



Media Release

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2004 Customer Advocate Annual Report

ANZ today released the 2004 Annual Report of its Customer Advocate, Mr Bill Robinson, highlighting the progress made in developing a problem-solving culture within ANZ in dealing with customer complaints.

The Customer Advocate's Report indicates:

- increased discretions for local staff to deal with customer complaints have resulted in 11% fewer complaints being escalated to ANZ's specialist Customer Response Centre in 2004
- the time taken to resolve formal complaints has reduced significantly from an average of eight days per complaint in 2003 to two days in 2004
- the number of ANZ-related complaints to the Banking and Financial Services Ombudsman continued to trend down, falling by 21% in 2003-04.

In the year ending September 2004, 97 complex and protracted complaints were referred to the Customer Advocate, compared to 70 in the 16-month period covered by the 2003 report. Of these, 64 were resolved by the Customer Advocate, six remain under review and the remaining 27 were referred to ANZ's businesses for resolution.

52% of the Customer Advocate's findings were either directly for the customer or were negotiated results or compromises acceptable to the customer. A total of \$54,000 was either refunded or paid to customers in compensation.

Commenting on the Report Mr Robinson said: "ANZ has made considerable progress in developing a problem-solving culture. It means complaints are being resolved faster and in the two years since my role was established, I have dealt with many of the longer standing disputes between ANZ and its customers.

"As a result the issues I am addressing are of more recent origin and they are less likely to involve sizeable refunds or compensation. At the same time, greater awareness of my role has contributed to an increase in the number of complaints directed to me.

"I'm pleased with this progress. ANZ now has a better complaint resolution process and the Advocate's role has been established as a means of dealing with complex complaints in a timely and fair manner. Nevertheless, while the trend is positive, opportunities remain for improvement, particularly in addressing those aspects of service which cause complaints," Mr Robinson said.

The Office of the Customer Advocate was established in 2002 to improve resolution of customer issues and complaints. A copy of the Report, including case studies can be found at anz.com

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