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## **ANZ announces expanded Customer Charter**

ANZ today announced the expansion of its Customer Charter making ten promises to customers as part of a further effort to restore customer faith in banking services.

Effective today, the ANZ Customer Charter establishes benchmarks for the provision of service to personal and small business customers including new promises on:

- Simple accounts, fees and charges
- Quick, convenient branch banking including a target to serve customers within five minutes of arrival and a national review of branch opening hours
- Fast, efficient phone service including standards for maximum waiting times when calling to speak to a customer service representative
- Building relationships with the community including maintenance of ANZ's current banking presence in rural communities.

ANZ Chief Executive Officer, Mr John McFarlane said: "Queues and fees are among our most difficult issues with customers. Acknowledging the problems and beginning to address them is an enormous task.

"I know there is still a long way to go to restore customers' faith in us but we are very serious about making a difference. The expanded Charter is another tangible action we are taking toward putting customers first and beginning to achieve a real balance between the interests of shareholders, staff, customers and the community.

"It's only when we achieve this balance that we will be able to stand up and be truly proud of our achievements as a company," Mr McFarlane said.

ANZ has also disclosed its performance over the past six months against service standards established in its October 2001 Customer Charter (see attachment). The performance indicates:

- strong adherence to account opening standards, however delays in answering home loan applications resulted in more than \$10,000 being paid to customers in compensation
- 24-hour, seven-day service targets for access to ATMs, phone banking and internet banking consistently achieved
- resolution of most customer complaints within ten days.

In future, ANZ's performance against the Customer Charter will be independently audited by KPMG and reported on each year to provide public accountability for Charter promises.

Mr McFarlane commented that performance against the October 2001 Charter was credible and progress was being made to deal more effectively with complex customer complaints.

"We have created a new independent and senior position of Customer Advocate to ensure satisfactory resolution of customer issues and complaints. Bill Robinson, formerly the Chief Executive Officer of the Legal Practice Board of Victoria, has joined ANZ in that role this week," he said.

The expanded ANZ Customer Charter includes other customer and community initiatives introduced earlier in the last year including fee-free transaction banking for over 60s and Commonwealth Health Card Holders in 2001 and lower cost personal banking accounts in 2002.

For media enquiries, contact:

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Enc. 2002 ANZ Customer Charter  
October 2001 Customer Charter Performance Summary

# ANZ Customer Service Charter

At ANZ we are committed to providing you with a better level of service. This Customer Service Charter sets out how we plan to achieve this and further restore your faith in us.

## Our Promises

### 1. Simple accounts, fees and charges

- We will keep our accounts and fee structures simple and transparent:
- › All our communications will be concise and clear.
  - › We will help you understand the total cost of your loan by giving you access to tools to make comparisons and well-informed decisions.
  - › We will provide you with simple choices for everyday personal banking:
    - Unlimited ANZ transactions for a \$5 monthly fee, or
    - A set number of free ANZ transactions and a low fee for every additional transaction.
  - › There will be no monthly fee charged on our standard variable home loan.

### 2. Simple, fast account opening

- We will meet clear account opening standards:
- › Personal Banking – we will have your account available within 24 hours of satisfying identity requirements.
  - › Personal Loans – we will answer standard loan applications within 1 working day.
  - › Home Loans – we will answer standard loan applications within 2 working days.
  - › Car Loans – we will answer standard loan applications within 1 working day.

### 3. Quick, convenient branch banking

- We know that access to face-to-face banking is important to you. We are committed to delivering this service:
- › Our tellers will aim to serve you within 5 minutes of your arrival.
  - › We will keep a selection of our Victorian branches open at times that are more convenient to you, during weekdays and on Saturdays.
  - › Over the next six months we will review our branch opening times nationally.
  - › We will give you adequate notice of changes to branch locations, working to minimise the effect on you.

### 4. 24 hour, 7 day accessibility

- We will provide 24 hour, 7 day banking services through a combination of phone banking, call centres, Internet Banking, EFTPOS and ATMs:
- › Our Internet Banking service at [www.anz.com](http://www.anz.com) and our EFTPOS service will be available more than 99% of the time.

- › Our automated phone banking service on 13 13 14 and our ATMs will be available more than 98% of the time.
- › Over the next year we will be adding up to 100 new ATMs across Australia.
- › Our 13 13 14 enquiries phone service will be available from 8am to 8pm on weekdays.
- › Our Credit Card enquiries phone service on 13 22 73 and our Lost and Stolen Cards hotline on 1800 033 844 will be available 24 hours a day, 7 days a week.
- › Our Esanda phone service on 13 23 73 will be available from 8am to 7.30pm AEST weekdays and 9am to 5pm AEST Saturdays.

### 5. Fast, efficient phone service

- Many transactions can be completed quickly over the phone by calling ANZ on 13 13 14 or our Credit Card enquiries phone service on 13 22 73. These are our promises if you wish to speak to a customer service representative:
- › We will aim to answer your call within 1 minute of you pressing ‘0’ to speak with a customer service representative.
  - › We will advise you of the expected time before your call is answered if it is likely to take longer than 30 seconds.
  - › If you need phone access to your branch, please ask the customer service representative who answers your call.

### 6. Respect for personal information and privacy

We will keep any information you have provided to us private. The ANZ Privacy Policy is available at [www.anz.com](http://www.anz.com).

### 7. Helping you understand our communications

We will write all letters, brochures, ATM messages and other notices in plain language. In all our communications we will help you understand what they mean for you.

### 8. Swift resolution of complaints

If we make a mistake, we will put it right. We will respond to your complaint within 48 hours and let you know who is responsible for managing your case.

Our Customer Liaison Unit will work with you to resolve your case quickly and within a maximum of 10 working days. When this is not possible, we will contact you within 10 working days to let you know how much longer the matter should take to resolve.

If you have a complaint please contact us by:

Phone: FREECALL 1800 805 154 (8am to 5pm)

Mail: ANZ National Customer Liaison  
100 Queen Street  
Melbourne VIC 3000

Fax: 03 9273 4061

Email: [YourFeedback@anz.com](mailto:YourFeedback@anz.com)

Our Customer Advocate has the power to review your complaint if a satisfactory resolution is not achieved. You can contact the Customer Advocate on 03 9273 6523 weekdays from 8am to 5pm. The Customer Advocate’s role and our full resolution process is detailed in our brochure “We value your feedback”.

### 9. Building relationships with the community

- We are committed to contributing to the communities to which we belong:
- › We will maintain our banking presence in the rural communities we are currently servicing.
  - › We will continue to provide:
    - Unlimited fee-free over the counter transactions for customers aged 60 and over.
    - 15 fee-free transactions and no monthly fee for Centrelink payment recipients and health care cardholders.
    - Paid leave for staff who volunteer for community service.

### 10. Accountability through an independent audit

This Customer Service Charter will be reviewed annually. Our performance against these promises will be independently audited by KPMG every year and we will publicly report the results.

## Feedback

We want to know from you where we can improve this Customer Service Charter and the services we provide.

To make your comments, please contact us by:

Phone: FREECALL 1800 805 154 (8am to 5pm)

Mail: ANZ Customer Service Charter Feedback:  
100 Queen Street  
Melbourne VIC 3000

Fax: 03 9273 4061

Email: [YourFeedback@anz.com](mailto:YourFeedback@anz.com)

## October 2001 Customer Charter Performance Summary

- Simple Fast Account Opening

Customer Charter Promise		Performance (%)	Penalty payments to customers*
Personal Banking	New accounts available within 24 hours	99.99%	\$18 (3 instances)
Personal Loans	Answer standard applications within 1 working day	99.99%	\$10 (1 instances)
Home loans	Answer standard applications within 2 working days	98.72%	\$10,516 (1,111 instances)
Car Loans	Answer standard applications within 1 working days	100%	Nil

\* ANZ will refund one month's standard fee or its equivalent if it does not meet customer service standards included in this promise.

- 24 hour, 7 day Accessibility

Month	ATM Target – 98% available	Phone Banking Target – 98% available	Internet Banking Target – 99% available
October 2001	98.21	99.87	99.80
November 2001	98.29	99.45	98.86
December 2001	98.39	99.74	99.65
January 2002	98.83	99.74	99.74
February 2002	99.99	99.93	99.99
March 2002	99.28	99.75	99.18

- Swift Resolution of Complaints\*

Month	Average days to resolve complaints Target – 10 days maximum	% over 10 days - requiring additional information
October 2001	5.23	2%
November 2001	4.40	17%
December 2001	4.55	17%
January 2002	5.22	23%
February 2002	4.79	12%
March 2002	4.22	21%

\* Overall, approximately 3,000 complaints are received each month.