

**BNZ Building No.3 (Former)**  
98-102 Customhouse Quay



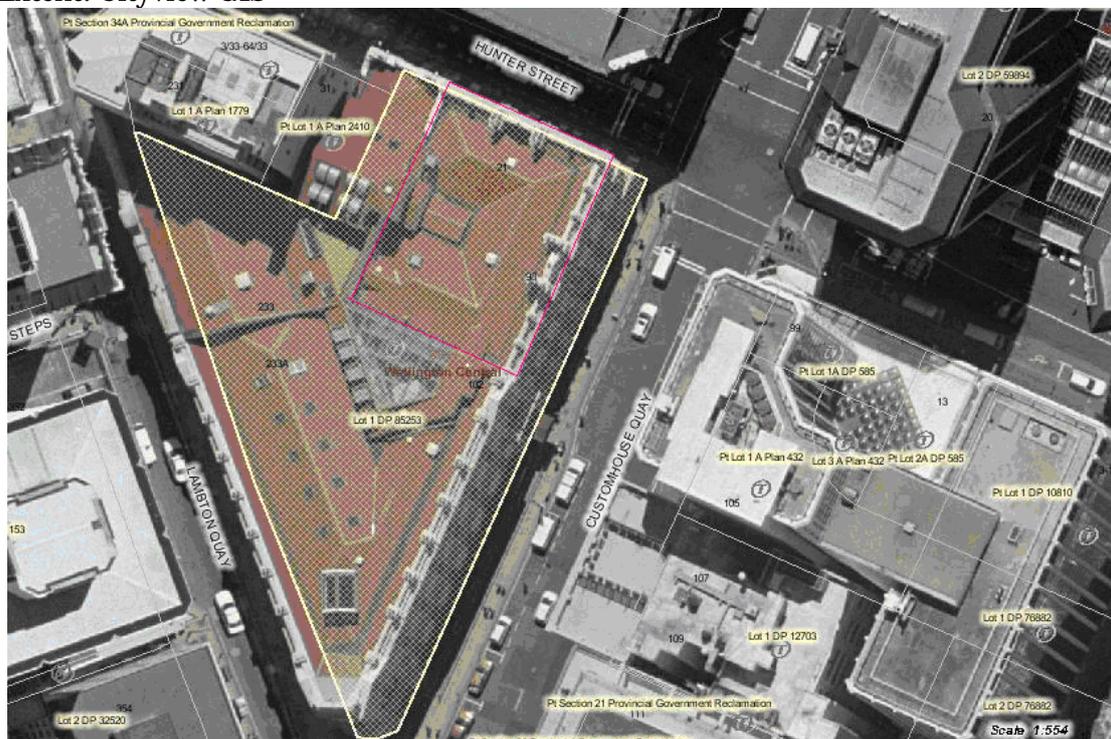
Image: *Charles Collins, 2015*

**Summary of heritage significance**

- 98 – 102 Customhouse Quay is an outstanding example of a Victorian Classical commercial building. It is one of Wellington’s oldest masonry buildings, and is considered to be one of the best commercial designs of Thomas Turnbull and Son. It is notable for the high quality of its design, workmanship and materials, and for its ornate and well proportioned street facades.
- This building is associated with the commercial development of Wellington in particular the National Mutual Trust Association of Australasia and the insurance industry and the Bank of New Zealand.
- The building has exceptional group value as one of four former Bank of New Zealand properties that now make up the Old Bank Arcade. The buildings form a coherent group in terms of their scale, style, materials, workmanship, age and use. This assemblage of high-quality Edwardian and Victorian Classical buildings is rare in New Zealand, and unique in Wellington.

District Plan:	Map 17, reference 97 <i>Heritage Order</i>
Legal Description:	Lot 31 Provincial Reclaim
Heritage Area:	BNZ / Head Offices Heritage Area
HPT Listed:	Category 1, reference 213
Archaeological Site:	Central City NZAA R27/270 & Pre 1900 reclaimed land
Other Names:	Old Bank Arcade, BNZ Building National Mutual Life Association Building
Key physical dates:	Original construction: 1883-84
Architect / Builder:	Architect: Thomas Turnbull
Former uses:	Finance - Insurance
Current uses:	Commercial and Retail - Shop
Earthquake Prone Status:	To be assessed

Extent: Cityview GIS



## 1.0 Outline History

### 1.1 History<sup>1</sup>

The building at 98-102 Customhouse Quay is an imposing masonry Classical design and is one of the earliest buildings on this block. It is the oldest of the BNZ Old Bank complex. This building occupies part of the first major reclamation of the Harbour carried out by the Wellington Provincial Government, and is built partly over one of Wellington's most important archaeological remains – Plimmer's Ark.

The first building on this site was the celebrated Noah's Ark, the warehouse built by John Plimmer over the barque *Inconstant*, which he beached at Lambton Quay in 1849. The land occupied by the warehouse was acquired by merchant Jacob Joseph in 1875. There were other smaller timber buildings and a large two-storey Classical structure situated on the very corner of the site, although it is not known who erected this building.

Joseph sold two sections of land to the National Mutual Life Association for £9,500 in 1882, just two years after the company was established in New Zealand. The National Mutual Life Association of Australasia (NMLA) was founded in Melbourne in August 1869. It was quickly a very successful insurance company and its New Zealand operations opened in 1880 (and continue to this day).<sup>2</sup>

In 1883 the 'Noah's Ark' warehouse was demolished and the ship ribs cut down to ground level to make way for a new office building for the NMLA. Drawings for the building were prepared by Thomas Turnbull late in 1883, and the building itself was completed two years later. The NMLA building was opened by the Premier, Robert Stout, on 15 October 1885.<sup>3</sup> It is understood to have housed New Zealand's first commercial lift. The building represents a remarkable display of confidence by the NMLA. It is an early masonry building for Wellington, being built at a time when timber construction (long employed for its earthquake resistant qualities) was only just beginning to lose prominence. It remained in use by the NMLA for over 80 years.

When the building was erected the company used only the ground floor and leased the upper floors, and this was still the situation at the turn of the century. The Bank of New Zealand's General Manager had his office in this building before the new head office was completed in 1901. A number of importers, agents and brokers and, interestingly, the Cyclopaedia of New Zealand Co., all had rooms in the building. Eventually NMLA took over the whole of the building.<sup>4</sup>

In 1963, with the building too small for the NMLA, it was sold to the BNZ, the last of the Lambton Quay/ Customhouse Quay/Hunter Street block purchased by the bank. It remained in BNZ use until the bank moved to its new building on the corner of Willis and Willeston Streets in 1985. The move led to a nearly two-decade long battle to save the former head office, which the Wellington City Council had promised to raze to create an inner city park. The issue was finally resolved in 1997, when work

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<sup>1</sup> History has been adapted from Wellington City Council, "98 – 102 Customhouse Quay," *Wellington Heritage Building Inventory 2001: Non-Residential Buildings*. (Wellington City Council, 1999), *CUST 3 and Bank of New Zealand Building (No. 3): 98 – 102 Customhouse Quay (Historic Places Trust Online Register report)*.

<sup>2</sup> Cyclopaedia of New Zealand

<sup>3</sup> *New Zealand Mail* 16/10/1885

<sup>4</sup> Wisers Post Office Directory 1896-7, in Bowman, I. 'BNZ Buildings Conservation Plan' 1992, prepared for Wellington City Council.

began to convert the buildings into a shopping and office complex. Since this time the buildings have been refurbished as the Old Bank Arcade, housing a number of boutique shops and restaurants.

This building, like building No.1, has been placed under a Heritage Order by the NZHPT. The Heritage Orders reflect the significant heritage value of this group of buildings.

## 1.2 Timeline of modifications

Original Plans not available.

1884 – 1885	Building construction
1953	Alterations to basement (00056:463:B35147)
1956	Parapets (00058:8:C423)
1964	Building alterations (00058:328:C14162)
1975	Alterations and additions – Installation of fire doors (00058:994:C43489)

Following the sale of the building in 1993 all modifications have been carried out under the address of 233 – 247 Lambton Quay.

1995	The Old Bank Arcade and Chambers refurbishment (61:255:15122)
1998	Construction of Plimmers Ark display \$13, 000 (00078:645:48325)
1999	various shop fit-outs & minor works associated with the Old Bank Arcade and Chambers refurbishment

## 1.3 Occupation history

1885 – 1963	National Mutual Life Association of Australasia
1963 – 1975	Bank of New Zealand
1975 – 1993	Wellington City Council
1993 – Present	IPOH Australia Limited – Old Bank Arcade

## 1.4 Architect

### Turnbull, Thomas - Architect

Thomas Turnbull (1824-1907) was born and educated in Scotland and trained under David Bryce, Her Majesty's Architect. He travelled to Melbourne in 1851 and after nine years there moved to San Francisco. He arrived in New Zealand in 1871 and soon established a thriving business. His son William, a distinguished architect in his own right, became a partner in the firm in 1891. Turnbull was a member of the Royal Institute of British Architects. He was a pioneer in the design of buildings to withstand earthquakes and he was responsible for breaking down prejudice against the use of permanent materials for building construction. He specialised in masonry construction for commercial purposes but was also responsible for some fine houses. Among his most important buildings were the Willis Street churches of St Peter (1879) and St John (1885), the former National Mutual Building (1883-84), the General Assembly Library (1899) and the former Bank of New Zealand Head Office (1901), all in Wellington.<sup>5</sup>

<sup>5</sup> Historic Places Trust, "Turnbull, Thomas - Architect", *Professional Biographies*, accessed February 22, 2013,

## **2.0 Physical description**

Architecture adapted from Wellington City Council, "98 – 102 Customhouse Quay," *Wellington Heritage Building Inventory 2001: Non-Residential Buildings*. (Wellington City Council, 1999)

### **2.1 Architecture**

The Bank of New Zealand No.3 building is Victorian Classical in style and the facade is one of the finest in the city. Thomas Turnbull has employed a full range of Renaissance motifs over three floors to achieve a balanced and harmonious composition on a prominent city block. The building is also one of the most richly decorated in the city thanks to the fine plasterwork of Edmund Platt who was commissioned to embellish the facade.

The architect has adopted the traditional palazzo format, with a heavily rusticated base on the ground floor. The piers on this level, punctuated by the clear arched openings of windows and main doors, set the basic tempo of the building which is repeated, and varied, on the two upper floors. The division between ground and first floors is marked by a slender cornice with dentils underneath. The piers flanking both main entries terminate in an intricate console that supports the paired pilasters above. The ground-floor verticals are repeated over the first floor in shallow pilasters terminating in composite capitals and an embellished entablature. The third floor has been treated as an attic storey. The paired, round-headed windows appear to double up the tempo of the floors below. The building is capped by a plain entablature and shallow parapet.

Part of the wealth of the building lies in its detail, Platt has employed a rich diversity of ornament: festoons, urns, human heads, organic friezes, and many other decorative devices. The treatment of the windows is also impressive, particularly those on the first floor which have been designed as aedicules, with small triangular or segmental pediments supported by pilasters. The interior features a fine Kauri staircase which links the three floors of the building. This fine building has clear links to the No.1 building, which is also a Turnbull design. Both buildings reflect the integrity and skill of the architect.

It is also a very imposing classical design of three stories, separated by ornate cornices. The ground floor is heavily rusticated with round headed windows; the first floor has alternating triangular and segmented window pediments and the second floor has narrow round headed windows. Both facades are richly embellished with urns, lions, grotesques, festoons of fruits, decorated corbels, capitals and friezes. The interior contains a fine staircase of cast iron and timber construction

### **2.2 Materials**

The building is constructed from masonry; the upper floors and roof framing are timber. The exterior is modelled in stucco.

## 2.3 Setting

The Old BNZ No.3 Building is one of a group of four buildings on this prominent CBD street-block that are of a similar architectural style, scale and age, and have a historic association with the Bank of New Zealand. It is the key building on the northeast corner of the site, and has principal facades to Customhouse Quay and Hunter Street. It is flanked to the west on Hunter Street by the diminutive former New Zealand Accident Insurance Co. Building (now better known as Old BNZ No.4), and flanked to the south on Customhouse Quay by the other pre-eminent building on this street-block – the Old BNZ Building No. 1. The four former BNZ buildings form the centrepiece of the BNZ/Head Office Heritage Area.<sup>6</sup> Other significant buildings in the immediate area include the significant cluster of late Victorian / Edwardian commercial buildings around the Stewart Dawson's Corner, a group of very fine 1930s' head offices built for insurance companies and banks on Lambton Quay, and one of the city's finest 20<sup>th</sup> century buildings – the AMP building on Customhouse Quay.

This building at 98 – 102 Customhouse Quay is an important part of the BNZ group of buildings, contributing to the character of the group, the Heritage Area, and the streetscape.

## 3.0 Sources

*Bank of New Zealand Building (No. 3): 98 – 102 Customhouse Quay* (Historic Places Trust Online Register report), accessed February 2013, <http://www.historic.org.nz/TheRegister/RegisterSearch/RegisterResults.aspx?RID=213>

Bowman, I. '*BNZ Buildings Conservation Plan*' 1992, Wellington City Council.

Historic Places Trust, "Turnbull, Thomas - Architect", *Professional Biographies*, accessed February 22, 2013, <http://www.historic.org.nz/corporate/registersearch/ProfessionalBio/Professional.aspx?CPName=Turnbull,+Thomas>

Wellington City Council, "98 – 102 Customhouse Quay," *Wellington Heritage Building Inventory 2001: Non-Residential Buildings*. (Wellington City Council, 1999)

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<sup>6</sup> Michael Kelly et al, 'BNZ/Head Office Heritage Area' unpublished heritage report prepared for the WCC for DPC 48 (2006)

## Criteria for assessing cultural heritage significance

### *Cultural heritage values*

#### **Aesthetic Value:**

**Architectural:** *Does the item have architectural or artistic value for characteristics that may include its design, style, era, form, scale, materials, colour, texture, patina of age, quality of space, craftsmanship, smells, and sounds?*

98 – 102 Customhouse Quay is an outstanding example of a Victorian Classical commercial building. It is one of Wellington's oldest masonry buildings, and is considered to be one of the best commercial designs of Thomas Turnbull and Son. It is notable for the high quality of its design, workmanship and materials, and for its ornate and well proportioned street facades.

**Townscape:** *Does the item have townscape value for the part it plays in defining a space or street; providing visual interest; its role as a landmark; or the contribution it makes to the character and sense of place of Wellington?*

This building has townscape value for its prominent corner site at the intersection between Hunter Street and Customhouse Quay. It has streetscape value for its contribution to the character and sense of place of the BNZ / Head Offices Heritage Area.

**Group:** *Is the item part of a group of buildings, structures, or sites that taken together have coherence because of their age, history, style, scale, materials, or use?*

The building has exceptional group value as one of four former Bank of New Zealand properties that now make up the Old Bank Arcade. The buildings form a coherent group in terms of their scale, style, materials, workmanship, age and use. This assemblage of high-quality Edwardian and Victorian Classical buildings is rare in New Zealand, and unique in Wellington.

#### **Historic Value:**

**Association:** *Is the item associated with an important person, group, or organisation?*

This building is associated with the architectural firm of Turnbull and Sons, one of Wellington's most important architectural practices.

It is also associated with the National Mutual Trust Association of Australasia, which was founded in Melbourne in 1869. New Zealand operations began in 1880 and business was conducted from this building for 80 years. This long association makes this building one of Wellington's most historic commercial buildings.

The association between this building and the Bank of New Zealand is also an important aspect of the building's historic value. Before the completion of the Bank head office building, the general manager had an office in this building.

**Association:** *Is the item associated with an important historic event, theme, pattern, phase, or activity?*

This building is associated with the commercial development of Wellington in particular the National Mutual Trust Association of Australasia and the insurance industry and the Bank of New Zealand.

**Scientific Value:**

**Archaeological:** *Does the item have archaeological value for its ability to provide scientific information about past human activity?*

The site is recognised as being a part of the Central City NZAA R27/270 & Pre 1900 reclaimed land archaeological areas. It is known to be built atop part of one of Wellington's most important historic archaeological remains, Plimmers Ark.

This building is also protected by a NZHPT heritage order.

**Educational:** *Does the item have educational value for what it can demonstrate about aspects of the past?*

**Technological:** *Does the item have technological value for its innovative or important construction methods or use of materials?*

This building has technical value as it is one of Wellington's oldest masonry commercial buildings.

**Social Value:**

**Public esteem:** *Is the item held in high public esteem?*

This building is well regarded as one of the finest buildings in the BNZ block and is one of the best commercial designs of Turnbull and Son. The building is held in high public esteem and this can be demonstrated by the long-standing campaign to save the buildings from demolition in the 1980s and 90s, and its subsequent protection by a Heritage Order.

**Symbolic, commemorative, traditional, spiritual:** *Does the item have symbolic, commemorative, traditional, spiritual or other cultural value for the community who has used and continues to use it?*

**Identity/Sense of place/Continuity:**

*Is the item a focus of community, regional, or national identity?*

*Does the item contribute to sense of place or continuity?*

The long history of this building with the Lambton Quay commercial district gives this building important social value. The exterior of the building has had few intrusive modern additions or alterations over the past 130+ years and contributes to the sense of place and continuity of the BNZ / Head Offices Heritage Area.

**Sentiment/Connection:** *Is the item a focus of community sentiment and connection?*

**Level of cultural heritage significance**

**Rare:** *Is the item rare, unique, unusual, seminal, influential, or outstanding?*

This building is an outstanding example of Turnbull and Son commercial design, contributes to an assemblage of Classical commercial buildings now rare in New Zealand, and has a long history with business on Lambton Quay. It is one of the oldest, and first masonry buildings to be built in the era after the 1855 Wellington earthquake.

**Representative:** *Is the item a good example of the class it represents?*

This building is regarded as one of the best commercial designs of Turnbull and Son, it is an imposing and attractive building sited on a prominent corner. It is an excellent representative of the commercial Classical style.

***Authentic:*** *Does the item have authenticity or integrity because it retains significant fabric from the time of its construction or from later periods when important additions or modifications were carried out?*

Refurbishment of this building has been carried out with care and attention to detail so it retains a significant amount of original fabric, with the exterior remaining authentic. Modifications have been carried out in a coherent fashion retaining the integrity of the original building although a significant amount of fabric has been removed from the interior spaces.

***Local/Regional/National/International***

*Is the item important for any of the above characteristics at a local, regional, national, or international level?*

This building is important at local and national levels, and an argument for international importance could be presented.

At a local level, this building is an excellent example of one of Wellington's greatest architectural firms commercial Classical designs. It is one of Wellington's oldest masonry buildings. It is positioned above a site of immense historical archaeological importance, the remains of the 'Inconstant' – Plimmer's Ark.

Nationally, this building is important as one aspect of an assemblage of commercial Classical designs that is now rare in New Zealand.

Internationally, this building was the home of the National Mutual Trust Association of Australasia for 80 years, a firm that continues today.

## 4.0 Appendix

### Research checklist (desktop)

Source	Y/N	Comments
1995 Heritage Inventory		
2001 Non-Residential heritage Inventory		
WCC Records – building file		
WCC Records – grant files (earthquake strengthening, enhancement of heritage values)		
Research notes from 2001 Non-Residential heritage Inventory		
Plan change?		
Heritage Area Report		
Heritage Area Spreadsheet		
Heritage items folder (electronic)		
HPT website		
HPT files		
Conservation Plan		
Searched Heritage Library (CAB 2)		

### Background research

*Insert any relevant background information into this section. This may include:*

- *Additional plans, such as those for alterations*
- *Chunks of text from other sources such as Cyclopedia of NZ, Papers Past*
- *Additional images*