

## APPENDIX 5

# BANKING AND FINANCIAL SERVICES IN REGIONAL AND REMOTE NORTHERN TERRITORY

Area	Major Communities	Agency Operating	Services Provided	Location	Problems	Plans/Recommendations for future
Katherine/Gulf	Barunga ( Wugularr, Manyallaluk)	Traditional Credit Union (TCU)	CU services	Barunga 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 eftpos card. book-ups, Money story, employment & training of Aboriginal staff Cert 2 & 3 in Financial Services.
Katherine/Gulf	Borrooloola	EFTPOS.	EFTPOS	Store	Unable to check account balances, and cheaply 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	Mabunji outstations	EFTPOS.	EFTPOS	Store	Unable to check account balances, and cheaply 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 cheaply send or transfer funds. Communications totally reliant on Optic Fibre; if damaged no banking services available.	Not expressed
Katherine/Gulf	Mungoorbada outstations	EFTPOS.	EFTPOS	Store	Unable to check account balances, and cheaply 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 cheaply 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 cheaply send or transfer funds. Communications totally reliant on Optic Fibre; if damaged no banking services available.	Not expressed

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Katherine/Gulf	Kalkaringi & Daguragu	EFTPOS.	Only EFTPOS goods payment and cash out.	Kalkaringi store	Unable to check account balances, and cheaply 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 & Weemol)	EFTPOS.	Only EFTPOS goods payment. Only limited amount of cash out.	Gulin Gulin Store	Unable to check account balances, and cheaply 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 or transfer funds (without imposing extraordinary charges).	Community advises they are looking at installing an ATM.
Katherine/Gulf	Mataranka	EFTPOS, ATM	Only EFTPOS goods payment and cash out from ATMs.	Supermarkets, Service Stations, Pub	Unable to check account balances, and cheaply send or transfer funds. Communications totally reliant on Optic Fibre; if damaged no banking services available.	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	Timber Crk	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	Wugularr	EFTPOS	Only EFTPOS goods payment and cash out.	Wugularr store	Unable to check account balances, and cheaply 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	Ngukurr	EFTPOS	Only EFTPOS goods payment and cash out.		Unable to check account balances, and cheaply 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	Manyallaluk	TCU, EFTPOS	Only EFTPOS goods payment and cash out.	Manyallaluk Store	Unable to check account balances, and cheaply 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.
Barkly	Alpurrulum	Nil	EFTPOS and	Out of Council	No banking facilities	Interest in RTC

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Barkly	Elliott	CBA & ANZ agents	payroll deposits Agency EFTPOS and	Office Shops Service Station & Hotel	No banking facilities. Restricted premises and capacity. No banking facilities. Restricted premises and capacity	Interest in RTC
Barkly	All Curung	Nil	Nil		No EFTPOS within community but wages paid electronically No banking facilities	No intent expressed
Barkly	Tennant Creek	ANZ and WPAC Branches	Full Services EFTPOS freely available	Several		No interest in RTCs
East Arnhem	Guyungara	Use Nhulunbuy WPAC and NT Credit Union	Full Services in town	Only in Town	Town (Nhulunbuy) is 20 km drive Complaints about level of charges	Not expressed
East Arnhem	Yirrkala	Use Nhulunbuy WPAC and NT Credit Union	Full Services in town	Only in Town	Town (Nhulunbuy) is 20 km drive Complaints about level of charges	Not expressed
East Arnhem	Umbakumba	CBA Agent EFTPOS		Store Several	Proposed TCU proved non-viable	Not expressed
East Arnhem	ANGURUGU	ANZ Agent ATM EFTPOS		Alyangula local store Community Office	15 km travel required each way No banking facilities No banking facilities	Not expressed
East Arnhem	Milingimbi	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed
East Arnhem	Ramingining	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed
East Arnhem	Gapuwiyak	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed

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East Arnhem	Elcho Island	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed
East Arnhem	Numbulwar	TCU Branch	Payroll, automatic deductions	Own Office	No banking facilities	Not expressed
East Arnhem	Milyakburra	Nil	Shop will cash cheques	Shop	Wages have to be brought in by charter plane from Groote	Not expressed
Centre	Aherrenghe		EFTPOS through Store			Not expressed
Centre	Amoonguna				No banking facilities	Not expressed
Centre	Anmatjere Community Government Council. Ti Tree, Laramba, Engawala, PmaraJutunta, Aputula		EFTPOS through stores and roadhouses		Not expressed	Not expressed
Centre	Areyonga (Uju)		EFTPOS through Store		No banking facilities	Not expressed
Centre	Aritaripilta Com. Gov. Council ( Harts Range)		EFTPOS through Store		No banking facilities	Not expressed
Centre	Ikunŋi (Haasts Bluff)		EFTPOS through Store		No banking facilities	Not expressed
Centre	Imanpa		EFTPOS - Store & Roadhouse			Not expressed
Centre	Ingkerreke				No banking facilities	Not expressed
Centre	Kalkukatjara (Docker River)		EFTPOS through Store			Not expressed
Centre	Liyentye Apurte Com. Gov. Council(Santa Teresa)	CBA Agent	ATM & EFTPOS through Store .		Bank considering removal of agency	Not expressed
Centre	Mutitjulu	ANZ Agent at Yulara	EFTPOS		Not expressed	Not expressed
Centre	Ntaria (Hermannsburg)		EFTPOS through		Not expressed	Not expressed

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Centre	Nyirripi		Store EFTPOS through Store		Not expressed	Not expressed
Centre	Papunya		EFTPOS through Store		Not expressed	Not expressed
Centre	Small camps and outstations serviced by Tangentyere	CBA Agent	EFTPOS through Commercial Enterprises		Not expressed	Not expressed
Centre	Tapatiŋjaka Com. Gov. Council (Tijikala / Maryvale)				No banking facilities	Not expressed
Centre	Tjuwanpa O/S Resource Centre	CBA Agent	EFTPOS at store		Not expressed	Not expressed
Centre	Urapunija		EFTPOS through Store		Not expressed	
Centre	Wallace Rockhole Com. Gov. Council		EFTPOS through Camping grounds stroe		Not expressed	
Centre	Walungurru (Kintore)		EFTPOS		Not expressed	Feasibility Study being conducted onto wider services through Westpac or RTCs.
Centre	Watiyawanu Com Gov. Council (Mt Liebig)		EFTPOS through Store		Not expressed	Not expressed
Centre	Willowra - via Yuendumu		EFTPOS through Store		Not expressed	Not expressed
Centre	Yuelamu		EFTPOS through Store		Not expressed	Not expressed
Centre	Yuendumu Com. Gov. Council		EFTPOS through Store		Not expressed	Not expressed
Darwin	Warruwi	Traditional Credit Union	EFTPOS	Community Store	Limited withdrawal amounts	Not expressed
		Bank Branch			Not expressed	Not expressed



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Darwin	Nganmariyanga	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
			EFTPOS		Not expressed	Not expressed
Darwin	Peppimenarti	EFTPOS, Cheque cashing	EFTPOS	Community Store	Not expressed	Not expressed
Darwin	Litchfield/Humpty Doo	CBA Agency, EFTPOS, ATM	EFTPOS	Agent at PO, EFTPOS several	Not expressed	Not expressed
Darwin	Nguiu	EFTPOS, cheque cashing	EFTPOS	Council, Store	Community Store cashes most cheques	Not expressed
Darwin	Milikapati	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	Warankawu	Cheque cashing	Cheque cashing	Community Store	No EFTPOS services at community	Not expressed

