limited
- ASB Bank Limited
- Bank of New Zealand
- Citibank NA
- The Hongkong and Shanghai Banking Corporation Limited
- Kiwibank Limited
- TSB Bank Limited
- Westpac Banking Corporation

All of these institutions are subject to the Reserve Bank of New Zealand's prudential supervision regime, and must meet various international banking standards.

Its members currently collectively own in excess of 85 per cent of banking assets in New Zealand.

Since banks are commercial entities, there is potential for an overlap between the proposed "bank.nz" second level domain and the "co.nz" domain name. However, in practical terms, any confusion should be minimal; certainly no more than existing second level domains e.g. the entities within the mil.nz name space are also members of the govt.nz community.

The New Zealand Bankers' Association will develop policies for allocating domains within the 2LD space if its use is allocated.

5) WHY DOES THIS SECOND LEVEL DOMAIN HAVE TO BE MODERATED?

New Zealand banks believe that there is a need to allow identity to be established and conveyed more clearly and effectively in the on-line world with regard to banking services.

Approval of this second level domain will assist in minimising the opportunity of its use by organisations or individuals, with fraudulent intentions, that would seek to present themselves as a bank to the public.

MODERATION APPLICATION

1) THE 2LD APPLICATION RELATES TO:

Bank.NZ

2) THE COMMUNITY OF INTEREST FOR THE DOMAIN NAME WILL BE:

All organisations that have been registered as registered banks by the Reserve Bank of New Zealand.

3) THE MODERATOR WILL BE:

Legal name of organisation:

New Zealand Bankers' Association

Contact person:

Alan Yates

Address:

Level 12, Grand Arcade Tower
16 Willis Street
P O Box 3043
WELLINGTON 6140

Phone number (business):

(04) 472 8838

Phone number (mobile):

027 248 4129

Phone number (after hours):

(04) 473 8767

Email address:

nzba@nzba.org.nz

4) THE OFFICIAL CONTACT POINT FOR MODERATION REQUESTS AND OTHER INQUIRIES WILL BE:

Name:

Alan Yates

Position/Title:

Chief Executive

Email address:

ayates@nzba.org.nz

Phone number (business):

(04) 472 8838

5) THE PROPOSED PROCESS FOR ACCEPTING MODERATION REQUESTS IS:

1. Applicants for a bank.nz domain name will need to apply to a nominated domain name registrar. (Note: a registrar has yet to be selected).
2. The registrar will pass applications to the New Zealand Bankers' Association for moderation.
3. Moderation requests received by the NZBA will be responded to within 48 business hours.
4. There will be no fees for processing requests.
5. Once allocated, the applicant will be able to move the domain name to their own selected registrar.

6) THE MODERATION CRITERIA FOR THIS 2LD WILL BE:

Any organisation (whether or not it currently offers banking or financial services) that wishes to enter the market and can meet the Reserve Bank of New Zealand's registration requirements can be registered as a bank. Any such organisation would then be able to use the term "bank" in its name and, under the proposed framework, would then have access to the bank.nz domain name space.

Their application will be accepted if:

1. the Reserve Bank of New Zealand has registered the applicant as a registered bank;
2. the applicant is authorised to represent the registered bank;
3. the domain name sought has not already been allocated; and
4. the domain name sought is the same as, or derived from the applicant bank or trading/operating name. (Note: there will be no restrictions on the number of registrations per organisation).