

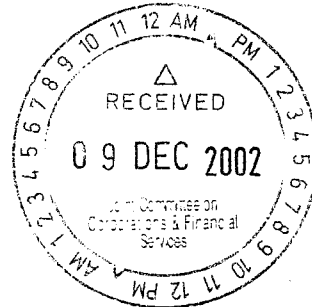


MINISTER FOR COMMUNITY DEVELOPMENT

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The Secretary
Parliamentary Joint Committee on
Corporate and Financial Services
Room SG.64
Parliament House
CANBERRA ACT 2600



Dear Sir/Madam

Inquiry into the level of banking and financial services in rural, regional and remote areas of Australia

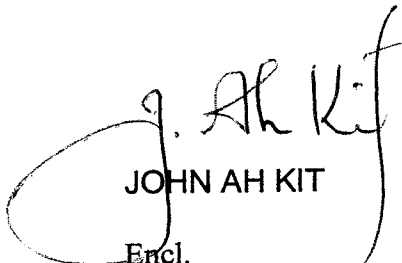
Please find attached a submission on behalf of the Northern Territory Government.

I apologise that this submission did not meet the deadline and thank you for the extension of time given.

My contact officer in this matter is:

Mr John Gardiner
A/Director
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Management Branch
Phone: (08) 8999 8376

Yours sincerely


JOHN AH KIT
Encl.

4 - DEC 2002



Northern Territory Government



Submission

Parliamentary Inquiry into the Level of Banking and Financial Services in Rural, Regional and Remote Areas of Australia

**Department of Community Development, Sport and Cultural Affairs
on behalf of the
Northern Territory Government
October 2002**

Contact Officer: John Gardiner
(08) 8999 8376

Significant Issues

- ◆ The shortfall in banking and financial services in remote Territory communities.
- ◆ The preference of Indigenous customers for over-the-counter, face-to-face and in-language service.
- ◆ The need for sustained community education (eg. school curriculum).
- ◆ The interconnectivity of banking and financial services with welfare and economic reform in remote area Indigenous communities.
- ◆ The lack of awareness of service possibilities by remote area customers.
- ◆ The significant advances made by the Traditional Credit Union and its intentions in relation to education and expansion.
- ◆ The role of the Rural Transaction Centre Program in the Territory.
- ◆ Unique issues of property ownership for Indigenous Territorians in remote areas.
- ◆ The cost burden of regulations on small community credit unions.
- ◆ A current Inquiry being undertaken by the Small Business Ministerial Council on Indigenous small business.

1. Options for making additional banking and financial services available to rural and regional communities, including the potential for shared banking facilities.

1.1 A Decline in Mainstream Services

If remote communities are to build their capacity to move beyond local welfare or government supported economies, small business and private joint venturers need access to banking and financial planning facilities. Private sources of finance and financial services need to be locally available to encourage economic development and retain cash within the communities. This has become a key element in the Northern Territory's economic and social development strategies for regional areas.

Yet cost pressures have driven mainstream bank services from remote Territory communities, particularly for those communities of less than 5,000 people. The de-regulation of the industry has allowed this, as it has allowed an increase in fees (McDonnell & Westbury, 2001). There is a general trend towards greater self-service banking, such as in the use of ATM's and *eftpos* transactions and a demand for more telephone and internet banking. However, the withdrawal of local counter services has not been popular with Indigenous customers and the extent to which it has been compensated for by customers adopting alternative technology has been limited by education and communications infrastructure.

Cost pressures have also constrained the level of financial servicing government agencies can deliver to regional and remote area clients. Those living in the most remote areas, already disadvantaged by limited literacy and numeracy skills and market opportunities are the most disadvantaged. Better levels of servicing are available in some regional centres, yet staff in banks generally lack the communication skills to deal with their Indigenous customers (AEDAC, 1999).

Current and envisaged levels of banking and financial services are dependent on telecommunications infrastructure that is affordable to consumers. Remote area telecommunications has itself been the subject of previous and current inquiries. Indeed the inter-connectivity of economic development, welfare, education, health, financial services and telecommunications should be the essence of any debate.

Recommendation:

That the Inquiry note:

the preference of Indigenous customers for over-the-counter, face-to-face and in language service; and

the interconnectivity of banking and financial services with welfare and economic reform in remote area Indigenous communities.

1.2 The Traditional Credit Union Model

In recent years the Traditional Credit Union (TCU) has expanded services in remote Territory communities where the satellite communication network necessary for the adoption of electronic banking management was supported through a Commonwealth Government grant. The banking and financial service sector in rural and remote Territory communities is dominated by the TCU and the TCU continues to expand its services and network.

The TCU was established in 1994 to provide culturally appropriate financial services to Aboriginal people living in remote communities in the Northern Territory, particularly those disadvantaged by a lack of existing services.

The TCU has a head office in Darwin and branches in the remote communities of Mililingimbi, Wadeye, Maningrida, Galiwinku, Gapuwiyak, Gunbalunya, Barunga and Ramingining, with an agency at Waruwi. Plans are well under way for the establishment of branches at Ngukurr and Lajamanu. It currently has 7,000 active members, mainly from these communities. As a credit union the TCU is a mutual organisation owned by its members and it is subject to the Corporations Act and APRA Prudential Standards.

There is a demand for the TCU to expand into new communities (significantly into Central Australia) with the current level of servicing. Constrained by limited operating funds and a reluctance to place heavier charges on customer transactions, the TCU can only hasten its expansion through outside assistance and partnerships (TCU, 2002). The advantages of the credit union structure in servicing remote area Indigenous Australians have been documented by McDonnell & Westbury (2001). Achievements in mainstream employment, training and education are secondary but critical benefits.

Recommendation:

That the Inquiry consider forms of assistance to, and/or partnerships with, the Traditional Credit Union to assist in expansion of its services to current customers and in opening up new branches.

1.3 Community Education

It is the Territory's experience that education has to precede or at least accompany any expansion of services in communities. Remote communities in the Territory, other than the fly-in fly-out mining camps, have a predominantly indigenous population with low literacy and numeracy skills. Any advance in services by banks and institutions is restricted by the customers levels of comprehension of basic day to day money management issues such as the use and security of *eftpos* cards, bank charges and fees, family budgeting, automatic debit facilities and the use of credit facilities.

Indigenous people can easily become a captive market for retail providers such as pubs, taxi drivers, stores, hawkers, etc. There is evidence, for example, of exploitative practices involving merchants acquiring plastic cards and PIN numbers (McDonnell & Westbury, 2001, and AEDAC, 1999). The TCU has expressed persistent concerns that the circumstances of remote Indigenous people opens up possibilities for exploitation and prevents proper budgeting. Interestingly, the TCU claim that most of the communities they operate in do not have such practices but the viability of them moving into communities where such practices persist is limited.

Community education has a major place in dealing with these issues, as well as increasing awareness of the banking and finance services available. Given the low levels of financial literacy in communities, financial education is an important area of personal and community capacity building. The TCU has demonstrated that institutions can provide this education locally and in a culturally appropriate way. Through multi-agency support the TCU developed and trialed community and staff training packages. The training targets defined elements within the community, delivering a tailored approach that covers issues such as the use of accounts, budgeting skills, benefits of saving and money control.

While the potential to educate the younger generation through the local school curriculum is probably under-utilised, and the TCU has indicated a willingness to develop this, it can only be as effective as school attendance rates permit. This is itself a challenging area, but one in which some progress is now being made.

Recommendation:

That the education model of TCU be given more extensive trialing.

1.4 Development of Regional Perspective's

In the past 12-18 months both Territory and Commonwealth Government policies on regional development have been dovetailing towards building up a capacity within regions to negotiate their required level of servicing. In regional areas of the Territory this has progressed in terms of health and education services and is now shaping the direction of local governance and economic development support reforms. Numerous partnership agreements between communities and governments are emerging, along with regional plans.

The local availability of banking and financial services will soon become critical in these regionally based developments. The survey results (discussed in section 3 of this submission) show that some communities are already expressing frustration over the deficiencies of local banking and financial services. If the expectations by both levels of government and by the community are to be realised then the extension of financial and banking support services to regions and remote community's needs to be advanced.

Recommendation:

That the Inquiry note the potential importance of banking to wider regional development programs.

1.5 Aboriginal Land Issues – Constraints and Opportunities

In mainstream Australian society personal banking and financial services centre around the home mortgage, the family home forms the basic framework of financial management and planning. In remote communities in the Territory, however, the majority of housing is on *Aboriginal Land*¹, preventing any legal form of home ownership. For many years such housing has been funded by government grant programs, but it would be short sighted to assume such public subsidy and ownership arrangements will go on forever. The AEDAC Submission (1999) gives further discussion on this issue.

Many innovative solutions to this problem have been considered, including amendments to the Act to allow for freer conversion to 99-year lease (similar to Canberra's leasehold arrangements) over which security might be taken. Home ownership on Aboriginal land could, in turn, support development of a whole range of financial institutions in the communities.

Recommendation:

That the Inquiry support moves currently in train to examine ways to make Section 19 of the Aboriginal Land Rights (NT) Act more flexible and promote Indigenous home ownership.

2. Options for expansion of banking facilities and financial services through non-traditional channels including new technologies.**2.1 Current Territory Trends**

In the Territory the potential for the expansion of banking and financial services through non-traditional channels is best demonstrated by the Traditional Credit Union (TCU). While mainstream banks have had a declining involvement in servicing remote areas the TCU has demonstrated, over the last two years, a culturally effective strategy to deliver banking and financial services to isolated Indigenous communities.

¹ Land acquired through claim under the *Aboriginal Land Rights (Northern Territory) Act 1976*, held as inalienable freehold title by a designated Land Trust.

2.2 Expanding the TCU Model

The TCU's management structure and local service have proven to be culturally acceptable. The TCU's approach lends itself to be adopted as a model for other remote areas with a significant Indigenous and welfare dependent sector. Indeed, the TCU has been approached by some interstate regional bodies seeking such assistance.

2.3 Regulatory Issues and Constraints

Given the apparent enormity of the regulatory task involved in re-tailoring banking services, particularly for a new player, it would seem that the objectives of remote area banking are better developed on the existing TCU structure.

However, as a credit union, the TCU is subject to the same regulation as other Approved Deposit-taking Institution's. Given the TCU's low operating return and its culturally sensitive approach, these regulations become burdensome. Small credit unions face compliance with the Banking Act, Corporations Act, Consumer Credit Code, Privacy Act, internal and external audit and regular inspection by the Australian Prudential Regulatory Authority. While regulation is essential existing restrictions on credit unions, the TCU claim, are more appropriate to much larger urban-based organisations. Of specific concern is the Financial Services Reform Act. There may be merit in a review of reporting requirements and regulations for small regional and remote service providers.

Recommendation:

That a review of the regulation framework be carried out, particularly to address the cost burden it imposes on small community low margin Credit Unions.

2.4 Community Education

The TCU's experience also demonstrates a critical need for community education at a basic level, demonstrating what the banking and finance industry can offer. When this is established more sophisticated financial services, such as small business planning, could be provided. The TCU has already entered into a contract as the local agent for ATSIC's Small Business Loan scheme.

2.5 Limitation of Capital Reserve and Cost Constraints

A further issue restraining the TCU's expansion has been its low level of reserves and a conservative risk management plan, coupled with the avoidance of charging excessive fees to cover costs. Given only its own resources, the TCU can maintain a modest expansion program (maybe two new branches a year). Government could enhance the capacity of such institutions to expand by supplementing their capital reserves although a credit union board, being customer owned, may be reluctant to compromise its independence by agreeing to Government assistance. Subject to negotiations, however, this is likely to be the most immediate avenue for expanding banking and financial services in remote communities, at least for the Territory.

Recommendation:

That options be explored to support the expansion of services in remote communities which would otherwise prove non-viable.

2.6 Rural Transaction Centres Program

The Rural Transaction Centre (RTC) program provides some opportunity for partnership arrangements and for shared facilities. This can significantly reduce the capital cost of establishing new service centres in remote communities. The assistance is, however, application driven, so isolating those communities that are lacking in the local expertise to run an RTC (AEDAC, 1999). Furthermore, there appears to be a growing reluctance by communities to enter into the scheme because of the debt it incurs. This debt, which can be of the order of \$1m, has to be paid back from rents received and for non-government tenants (such as bank or credit union agents) it is passed onto the customer.

Although progress with RTC's in the Territory has been slow (TCU, 2002) it is expected that RTC framed partnerships will go some way toward meeting banking needs. It is too early to determine, however, whether this relationship can be sustained given the cost pressures on financial service providers (McDonnell & Westbury, 2001). The TCU has already established partnerships with RTC's where possible.

Recommendation:

That a review of the Rural Transaction Centre program be considered in relation to providing greater support for banking and financial service providers in rural and remote areas.

3. The level of service currently available to rural and regional residents.

3.1 Survey

The Regional Development Officer's of the Department of Community Development, Sport and Cultural Affairs assisted in gathering details on services provided to remote communities and towns in the Territory. The preliminary information, gathered on 76 communities and towns, is summarised in Table 1. This Table is based on the observation of departmental staff rather than a formal survey. The information, particularly on community future planning intentions, may be incomplete.

In the Table '*Not Expressed*' indicates that residents take for granted what they have or don't have and their wishes are not known. This highlights the necessity for a fuller survey of community needs and aspirations, as well as for greater education, perhaps along the lines of the TCU model. The lack of response from many communities has to be seen in the context of the enormity of other problems facing remote communities. For resident's issues such as poor education and health, unemployment, substance abuse, violence and suicide demand more immediate attention.

We will endeavour to update this table over the coming months as our officers visit communities.

3.2 Key Issues

The survey demonstrates some key issues:

The diminished presence of banking and financial services in regional and remote communities.

The widespread use of *eftpos*.

The emerging popularity of the TCU.

Concern about communication lines (expressed by the Gulf communities but inadequate telecommunications infrastructure is a much wider issue).

The inability to check account balances or transfer funds (TCU branches only provide services to TCU customers and Internet banking is often unavailable because of costs and infrastructure limitations).

Interest in the RTC program.

4. Issues pertinent to rural/regional/remote areas in the Northern Territory.

The Inquiry needs to consider the following key issues pertinent to remote communities in the Territory and possibly parts of Western Australia and Queensland:

4.1 The Community Environment

The Territory's remote communities typically demonstrate:

The non-viability of mainstream banks providing over the counter services to small population bases.

A predominance of Indigenous people and the following associated issues:

- limited education (restricting the use of banking and financial services including ATM's, eftpos and telephone banking);
- limited employment (importation of non-indigenous staff into Indigenous communities to provide banking and financial services has to be avoided);
- the absence of a home ownership market;
- the preference for face to face servicing (hence the popularity of the TCU with community customers); and
- largely welfare based economies.

(AEDAC, 1999)

Given the inter-connectivity of financial services, economic development, welfare dependency, health, education, telecommunications and land issues, the actual dependence of any single element on the provision of local banking and financial services cannot be quantified but can be assumed to be significant.

4.2 Small Business Ministerial Council Activity

The Commonwealth and State Minister's Small Business Ministerial Council (SBMC) has recently endorsed the development of a strategy to improve access by Indigenous Australians to both mainstream and Indigenous small business assistance, with the aim of increasing the number of Indigenous Australians starting and staying in business. The Prime Minister instructed the SBMC, on behalf of the Council of Australian Governments (COAG), to pursue action plans, performance monitoring strategies and benchmarks for the economic outcomes of Indigenous Australians. In that exercise, SBMC identified a range of inhibitors that may be restricting economic development:

limited access to appropriate infrastructure and resources;

legislative impediments to the use of land as capital when seeking finance;
and

difficulties in obtaining business capital finance.

The SMBC went on to identify three tasks for working groups:

to develop assistance programs which allow for more cooperative and complementary funding activity among jurisdictions in relation to the provision of capital for Indigenous businesses;

to develop ways of facilitating increased participation by the private sector in enabling access to finance for Indigenous people; and

to remove legislative impediments to Indigenous Australians using land and other assets as security in raising finance.

The development of the strategy to increase Indigenous business activity is still under way. We would suggest the Inquiry establishes a link with the SMBC.

Recommendation:

That the Inquiry note the activity of the Small Business Ministerial Council.

Conclusion

There is presently a significant shortfall in mainstream banking and financial services in regional and remote communities in the Northern Territory. The TCU offers the most valuable alternative to these mainstream services, providing over-the-counter, face-to-face and in-language service to remote Indigenous customers. The TCU has also gone some way to meeting the need for community education in relation to financial issues. In addition to education, the availability of banking and financial services is closely related to many other social concerns in remote communities. While there are constraints on providing banking and financial services, including the cost burden of regulations on small credit unions, the availability of these services is important to future community development. Many issues still need to be resolved before Indigenous Territorians can enjoy the kind of financial support available to other Territorians.

References:

AEDAC, 1999. *Submission to the Reference Group of Welfare Reform.* Aboriginal Economic Development Advisory Committee, Darwin, 6 December 1999 Unpublished, but available through Department of Community Development, Sport and Cultural Affairs, Darwin.

Joint Media Release, May 2002. *Improved Banking and Financial Services for Indigenous Australians.* Aboriginal and Torres Strait Islander Commission, Indigenous Business Australia and the Indigenous Land Corporation. Unpublished.

McDonnell, S. & Westbury, N. 2001. *Giving Credit Where its Due: The Delivery of Banking and Financial Services to Indigenous Australians in Remote Areas.* Policy Research Paper 218/2001, Centre for Aboriginal Economic Policy Research, Canberra.

NTACC, 2002. *Indigenous Banking and Finance, Final Report.* Northern Territory Area Consultative Committee, Darwin.

Traditional Credit Union (TCU), 2002. *Case Study 1 – Traditional Credit Union Limited.* Paper presented to the Reconciliation Australia Conference on Banking, 8-9 May 2002, Sydney. Unpublished.

Table 1: Banking and Financial Services in Regional and Remote NT

Area	Major Communities	Agency Operating	Services Provided	Location	Problems	Future/Recommendations for Future
Katherine/Gulf	Barrunga (Wagular, Manayaluk)	Traditional Credit Union (TCU)	CU SERVICES	Barrunga Store	Comments from staff that fees are too high	TCU to do more marketing and membership drives, Community education programs on financial literacy, use of e-fines card, book-ups, Money story, employment & training of Aboriginal staff Cert 2 & 3 in Financial Services.
Katherine/Gulf	Borolook	EFTPOS	EFTPOS	Store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Future plans from the community are not known, I would recommend a "Web Point Kiosk" to allow people to cheaply access transaction and balances in their accounts. Also, it will allow them to transfer funds to any account cheaply and instantly.
Katherine/Gulf	Mananjil outstations	EFTPOS	EFTPOS	Store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Not expressed
Katherine/Gulf	Robinson River	EFTPOS	EFTPOS	Store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Not expressed
Katherine/Gulf	Munggorooda outstations	EFTPOS	EFTPOS	Store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Not expressed
Katherine/Gulf	King Ash Bay	EFTPOS	EFTPOS	Store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Not expressed
Katherine/Gulf	McArthur River Mines camp	EFTPOS	EFTPOS	Store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Not expressed
Katherine/Gulf	Katherine & Daguragu	EFTPOS	Only EFTPOS goods payment and cash out	Katherine store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Future plans from the community are not known, I would recommend a "Web Point Kiosk" to allow people to cheaply access transaction and balances in their accounts. Also, it will allow them to transfer funds to any account cheaply and instantly.
Katherine/Gulf	Bulman (Gulin Gulin & Weamal)	EFTPOS	Only EFTPOS goods payment and cash out	Gulin Gulin Store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Communities currently negotiating for a Rural Transaction Centre (RTC) to be set up in the community, 3 meetings have been held so far. Negotiations have also been held with TCU to work in with the RTC.
Katherine/Gulf	Lajamanu	TCU Westpac Agent	CU Services, Bank agencies	Council	TCU is only newly established, too soon to establish problems. Westpac Unable to check customer account balances to transfer funds (without requiring extraordinary charges).	Community has a RTC operating at the Community Government Council Office which currently provides a reference library service only. Council is currently negotiating for access to internet banking facility.
Katherine/Gulf	Maratamba	EFTPOS, ATM	Only EFTPOS goods payment and cash out from ATMs	Supermarket Service Station, Pub	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	
Katherine/Gulf	Timber Creek	EFTPOS	Only EFTPOS goods payment and cash out		Unable to check account balances and send or transfer funds	Future plans from the community are not known, I would recommend a "Web Point Kiosk" to allow people to cheaply access transaction and balances in their accounts. Also, it will allow them to transfer funds to any account cheaply and instantly.
Katherine/Gulf	Wagular	EFTPOS	Only EFTPOS goods payment and cash out	Wagular store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Future plans from the community are not known, I would recommend a "Web Point Kiosk" to allow people to cheaply access transaction and balances in their accounts. Also, it will allow them to transfer funds to any account cheaply and instantly.
Katherine/Gulf	Nyukurr	EFTPOS	Only EFTPOS goods payment and cash out		Unable to check account balances, and cheques send or transfer funds	Future plans from the community are not known, I would recommend a "Web Point Kiosk" to allow people to cheaply access transaction and balances in their accounts. Also, it will allow them to transfer funds to any account cheaply and instantly.
Katherine/Gulf	Manayaluk	TCU EFTPOS	Only EFTPOS goods payment and cash out	Manayaluk Store	Unable to check account balances, and cheques send or transfer funds. Communications totally reliant on Optic Fibre, if damaged no banking services available.	Future plans from the community are not known, I would recommend a "Web Point Kiosk" to allow people to cheaply access transaction and balances in their accounts. Also, it will allow them to transfer funds to any account cheaply and instantly.
Katherine/Gulf	Alurulum	NI	EFTPOS and payroll deposits	Out of Council Office	No banking facilities	Interest in RTC
Katherine/Gulf	Elliot	CA & ANZ agents	Agency	Store	No banking facilities. Restricted premises and capacity	Interest in RTC
Katherine/Gulf	All Curung	NI	NI	Hold	No banking facilities. Restricted premises and capacity	No interest expressed
Katherine/Gulf	Ternant Creek	ANZ and W/PAC Branches	Full Services	Several	No banking facilities. Restricted premises and capacity	No interest in RTCs
Katherine/Gulf	Guyungarra	W/PAC and NT Credit Union	Full Services in town	Only in Town	Town (Nhumumbuy) is 20 km drive	Not expressed
Katherine/Gulf	Yrkala	W/PAC and NT Credit Union	Full Services in town	Only in Town	Town (Nhumumbuy) is 20 km drive	Not expressed
Katherine/Gulf	Urnakumba	CSA Agent	Payroll, automatic deductions	Store	Proposed TCU proved non-viable	Not expressed
Katherine/Gulf	Anguray	ANZ Agent ATM EFTPOS	Payroll, automatic deductions	Several local stores Community	15 km extra drives each way	Not expressed
Katherine/Gulf	Willingih	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed
Katherine/Gulf	Ramingking	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed
Katherine/Gulf	Ganuwuyak	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed
Katherine/Gulf	Elcho Island	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed

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Area	Major Communities	Agency/Operating	Services Provided	Location	Problems	Plans/Recommendations for future
East Arnhem	Numberba	TCU Branch	Payroll, electronic deductions	Omni Office	No banking facilities	Not expressed
East Arnhem	Milyakburra	NI	Shop will cash cheques	Shop	Wages have to be brought in by cheques drawn from Groote	Not expressed
Centre	Amerongha		EFTOS through Store		No banking facilities	Not expressed
Centre	Anmatjere Community Government Council, Ti Tree, Laramba, Engawala, Pmaraldjuntja		EFTOS through stores and roadhouses		Not expressed	Not expressed
Centre	Anputula				No banking facilities	Not expressed
Centre	Ayngaya (Ulu)		EFTOS through Store		No banking facilities	Not expressed
Centre	Arnarapla Com. Gov. Council (Harts Range)		EFTOS through Store		No banking facilities	Not expressed
Centre	Ikuntli (Haasis Bluff)		EFTOS through Store		No banking facilities	Not expressed
Centre	Imanpa		EFTOS - Store & Roadhouse			Not expressed
Centre	Inokterreka				No banking facilities	Not expressed
Centre	Kalkulakara (Docker River)	CBA Agent	EFTOS through Store		Bank considering removal of agency	Not expressed
Centre	Liyentye Apurte Com. Gov. Council (Santa Teresa)		ATM & EFTOS through Store			Not expressed
Centre	Mudjulu	ANZ Agent at Yulara	EFTOS		Not expressed	Not expressed
Centre	Nalara (Hermannsburg)		EFTOS through Store		Not expressed	Not expressed
Centre	Nyirripi		EFTOS through Store		Not expressed	Not expressed
Centre	Papunya		EFTOS through Store		Not expressed	Not expressed
Centre	Small camps and outstations serviced by Tangentyere	CBA Agent	Commercial Enterprises		Not expressed	Not expressed
Centre	Tapatjatjaka Com. Gov. Council (Tjilkakala / Marviale)				No banking facilities	Not expressed
Centre	Tjuwanga O/S Resource Centre	CBA Agent	EFTOS at store		Not expressed	Not expressed
Centre	Urapuntja		EFTOS through Store		Not expressed	
Centre	Walace Rockhole Com. Gov. Council		EFTOS through Camping grounds store		Not expressed	
Centre	Walungurru (Kintore)		EFTOS		Not expressed	Feasibility Study being conducted onto wider services through Westpac or RTCs.
Centre	Walyawanu Com Gov. Council (M. Lebig)		EFTOS through Store		Not expressed	Not expressed
Centre	Willowra - via Yuendumu		EFTOS through Store		Not expressed	Not expressed
Centre	Yuendumu		EFTOS through Store		Not expressed	Not expressed
Centre	Yuendumu Com. Gov. Council		EFTOS through Store		Not expressed	Not expressed
Darwin	Warrwul	Traditional Credit Union	EFTPOS	Community Store	Limited withdrawal amounts	Not expressed
Darwin	Mingiliang	Bank Branch EFTPOS, only	EFTPOS and Cheque cashing	Community Store, Council	Not expressed	Not expressed
Darwin	Jabiru	WBC Branch, EFTPO	Bank	Bank various businesses	If people need to pay Telstra etc they can purchase a cheque from Council	Not expressed
Darwin	Kurbarlanjina	Traditional Credit Union	CU services	Traditional Credit Union	Not expressed	Not expressed
		EFTPOS, Cheque cashing	EFTPOS	Council Stores	Not expressed	Not expressed
		WPAC Bank agency	WBC Bank agency	DEMED Resource Centre	Limited bank hours and services	Not expressed

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Area	Major Communities	Agency Operating	Services Provided	Location	Problems	Planning/Recommendation for future
Darwin	Manningrida	Traditional Credit Union	Bank branch	Traditional Credit Union	Not expressed	Not expressed
		ANZ Bank agency	ANZ Bank agency	Bawinunga Aboriginal Corp.	Limited services	Not expressed
		EFTPOS	EFTPOS	Manningrida store	Not expressed	Not expressed
Darwin	Belyuen	EFTPOS	EFTPOS	Community Store	Not expressed	Not expressed
Darwin	Cox/Mandurah	EFTPOS, Cheque cashing & ATM	EFTPOS	Store, Council	Cheque cashing for Council payments only eg: rates	Not expressed
Darwin	Coonalle/Batchelor	CBA Agency, EFTPOS	CBA agency	Agent at PO	Limited banking services	Not expressed
Darwin	Acacia	EFTPOS	EFTPOS	Several Store	Not expressed	Not expressed
Darwin	Ngaranyanga	EFTPOS, Cheque cashing	EFTPOS	Community Store	Not expressed	Not expressed
Darwin	Port Keats	WPAC Agent, TCU	Bank	Traditional Credit Union	Not expressed	Not expressed
		Cheque cashing	EFTPOS	Community Store	Not expressed	Not expressed
Darwin	Daly River	NAB Agency	EFTPOS	Council	Most banking facilities	Not expressed
		EFTPOS, cheque cashing	EFTPOS	Community Store, Council, Club	Not expressed	Not expressed
Darwin	Peppimant	EFTPOS, Cheque cashing	EFTPOS	Community Store	Not expressed	Not expressed
Darwin	Litchfield/Humpy Doo	CBA Agency, EFTPOS, ATM	EFTPOS	Agent at PO	Not expressed	Not expressed
Darwin	Nguiu	EFTPOS, cheque cashing	EFTPOS	Several Council, Store	Community Store cashes most cheques	Not expressed
Darwin	Milkajati	Cheque cashing	Cheque cashing	Community Store	No EFTPOS services at community	Not expressed
Darwin	Pirlangimpi	Cheque cashing	Cheque cashing	Community Store	No EFTPOS services at community	Not expressed
Darwin	Warrankawu	Cheque cashing	Cheque cashing	Community Store	No EFTPOS services at community	Not expressed