



## ANZ Customer Charter



## ANZ's commitment to you

ANZ is committed to providing you with Australia's most convenient banking services, based on products that are simple to understand and delivered in a responsible manner by our people, in accordance with the highest standards of integrity.

This Customer Charter sets out the specific service standards you should expect us to meet. It reflects both the products and services that we currently offer and the higher standards towards which we aspire.

Our external auditors will review our performance against these standards every year and we will report the results to you. In this way, we hope to earn your faith in us as Australia's most respected retail bank.

Welcome to ANZ.

Brian Hartzler

Group Managing Director – Personal Division

Convenient

Simple

Responsible



**1. Convenient access** – we will:

- › maintain our branch presence in the rural communities we serve;
- › continue to expand our branch network by opening new branches;
- › open selected branches on Saturdays and for extended hours on weekdays;
- › keep our call centre open 24 hours a day, 7 days a week;
- › install more than 200 ATMs over the next year;
- › have our website [www.anz.com](http://www.anz.com), Internet Banking, Phone Banking and EFTPOS available at least 99% of the time.

**2. Quick, friendly and reliable service** – we will:

- › aim to serve you within five minutes in our branches;
- › aim to answer your call to our call centre within 60 seconds;
- › provide you with friendly and reliable service by staff who are qualified to serve you.

**3. Swift resolution of complaints** – we will:

- › aim to resolve your complaint within 48 hours and within a maximum of five business days;
- › let you know who is responsible for resolving your complaint if we expect this to take longer than 48 hours;
- › offer to have your complaint reviewed by our Customer Advocate, if we can't resolve it to your satisfaction;
- › provide you with information on external financial services dispute resolution if you are not satisfied with the steps taken by ANZ to resolve your complaint.

**4. Simple products** – we will provide you with clear choices in everyday personal banking accounts:

- › an account with either unlimited ANZ transactions for a \$5 monthly fee, or an account which allows you to manage your monthly fees by limiting the type and number of withdrawals you do each month;
- › fee-free Internet Banking for all everyday personal banking accounts;
- › an everyday personal banking account with unlimited ANZ transactions and no monthly fee for seniors, health care cardholders, people under 18 and Centrelink payment recipients.

**5. Fast account opening** – we will refund one month's standard fee or its equivalent if we do not meet our account opening standards:

- › have your personal banking account available within 24 hours of satisfying identity requirements;
- › answer standard loan applications quickly:
  - personal loan and car loan applications within one business day;
  - home loan applications within two business days;
- › answer your standard credit card application within four business days.

**6. Simple and clear communication** – we will:

- › write our letters, brochures, ATM and website messages and other notices in plain language.

**7. Privacy** – we will:

- › keep your personal information private and secure.

**8. Financial literacy** – we will:

- › continue to invest in community programs aimed at improving the financial literacy of Australians, particularly the most vulnerable and disadvantaged groups;
- › work through our community partners to:
  - deliver our Saver Plus matched savings program to 1,000 low income families who are committed to improving their financial literacy, building a long term savings habit and saving for their children's education;
  - fund the training of financial counsellors and community educators to deliver our MoneyMinded program, aimed at building the skills, confidence and knowledge of low income earners, to 15,000 Australians.

**9. Responsible lending** – we will:

- › not offer you a credit card limit increase if you have a recent poor credit performance or are struggling to meet repayments on your ANZ credit card - one indicator of this may be that you are only making minimum monthly repayments on that card;
- › not offer you a credit limit increase if we know that you are on a fixed income, for example, receiving a government pension (e.g. old age pension, veteran's pension);
- › provide you with information about easy and efficient ways to reduce your credit card limit;
- › ensure your minimum monthly credit card repayment does not fall below 2% of the outstanding balance, unless:

- you are in financial difficulty and we are assisting with reduced repayments;
- you have accepted a special offer where for a specified period either no interest or a concessional interest rate is charged and no repayment is required.
- › with any credit card limit increase offer:
  - outline how much the minimum monthly repayment would increase if the offer was accepted;
  - recommend you reject the offer if your personal circumstances have changed;
  - include information about how to request a lower offer.
- › explain in clear and simple terms how interest on your credit card or loan is calculated and charged, what fees may apply and when, and the consequences of paying late on your credit;
- › respond to you within 48 hours if you have contacted us by telephone, and within five days if you have contacted us by letter, to advise us of your financial hardship. We may also refer you to an accredited financial counsellor.

**Feedback**

We value your feedback about the ANZ Customer Charter. Please contact us by:

**Phone:** FREECALL 1800 805 154 (8am to 7pm AEST)  
TTY 1300 366 255

**Mail:** ANZ Customer Response Centre  
Locked Bag 4050  
SOUTH MELBOURNE VIC 3205

**Fax:** 1800 269 030

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