

# Wired for wellbeing

2024 Healthcare Sector  
Insight Report



# Executive summary

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## Welcome to the third BNZ Healthcare Sector Insight Report.

The wellbeing of New Zealand's healthcare business sector is vital. The health of our people and the strength of our economy depend on it (approximately 8% of GDP).

This report is designed to contribute to an understanding of the sector's current and future potential by combining our survey results with knowledge from individual customers, local experts and BNZ's Growth Sectors team. This year, the theme of our report is digital technology.

Our data shows the business outlook for healthcare overall is positive; confidence among those completing the BNZ Healthcare Survey this year is at 66% - the highest we've tracked in the three years we've conducted this survey. As the businesses profiled in this year's report demonstrate (WeCare and Emergency Consult), there is a wealth of opportunity for growth, especially when businesses adapt to market changes and embrace technology.

As contributors to this report highlight, technology is having a positive impact on workforce shortages, care outcomes, efficiency, and profitability. But of course, opportunity and risk go hand-in-hand. The second most selected technology adoption barrier this year (behind 'affordability') is cyber security. Our survey data shows this is a growing area of concern; up from 13% in 2022 to 22% in 2024. BNZ's GM of Cyber and Governance Brett Williams details on page 18 why cyber security measures are increasingly important for every business.

We have also included a spotlight on AI in this report. As the applications continue to grow at a rapid pace, we are increasingly talking about both the opportunities and risks with our customers. Our advice is always to engage the experts. Healthcare consultants from Deloitte and specialist legal advisor Aisling Weir shed useful light on the current application of AI for New Zealand healthcare businesses on page 17.

While workforce challenges remain persistent across the sector (35% of respondents from the BNZ Healthcare Survey indicate current vacancies), nearly half (44%) reported they are investing and/or considering investing in digital technology as a result of labour shortages.

We know that New Zealand's healthcare sector has significant growth potential. At BNZ, we believe we will reach that potential by leveraging data and insight, with cross-sector collaboration and by harnessing the ever-growing opportunity that technology presents.

As the country's largest business bank by lending volume, and as a hub of economic activity, we are in a unique position to connect. If you would like advice, support, or connections across the healthcare sector, we warmly invite you to get in touch.

Best regards,

**Thom McKenzie**  
Head of Healthcare Sector  
BNZ



**Thom McKenzie**  
Head of Healthcare Sector  
BNZ





# Overview

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For the survey component of this report, BNZ invited healthcare sector professionals to answer a series of questions focused on key areas of business impact: use of technology, cyber security, workforce shortages, succession, and business confidence.

The responses came from owners and business leaders from up and down the country. They span a diverse group of businesses; from general practice to specialist medical, clinical services, pharmacy, physiotherapy, and many more.

The 2024 BNZ Healthcare Survey was conducted May - June 2024. Responses were received from n=158 participants, predominantly BNZ customers. The sample was not controlled. Our survey results are indicative, collected using a sample of convenience including BNZ business customers from the healthcare sector. Results should not be regarded as representative of the healthcare sector as a whole.





# Contents

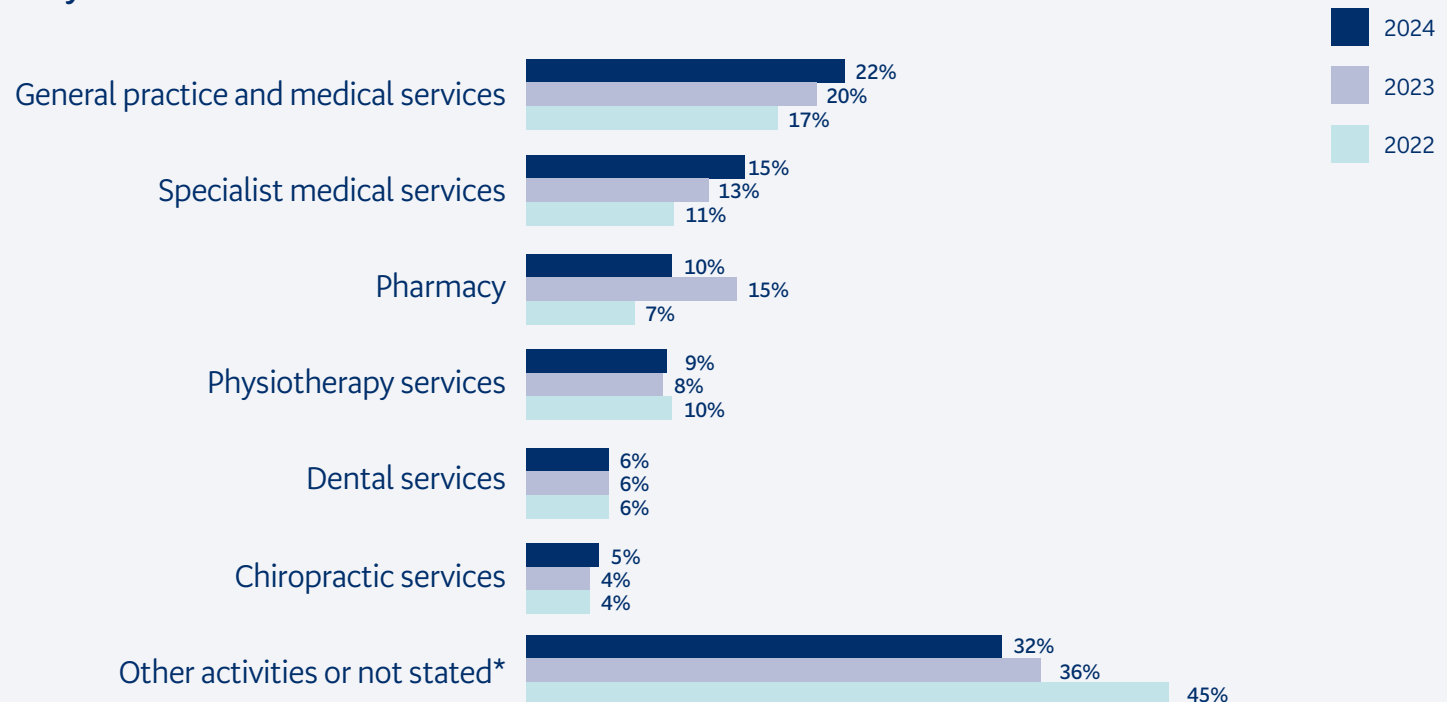
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# Who answered the survey

Setting the scene: whose views are included?

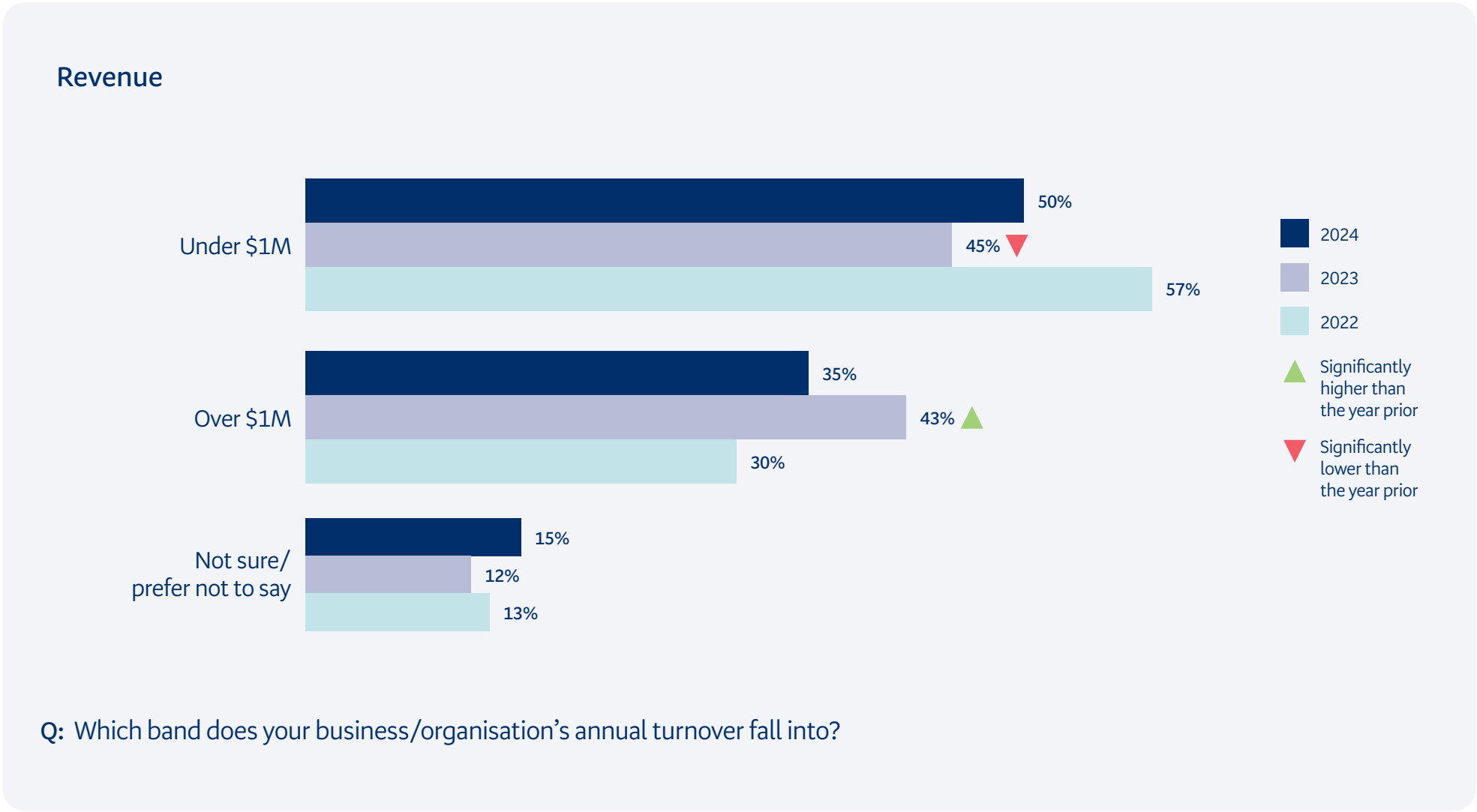
## Primary healthcare activity



Q: First, we'd like to know a bit more about your business/organisation. What's the primary healthcare activity that best represents your business/organisation?

\*Other activities or not stated examples include Veterinary, Optometry. Each no more than 4%. Sample base: 2022 n=164 | 2023 n=184 | 2024 n=158

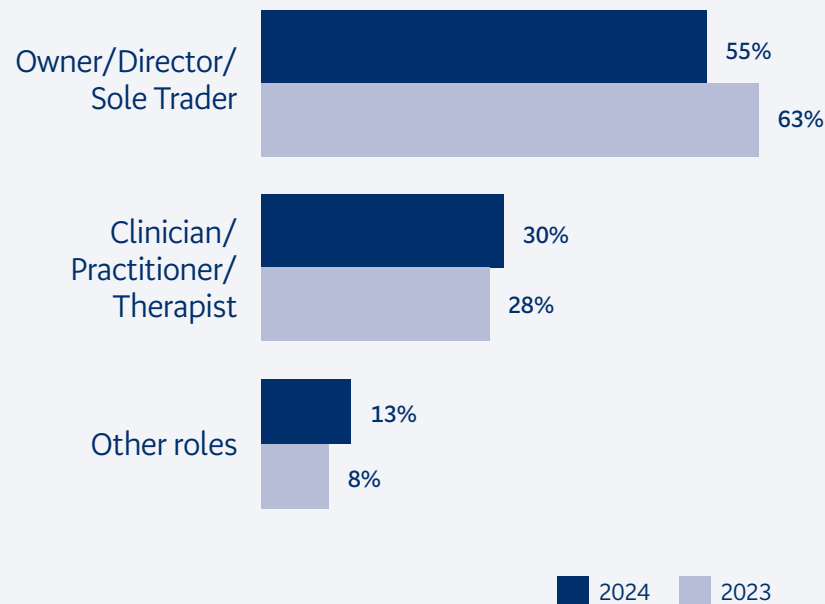
# Revenue



Sample base: 2022 n=164 | 2023 n=184 | 2024 n=158

# Role in business and business age

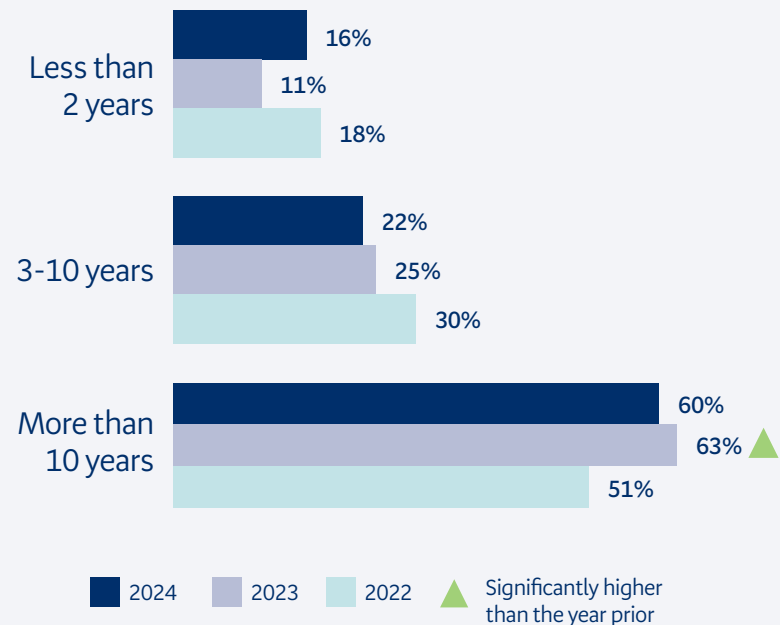
## Role in business



Q: Which of the following best describes your primary role in relation to the business/organisation?

(Balance to 100% for the chart is 'I don't have a direct role' and 'Prefer not to say')

## Business age



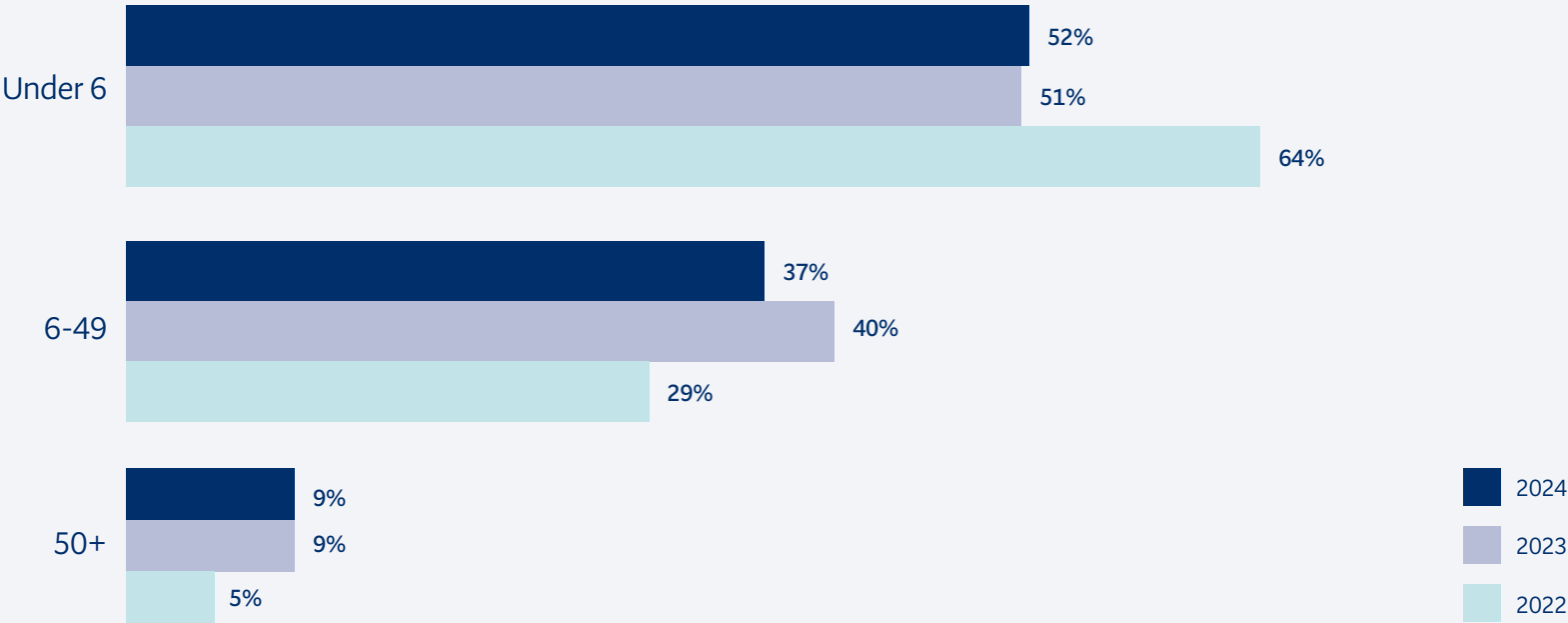
Q: How long has your business/organisation been operating? If your business/organisation has multiple locations, please select the time frame for the first location.

(Balance to 100% for the chart is 'I'm not sure')

Sample base: 2022 n=164 | 2023 n=184 | 2024 n=158

# Business size

## Employees



Q: How many full-time employees are there in your business/organisation? (Including those working remotely overseas)  
Again, we would like to know this at a national level and not just for the region you know best.

(Balance to 100% for the chart is 'I'm not sure'.)

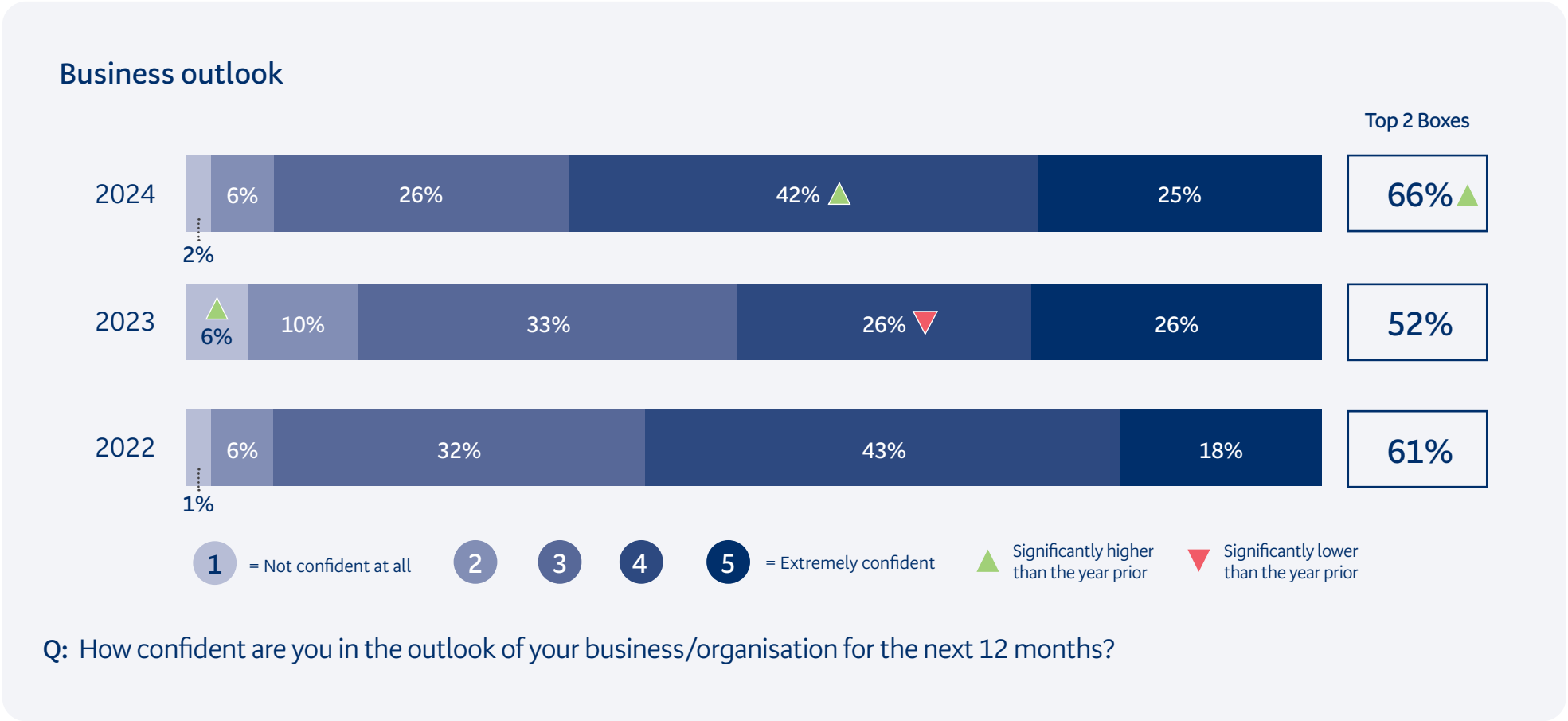
Sample base: 2022 n= 164 | 2023 n= 184 | 2024 n= 158



# Outlook on the future

## Confidence

As a general backdrop, business confidence in New Zealand since the last report rose and then fell<sup>1</sup>. That said, business confidence among respondents to the BNZ Healthcare Survey is at 66% this year, the highest it has tracked in the three years of this survey.

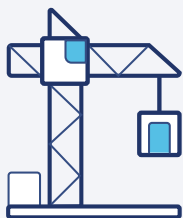


Sample base: 2022 n= 164 | 2023 n= 184 | 2024 n= 158. Rounding may impact results adding to +/- 100%.

<sup>1</sup> [www.economy.com/new-zealand/business-confidence](http://www.economy.com/new-zealand/business-confidence)

# Opportunities participants plan to leverage

Looking ahead, BNZ Healthcare Survey participants were asked about the main opportunities their businesses plan to take advantage of in the coming year. Analysis of comments in response to this open-ended question surfaced three key themes:



## **Business expansion and development**

Expand capacity, premises



## **Technology and automation**

New software, online platforms, AI or process automation to improve efficiency, profitability, and service delivery

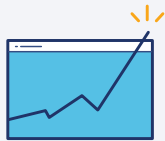


## **Strengthening the business via promotion, advocacy and networking**

**Q:** What's the main opportunity your business/organisation plans to take advantage of in the next 12 months?

# Challenges faced by participants

Analysis of comments in response to an open-ended question about challenges (excluding staffing and cyber security) surfaced four key themes:



## Running costs

Challenge of high expenses due to the rising costs of staff, consumables, and operating costs



## Increased workplace pressure

Staff burnout, increased complexity of work environment



## Lack of support

Support for the sector does not keep up with the increased operating costs, the complexity of care



## Competition and market pressure

Q: Apart from staffing and cyber security, are there any other challenges that face your business/organisation?





# Digital technology

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Over half (55%) of BNZ Healthcare Survey participants indicate technology is well used within their business, consistent with previous years. Financial management and portal-booking/e-prescriptions remain top of the list in terms of technology adopted, while cloud-based practice management has grown significantly year-on-year (from 5% in 2023 to 19% in 2024, refer to page 29).

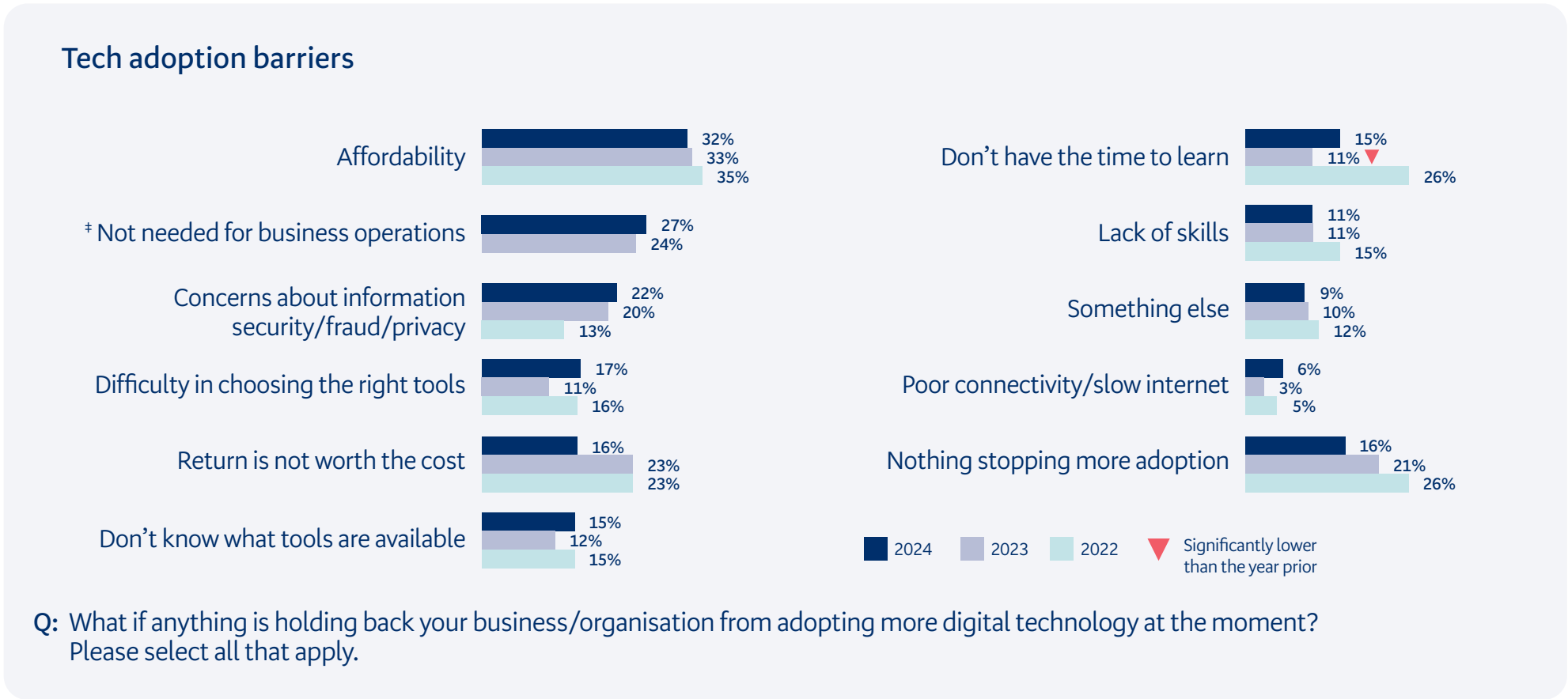
“The main concern of the private healthcare leaders I speak to is cost pressure. Physical capacity is always going to be constrained in terms of building or expanding (both in terms of time and affordability). And we know that worldwide, we’re millions short on healthcare workers. So leaders know that AI, along with other technology and innovation, are the only primary levers to increase productivity and decrease cost. It’s not a nice to have, it’s fast becoming essential.”

**Stuart Francis**, Partner, Deloitte



# Barriers to technology adoption

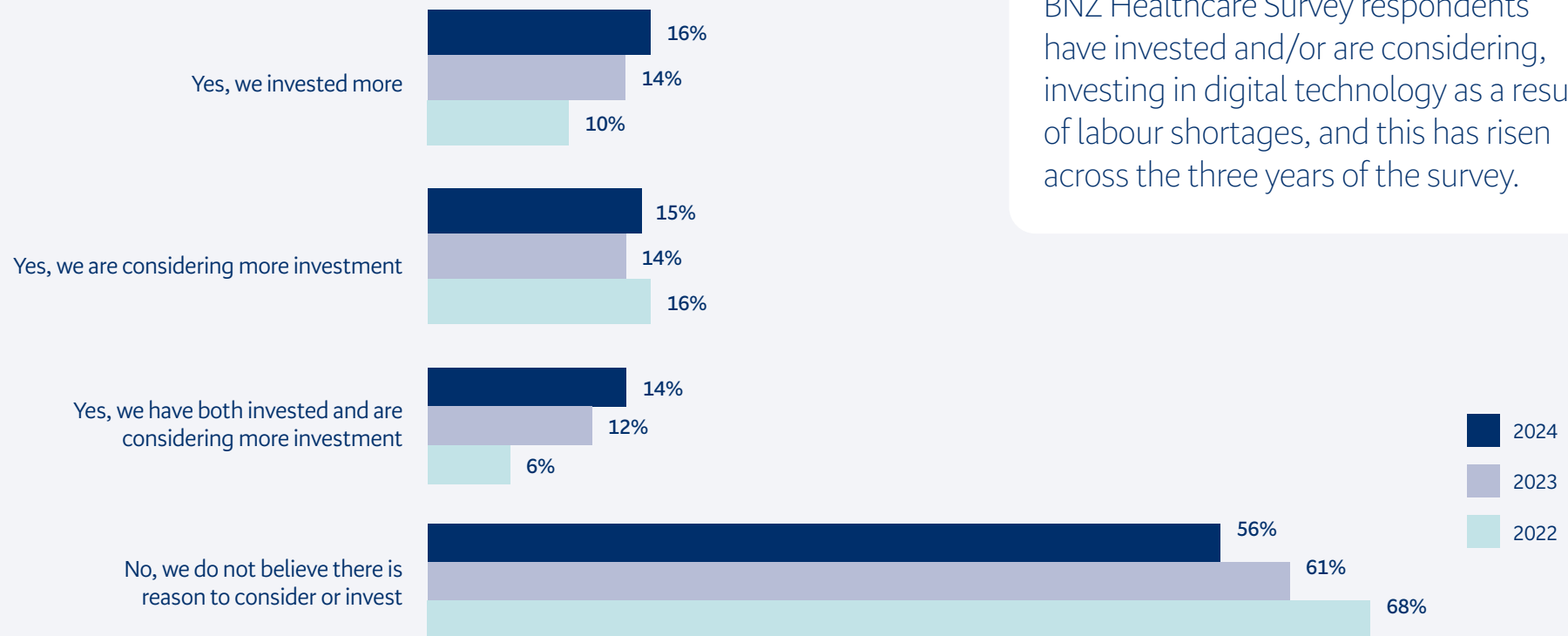
At a combined level, financial barriers including affordability and return on investment, are the biggest factors holding back further digital technology adoption among BNZ Survey participants. That said, the dominance of those factors has eased since 2022. Concerns about information security/fraud/privacy are the second most prominent barrier and have increased since 2022. For more insight on cyber security, see pages 18-20. There is a sizable capability-related cluster that also hinders further digital technology adoption, namely not having time to learn, not having sufficient skills, as well as not knowing the tools available or having difficulty choosing the right tools.



Sample base: 2022 n= 164 | 2023 n= 184 | 2024 n= 158 \* Answer option added in 2023

# Investment in technology

## Investment in digital technology as a result of labour shortage



This year just under half (44%) of the BNZ Healthcare Survey respondents have invested and/or are considering, investing in digital technology as a result of labour shortages, and this has risen across the three years of the survey.

Q: Have labour shortages been a reason for your business/organisation to consider or invest more in digital technologies?

Sample base: 2022 n= 164 | 2023 n= 184 | 2024 n= 158





# A technology-led remedy for healthcare service pressure points

Emergency Consult is a telehealth service that offers a technology-led solution enabling general public and healthcare provider access to senior Emergency Medicine Specialist doctors.

Founded by four Emergency Department (ED) clinicians, the service was inspired by the need to reduce the pressure in ED, as founder and CEO Jenni Falconer explains:

“It was demoralising to start the shift with 50 people in the waiting room and end the shift with another 50 people there. We knew a significant number of those people didn’t need to be there, but they lacked other options.”

Launched in 2019, the service has been fast growing ever since. One of the primary areas of growth has been supporting workforce-challenged rural ED’s where on-site nursing and allied health teams are augmented with doctors accessed via telehealth. In more recent times Emergency Consult has evolved its service model to support a range of healthcare professionals in a range of different settings. This includes aged care, where virtual nursing support - backed up by doctors - can offer a continuation of care, often overnight.

Hato Hone St John has also opted into the Emergency Consult model in Auckland/ Northland and Waikato. With the support of the Emergency Consult’s virtual doctors, and the paramedic onsite, patients are treated on the spot where appropriate - and armed with the prescriptions or referrals they need for an expedited recovery. As of July 2024, close to 5,000 patients have been seen through that program. 80% of those patients have been treated at home, without being transported to hospital.

Most clinicians employed at Emergency Consult work part-time and work within frontline health services as well. Emergency Consult offers work-from-anywhere benefits and a degree of flexibility that contributes to high levels of workforce wellbeing. Staff also cite their contribution to solving patient access to health challenges as a key driver of job satisfaction.

# Artificial Intelligence (AI)

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This year survey participants were asked to identify opportunities that the business/organisation plans to take advantage of in the next 12 months. Three themes emerged from the analysis of open field comments, with technology and automation (including AI) second only to plans for business expansion.

Thom Mckenzie says that while AI has been on the healthcare sector agenda for some time, interest is rising:

“As the healthcare sector’s experience of AI grows, so too has the scale of interest. The sector as a whole has never been more focused on exploring the opportunities and implications of AI.”

For this report, senior advisors from Deloitte were asked to contribute brief comments in response to some of the current industry dialogue on AI:

## Does AI replace or augment healthcare professional capability?

“The time-consuming activities of healthcare include filling in forms, getting registered and scheduling. None of those tasks necessarily require healthcare expertise. AI can assist by ensuring our healthcare professionals spend their time where it counts the most. Administrative support is currently the most common AI use case in New Zealand healthcare businesses, offering significant time savings, and that will only grow. AI tools also increasingly offer a vast array of clinical support, augmenting the capability of professionals and freeing them to work at the top of their scope.”



**Kevin Ross**, Director AI and Data, Deloitte



# Artificial Intelligence (AI)

## The legal landscape for AI in New Zealand healthcare

Aisling Weir, Special Counsel at Buddle Findlay was asked to contribute a brief comment for this report on the legal and regulatory environment for AI as it relates to healthcare businesses;

“AI technologies hold real promise for solving long-standing problems across the health sector, and we have seen a huge increase in the number of health providers adopting AI tools in the last few years.

The challenge is for the law to keep up. In New Zealand, there is currently no regulation of medical devices (software or otherwise), no specific regulation of AI and little guidance from health regulators about how clinicians should and should not use AI. At the same time, health providers (both businesses and individual clinicians) are heavily regulated through a range of existing laws, standards and codes.

The net result is that in the health sector, almost all the risk of AI use falls on providers. This can be daunting, particularly as AI is still in its infancy and some AI tools will inevitably fail. For these reasons, we encourage our clients to get a real understanding of any AI tool they are considering using including its limitations, what it does with patient data, and the ‘fine print’ that governs its use.”

**Aisling Weir**, Special Counsel, Buddle Findlay



## Are healthcare businesses prepared for AI in terms of data organisation?

“Health is not a sector that’s short on data, it’s data-rich, but insight-poor. Technology like AI can surface insights in a way that enables businesses to act differently, such as new models of care or new interventions. But first, you’ve got to reduce technical debt – that will help with integration and removing silos – it’s hard to make sense of data locked away in spreadsheets and multiple systems. When we get all of that data to the cloud, we start to enable the computational capability needed for innovation to flourish and democratise access to healthcare information.”

**Kate Reid**, Partner, Digital Health Lead, Deloitte



### Where to go for more information and support on navigating AI:

Ask your local expert advisors, including consultants and lawyers or email the contributors featured in this report.

**Aisling Weir** - [aisling.weir@buddlefindlay.com](mailto:aisling.weir@buddlefindlay.com)

**Kate Reid** - [katreid@deloitte.co.nz](mailto:katreid@deloitte.co.nz)

**Stuart Francis** - [stuartfrancis@deloitte.co.nz](mailto:stuartfrancis@deloitte.co.nz)

**Kevin Ross** - [kevross@deloitte.co.nz](mailto:kevross@deloitte.co.nz)

- Review the latest [Deloitte insight reports](#)
- Connect with the [Digital Health Association](#)
- Connect with [NZ Tech](#) (including the AI Forum)



# Cyber Security

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Cyber security was included as a separate topic in the BNZ survey for the first time this year, although it has appeared in the past two BNZ Healthcare Sector Insight reports as a barrier to technology adoption. In this year's survey 'concerns about information security/fraud/privacy' is the second largest barrier to tech adoption behind 'affordability'.

One contributing factor to the rise in business concern is likely because of the reported rise in global attacks on healthcare service providers. According to an article on WIRED, medical-targeted ransomware is breaking records following the USD \$22 million payout by Change Healthcare<sup>1</sup>;

'Cybersecurity firm Recorded Future counted 44 health-care-related incidents in the month after Change Healthcare's payment came to light - the most it's ever seen in a single month.'

The Change Healthcare story has made global headlines that refer to both the sizable ransom paid, and the fact that the business did not get its data back.

BNZ's GM of Cyber Security Service Brett Williams says that all businesses are at risk of a cyber-attack, but healthcare businesses are likely targeted more often than others, due to the sensitivity (and value) of the data held;

"Healthcare cyber-attacks are on the rise, and it's already happened in New Zealand, with the Waikato District Health Board being the most high-profile case in 2021. If the worst was to happen, the official NZ Government advice is to not pay the ransom. Paying a ransom may be considered illegal (recipient jurisdiction dependent), it will not guarantee your files will be returned and it can make you a target for further attacks. The best thing businesses can do is to set and maintain security systems to make it very difficult for any attacker to gain access in the first place."

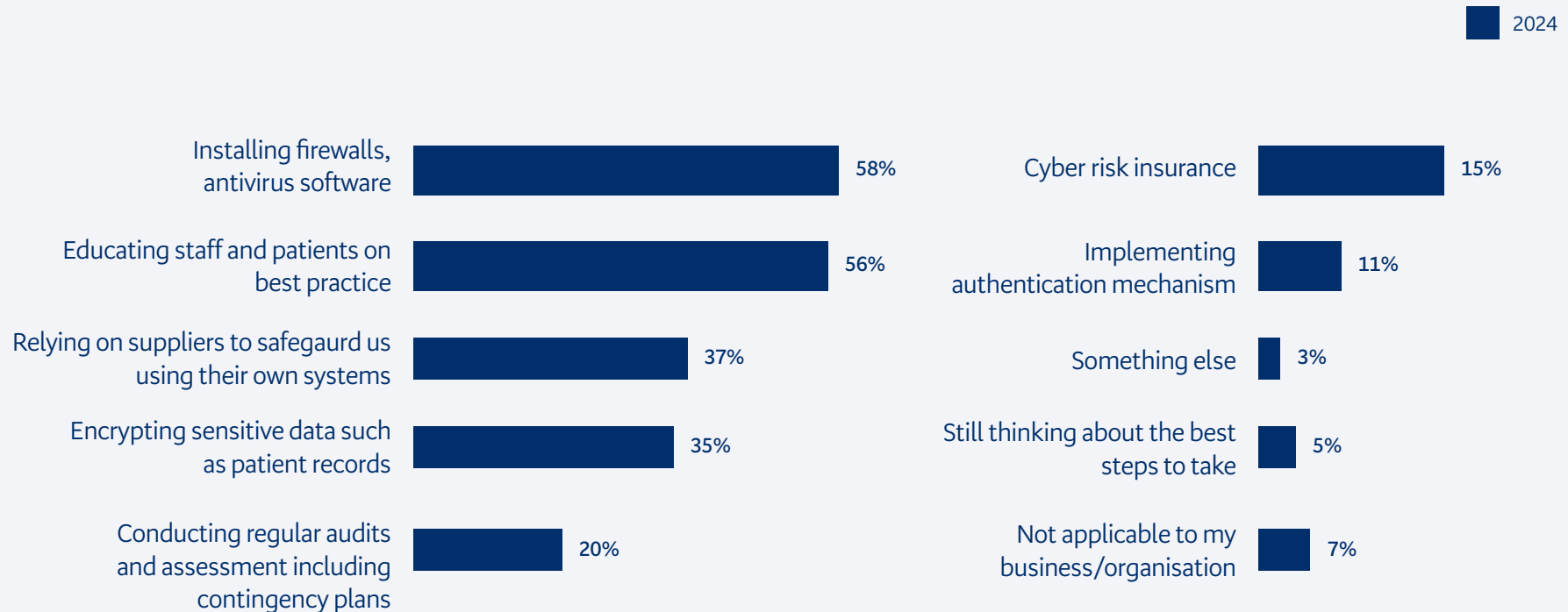
When it comes to measures taken by the sector, the BNZ survey results reveal almost all participants are taking at least one measure to safeguard information. Firewalls or antivirus software and education are the most common measures. However, in a high-risk sector such as healthcare, Brett Williams says that ideally, all measures would be at high levels of adoption:

"Our survey results suggest that at least 2 in 5 may not have installed firewalls and antivirus software, and a similar proportion may not be educating staff and patients on best practices - those are big numbers, and it suggests the sector needs more support in this area. Conducting an audit of your critical information, processes, systems key to your business operation and knowing the risks your business faces can help you prioritise control improvements to be more cyber resilient."



<sup>1</sup><https://www.wired.com/story/change-healthcare-22-million-payment-ransomware-spike/>

# Cyber Security



Q: Which of the following measures, if any, are you taking to safeguard information for yourself and patients/customers?

Sample base: base n= 158. New question added in 2024



**Brett Williams**  
General Manager of  
Cyber Security Service  
BNZ

## Brett Williams highlights the following 10 steps as a useful safety checklist:

1. Passwords need to be unique. The easiest way for attackers to gain access to your system is via breach of a different system where the same passwords are in use. Make your password long and strong: sentences or passphrases are best because they are easier to remember. For example, myletterboxiswhite.
2. Second-factor authentication for system access is a must-have safeguard.
3. Have a two-stage checking process in place for sending/sharing any sensitive information including patient data.
4. Don't assume third-party IT providers are managing cyber risk on your behalf, make sure they are – check their approach.
5. Have one person appointed in the business who leads security, including coordinating education, reporting of scam emails, access and de-registration of users. Make sure everyone else knows who they are.
6. Prepare for the worst and practice it like a fire drill - including practicing for key threats such as compromise of private patient information, ransomware infection or fraudulent supplier payment.
7. Agree a challenge question, in person. Deepfake voice technology is already in use by attackers. Any phone call from a known person asking for an urgent payment should be treated with caution.
8. Stay on top of the latest scams and know how to spot them. As an example, most businesses now know to double-check an account number change when making payments to a known supplier.
9. Update and patch software regularly to close any loopholes that may be open to exploitation. Consider reporting on system patch levels to help provide management confidence.
10. Act quickly if you suspect a breach, call New Zealand's National Cyber Security Centre (CERT NZ) who will guide you. And if it's financial, call your bank - the faster you act the higher the chances of retrieving money.

**For more on cyber security, keep up to date with the latest advice and education from CERT NZ and download BNZ's keeping your business safe online toolkit.**



# Workforce

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Responses to the BNZ Healthcare Survey this year show workforce challenges for the sector are persistent. Current vacancies are 35% which is at a similar level to the prior year. Intent to hire has risen slightly year-on-year from 46% to 51%. All levels of experience are in demand and while the intention to bring talent into NZ has remained stable year-on-year (23% of those who are currently hiring or plan to hire in the future), the 2024 survey includes a handful of (larger) businesses indicating an interest in remote working or outsourcing work overseas.

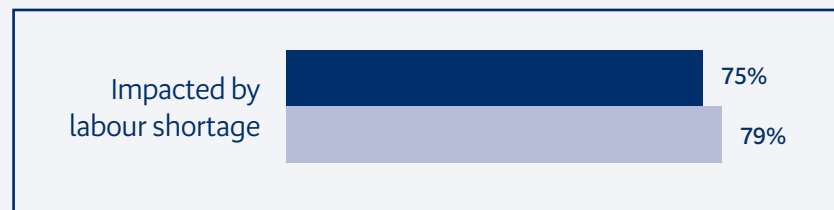
BNZ's Head of International Migrant and Expatriate Banking, Evan Veza, says that both remote and outsourced workforce opportunities are largely emerging in a non-clinical capacity.

“Roles in administration, HR, and marketing are typically considered the most viable. But many New Zealand healthcare providers are looking for international clinical workforce support via migration too. This is not easy as we are competing with numerous other countries that are pulling a range of financial levers, but it is possible. One of the avenues available to us is connection at a values level. As a nation we are actively working to promote our reputation as a country that is a safe place that cares for people and the planet. Healthcare, like any other sector, has access to the tools and support on offer from New Zealand government agencies to tell that story as part of their recruitment effort.”

Labour shortages continue to impact most BNZ survey participants (75%). Staff burnout continues to top the list of impacts this year (43%), although it is directionally softer than last year (53%). Concerns about financial impacts i.e. reduced profits, and price increases are also less common than last year.

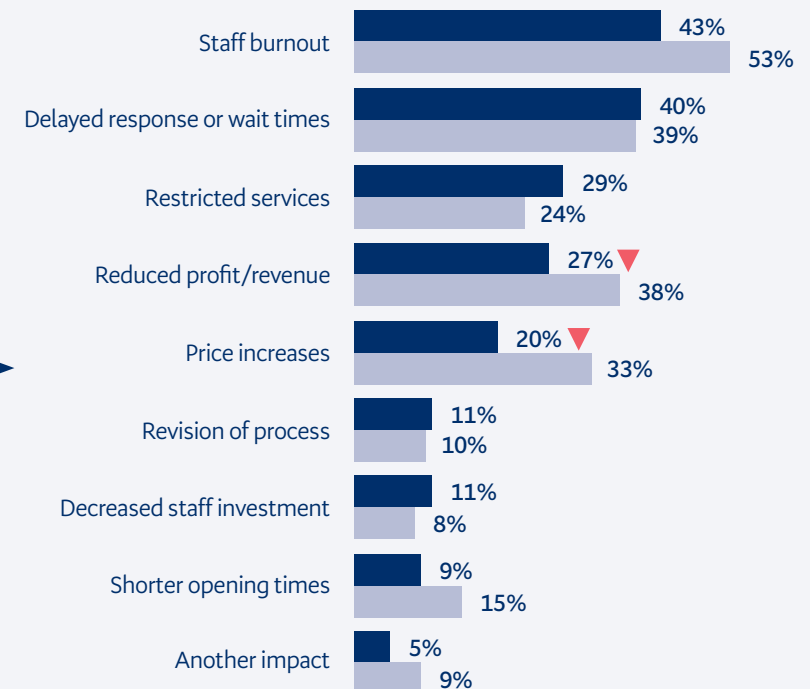


# Labour shortage impact



■ 2024  
■ 2023

Q: New Zealand continues to face a labour shortage within the healthcare sector. What impact, if any, is this having on your business/organisation?  
Please select all that apply.



■ 2024 ■ 2023 ▼ Significantly lower than 2023

Sample base: 2023 n= 184 | 2024 n= 158

# A smart workforce for general practice

WeCare has redesigned the general practice model in response to labour shortages, increased wait times and rising costs for patients.

WeCare has four clinics in Christchurch including an acute drop-in service and virtual care services. The healthcare business has transformed a traditional practice model with a technology enabled triage system for patients, backed up by an upskilled workforce. The workforce includes GPs, physician assistants, nurse prescribers, nurse practitioners, registered nurses and clinical pharmacists all working at the top of their scope. The result is a service that redefines the traditional role of the GP, from 'does it all', to consultant.

An online patient questionnaire (with built-in flags for escalation) enables a triage and clinician match process.

"We have divided care into four quadrants: acute-simple, acute-complicated, chronic-simple and chronic-complicated. We assign the right clinician to the right quadrant so the patient can get care faster and at the most affordable price. Minor ailments, for example, can usually be treated the same day, by a registered nurse, at a fraction of the cost."



**Dr Brian Ko**  
Managing Director  
and GP

Not only is the WeCare model proving successful for patients, but it is also working well for the team. With a system that enables efficient load share, staff report high levels of satisfaction and wellbeing.

# Succession

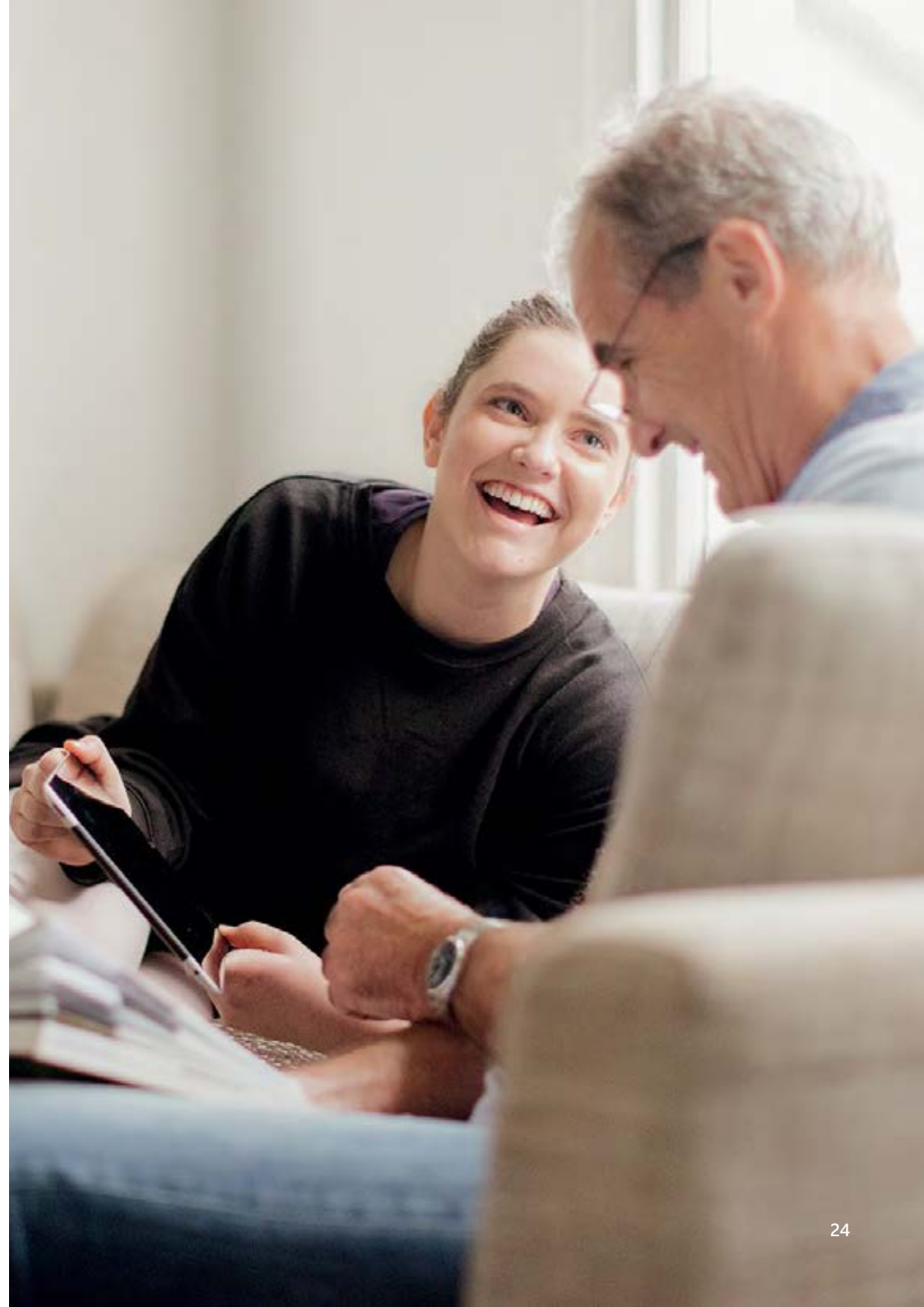
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More than two-thirds (68%) of those participating in the 2024 BNZ Healthcare Survey indicated their business has no succession plan, with half of these indicating the reason they do not is that they are not expecting a change in leadership or ownership in the near future. This result is similar to last year, with younger or smaller businesses less likely to have a plan.

A shortage of suitable candidates and a lack of priority for the business are the second and third most commonly indicated reasons (respectively) for not having a plan. Of those who do have a succession plan (22%), 35% are looking inward for family or existing employees (non-family) to take over, followed by selling to a third party and hiring external leadership.

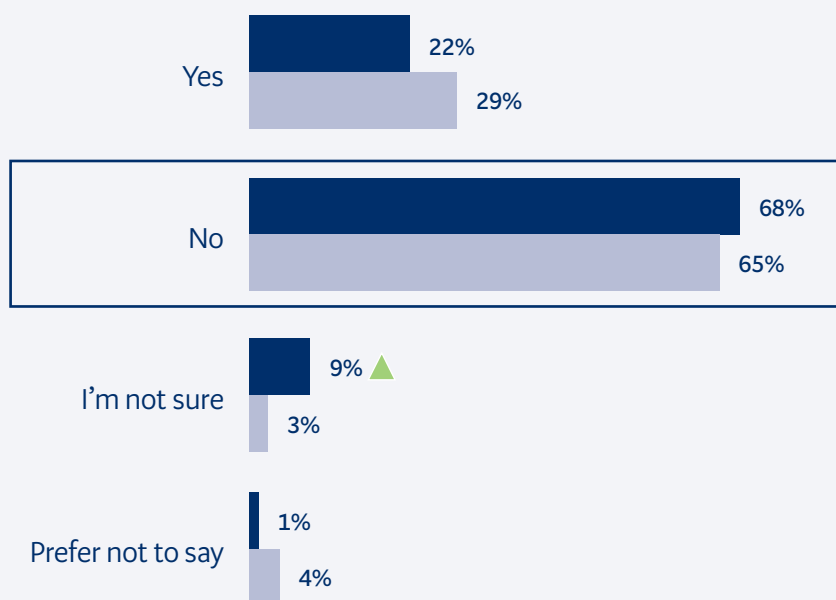
Thom McKenzie says a lack of succession planning is not unique to the healthcare sector, but the sector does have an opportunity to address it by looking at workforce challenges and succession in tandem;

“The term ‘succession crises’ has been used in recent years to describe the small to medium business sector on the whole in New Zealand. This is because mature businesses have ‘hung on’ through a global financial crisis and then again for the pandemic, meaning owners and partners may have stayed in business longer to rebuild and recover - to get back in good shape. But as the healthcare sector continues to grapple with skilled labour shortages, there are undoubtedly ways to address both succession and the attraction and retention of talent; by offering the right people some skin in the game.”



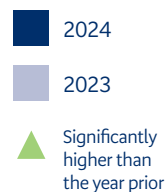
# Succession

## Have succession plan

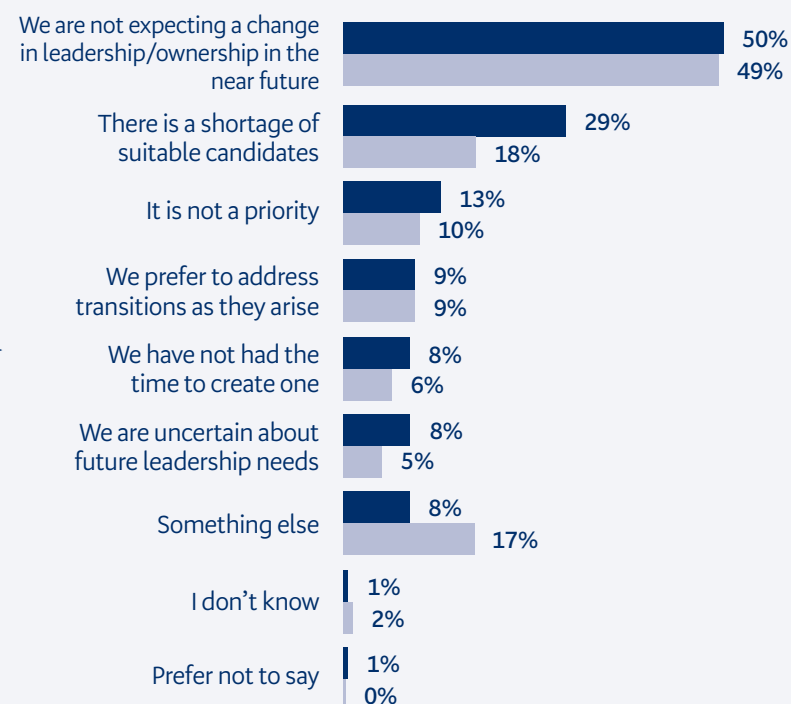


**Q:** Does your business/organisation have a formal succession plan in place for key leadership roles and/or ownership?

(Rounding may impact results adding to +/- 100%)



## Reasons for not planning



**Q:** What are the primary reason(s) for you not having a succession plan? Please select all that apply.

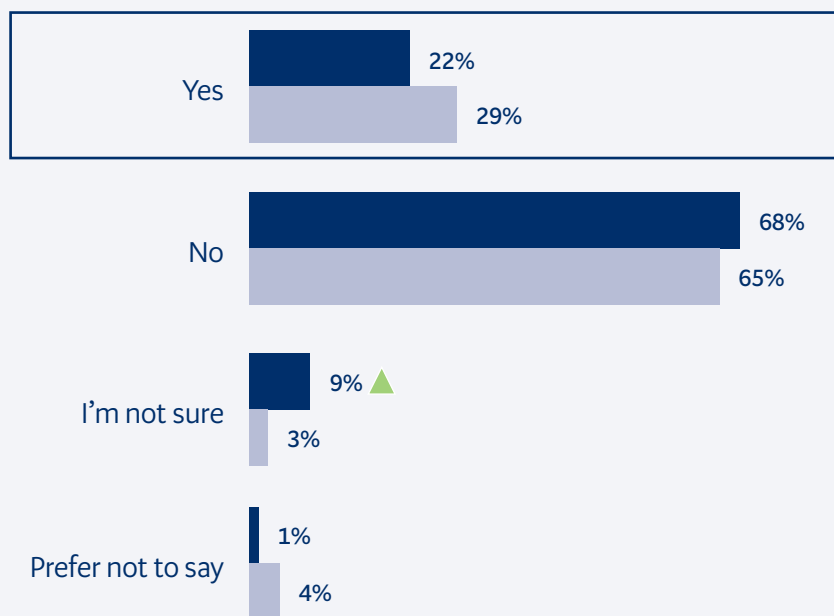
Sample base: 2023 n=184 | 2024 n=158. Rounding may impact results adding to +/- 100%

Sample base: those who don't have a succession plan 2023 n=119, 2024 n=108



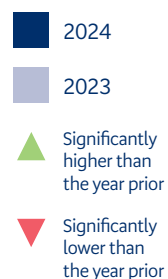
# Succession

## Have succession plan



**Q: Does your business/organisation have a formal succession plan in place for key leadership roles and/or ownership?**

(Rounding may impact results adding to +/- 100%)



## Succession plan features



**Q: Which of the following best describes the succession plan? Please select all that apply.**

Sample base: 2023 n= 184 | 2024 n= 158. Rounding may impact results adding to +/- 100%

Sample base: those who have a succession plan 2023 n=53 | 2024 n=34



# Summary

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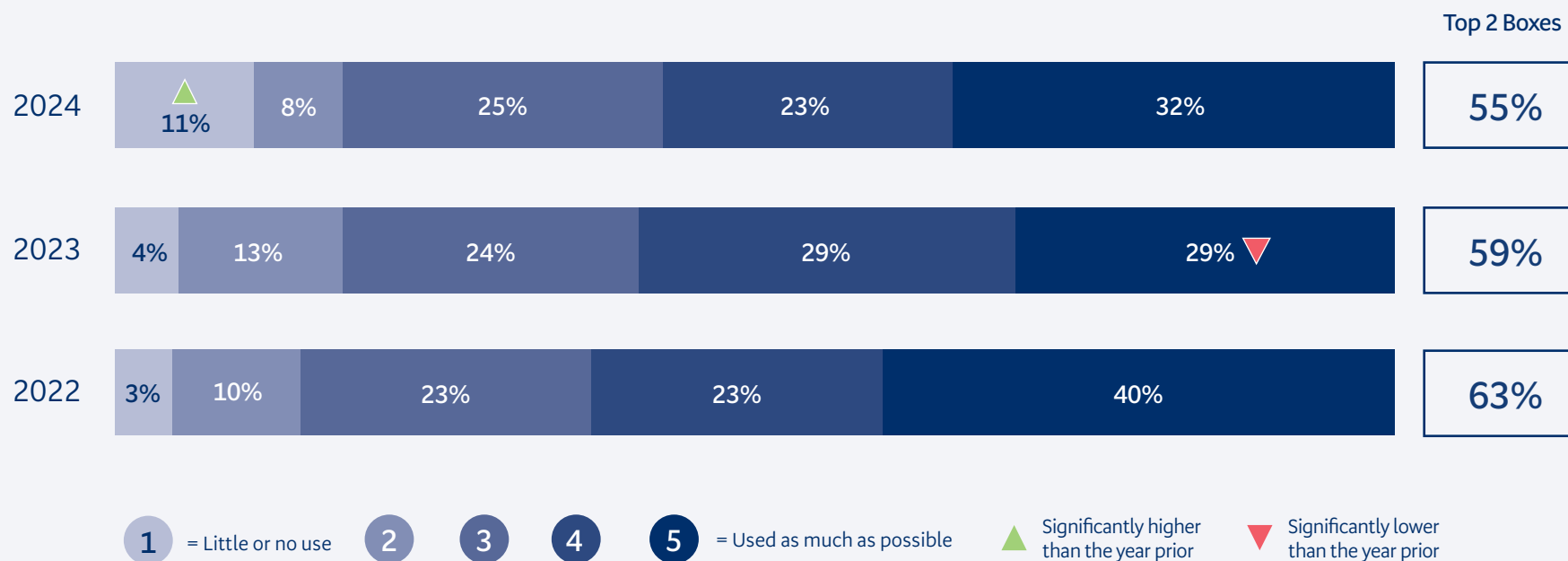
While the challenges of the previous year persist, including workforce shortages and cost pressures, BNZ's 2024 Healthcare Sector Report presents an overall outlook that is largely positive. This report highlights many opportunities for - and examples of - the sector moving forward.

The following opportunities for growth are the key report out-takes from BNZ's Growth Sector's team:

- The right technology can and will deliver significant growth to the healthcare sector. Having a technology (and AI) strategy for business is important, especially as it relates to support for the workforce.
- All system design is important, but healthcare businesses do need to pay special attention to cyber security, especially as the sector steps forward into increased technology adoption.
- The workforce challenge will remain persistent, but there are solutions; the right mix of resourcing and modelling, upskilled professionals, skilled migrants, technology support, and smart succession planning are all mentioned in this report.

# Appendix

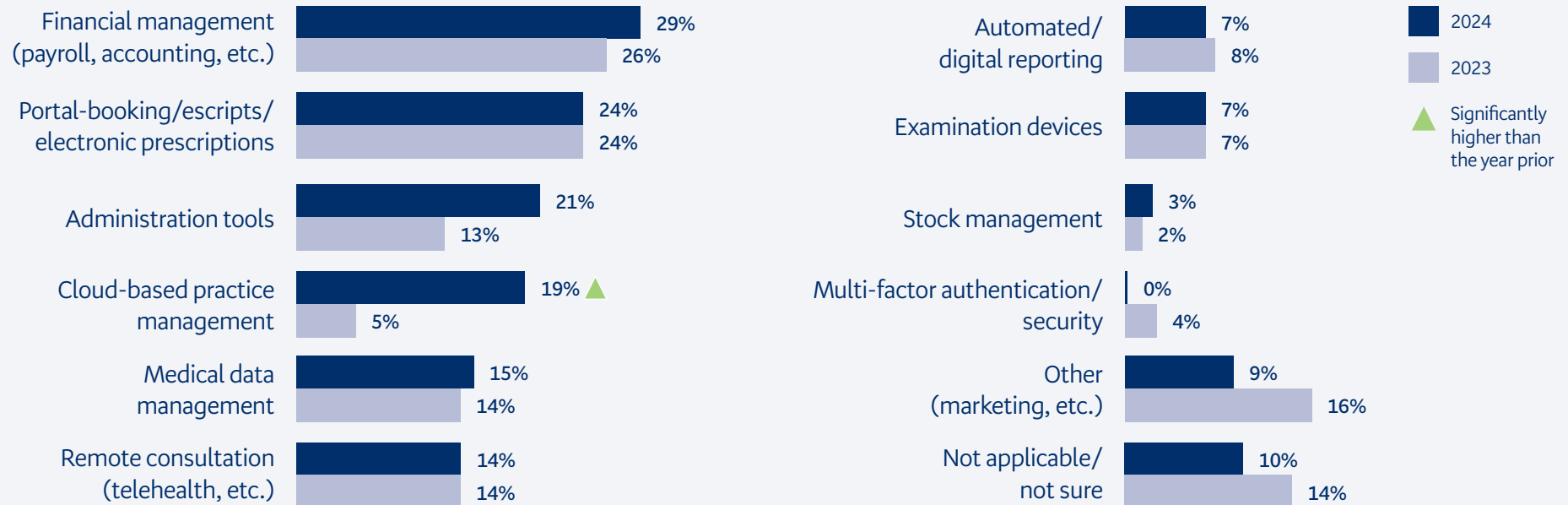
## Use of technology



Q: Considering all the digital technology available to your industry, where does your business/organisation sit on the scale?

Sample base: 2022 n= 164 | 2023 n= 184 | 2024 n= 158. Rounding may impact results adding to +/- 100%

# Technology types



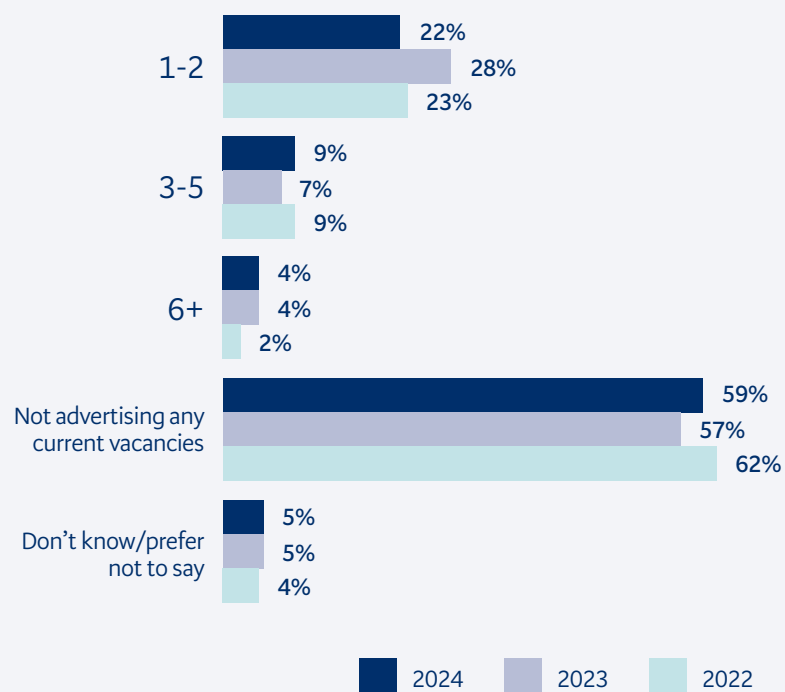
Q: What types of digital technology has your business/organisation adopted over the last 12 months?

Sample base: 2023 n= 118 | 2024 n= 108, those with use of technology rated 3 to 5 out of 5. Responses coded from open-ended replies.



# Hiring

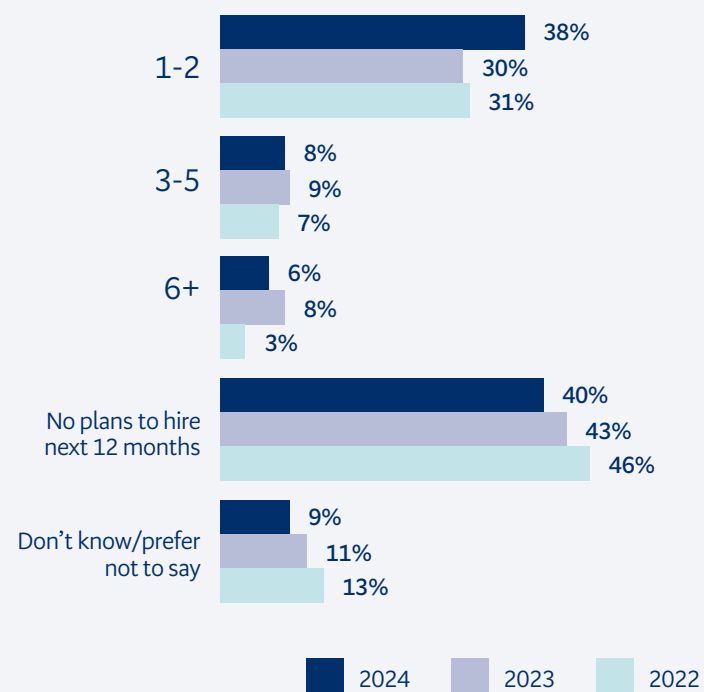
## Current vacancies



Q: How many vacancies is this business/organisation currently advertising?

Sample base: 2022 n= 164 | 2023 n= 184 | 2024 n= 158  
Rounding may impact results adding to +/- 100%

## Future vacancies

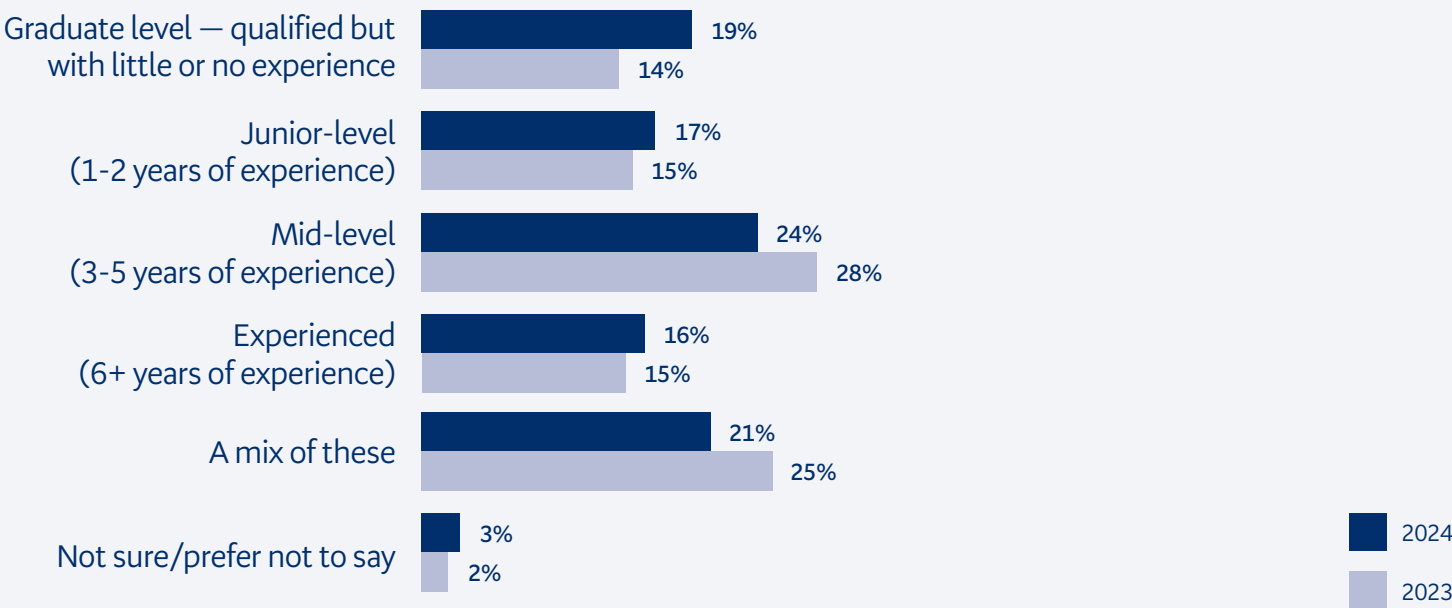


Q: Excluding any vacancies that are currently being advertised, how many do you expect to list in the next 12 months?

Sample base: 2022 n= 164 | 2023 n= 184 | 2024 n= 158  
Rounding may impact results adding to +/- 100%

# Level of expertise

## Level of expertise

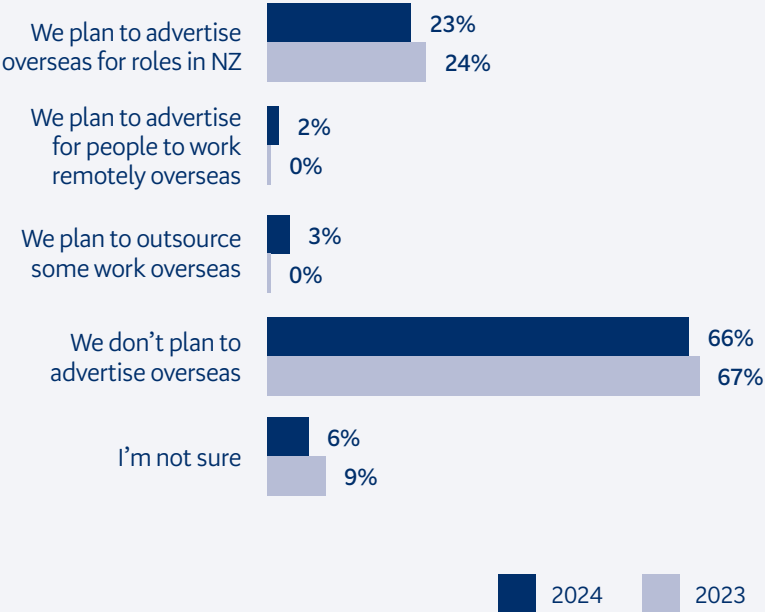


Q: In the next 12 months, what level of experience are you mostly expecting to recruit for?

Sample base: 2023 n=99 | 2024 n=90

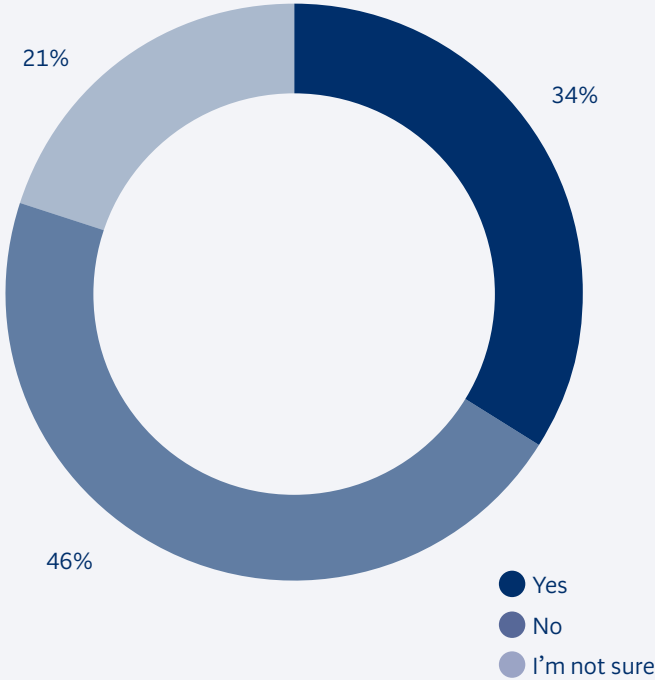
# International/remote hire

## International/remote hire



Q: During the next 12 months, do you plan to advertise overseas for vacancies?

Sample base: those who are currently hiring or plan to hire in the future  
2023 n=99, 2024 n=90



Q: Do international hires form part of the workforce planning for the next 12 months?

Sample base: those with future vacancies 2022 n=68

# Thank you Ngā mihi

## Disclosure

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