



# Media Release

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## 2005 Customer Advocate Annual Report

ANZ today released the 2005 Annual Report of its Customer Advocate, Bill Robinson, highlighting further progress in developing a problem-solving culture within ANZ.

The Customer Advocate's Report for the year ending September 2005 indicates:

- 68 matters were referred to the Customer Advocate in 2005 compared to 97 in 2004;
- the number of ANZ-related complaints to the Banking and Financial Services Ombudsman continued to trend down, falling 20% from 695 complaints in 2003-04 to 552 in 2004-05;
- improvements in ANZ's complaint resolution process saw 86% of complaints resolved within 48 hours and 99% within 10 working days, compared to the previous year where 78% resolved within 48 hours and 93% in 10 working days.

Of the 68 complaints referred to the Customer Advocate, the Customer Advocate resolved 46 with 43% of findings either directly for the customer or negotiated results or compromises acceptable to the customer and 57% for ANZ. A total of \$31,443 was either refunded or paid to customers in compensation compared to \$54,000 in the previous year. Findings for ANZ increased from 48% in 2004 to 57% this year, reflecting improved customer service and complaint management processes. Reviews confirmed that, in the majority of cases, customers had been treated fairly and ANZ had acted in accordance with good banking practice.

Eight complaints are still under review and the remaining 14 were referred to ANZ's businesses for resolution.

Commenting on his Report Mr Robinson said: "It is pleasing to see that more complaints are being resolved at an early stage which has resulted in a decrease in the number of complaints being directed to me.

"I was particularly encouraged to note that complaints about ANZ to the Ombudsman had decreased by 20% despite the 4.2% increase in the total number of banking complaints received by the Ombudsman.

"However, there are still opportunities to further develop ANZ's problem-solving culture by focusing the problem-solving skills of staff and empowering them to resolve issues quickly or else refer them to the specialist complaints team," Mr Robinson said.

The Customer Advocate's role was established in 2002 to improve resolution of customer issues and complaints. A copy of the Report, including case studies can be found at [www.anz.com](http://www.anz.com).

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