



## CUSTOMER CHARTER ANNUAL REPORT 2008

# Our Customer Charter and beyond

Making promises is not enough, it's keeping them that counts. ANZ's Customer Charter is a public commitment to living up to our promises, rigorously monitored and independently assessed. The goal is to learn and improve constantly, with a single-minded focus on putting customers first.

By delivering on our promise to provide More Convenient Banking every day, ANZ will continue to lead the way in retail banking in Australia. Our Customer Charter reflects the collective feedback on how we're going from our customers, staff, community partners, consumer and regulatory bodies.

Some highlights of our Customer Charter performance over the past 12 months include:

- introducing ANZ Access Limited to help customers avoid fees caused by overdrawing their account;
- achieving 87.4% overall customer satisfaction rating for our customer service in branches;
- providing Internet Banking to customers 99.8% of the time\*;
- answering all credit card applications within four working days;

- answering all car loan\*\* applications within one working day; and
- funding the training of an additional 673 facilitators to deliver our MoneyMinded financial education program in local communities around Australia.

Our commitments in the Customer Charter contributed to a number of independent awards and rankings received by ANZ over the past 12 months, they include:

- Home Lender of the Year, ten times and counting since 1999\*\*\* by Cannex Money magazine;
- ranked Number 1 Bank globally, second year in a row, by the Dow Jones Sustainability Index;
- Best Value National Award for Small Business Banking by Cannex;
- Graduate Employer of Choice by The Australian Association of Graduate Employers;
- Best Governance Reporting Award for the Private Sector by ARA Australasian Reporting Awards;
- ranked fifth among participating organisations, with an overall score of 96%, by the Corporate Responsibility Index;

- Employer of Choice for Women, for the sixth consecutive year, by the EOWA;
- Trade Finance Bank of the Year, Innovative Deal of the Year and Export Finance Bank of the Year by the Insto Awards 2008; and
- Prime Minister's Award for Excellence in Community Business Partnerships with the Brotherhood of St Laurence.

It's a tough climate in the global economy, and at ANZ that means it's more important than ever that we take our promises seriously and keep our customers' needs at the heart of everything we do. As Customer Charter Champion, I firmly believe that our customers' success will be our success.



Brian Hartzler  
Chief Executive Officer,  
Australia

\* Based on unscheduled outages only

\*\* Finance for ANZ Car Loans provided by Esanda Finance Corporation Limited ABN 64 004 346 043 (Esanda), member of ANZ group of companies. An investment or facility is neither a deposit with nor liability of ANZ. Esanda is a separate entity from ANZ and is not an authorised deposit taking institution under the Banking Act 1959 (Cth).

\*\*\* CANNEX Money magazine's Home Loan Lender of the Year 2008, 2007, 2006, 2005. CANNEX Personal Investor magazine's Home Lender of the Year 2005, 2004, 2002, 2001, 2000, 1999

# 2008 CUSTOMER CHARTER PERFORMANCE

PROMISE	COMMITMENT	COMMENTARY	PERFORMANCE
<b>CONVENIENT</b>			
Convenient access	<p>We will:</p> <ul style="list-style-type: none"> <li>maintain our branch presence in the rural communities we serve;</li> <li>open selected branches on Saturdays and for extended hours on weekdays;</li> <li>keep our call centre open 24 hours a day, 7 days a week;</li> <li>install more than 200 ATMs over the next year; and</li> <li>have our website www.anz.com, Internet Banking, Phone Banking and EFTPOS available at least 99% of the time.</li> </ul>	<ul style="list-style-type: none"> <li>Extended our branch network with five new branches, one of those in rural Australia and 206 new ATMs.</li> <li>248 branches have extended opening hours (Retail and Rural branch operation times outside of 9:30pm – 4:00pm Monday to Thursday and 9:30am – 5:00pm Friday).</li> <li>Made our customer call centre (13 13 14 and 13 22 73) available 100% of the time.</li> <li>Met availability targets of 99% for www.anz.com, Phone Banking and EFTPOS.</li> <li>Internet banking was available 99.8% of the time based on unscheduled outages only. Scheduled outages were not included in the measurement as the main purpose of scheduled outages is to perform system upgrades and improvements to make it simpler, more secure, and more convenient for our customers to use Internet Banking. All scheduled outages occurred outside of business hours.</li> </ul>	Achieved
Quick, friendly and reliable service	<p>We will:</p> <ul style="list-style-type: none"> <li>aim to serve you within five minutes in our branches;</li> <li>aim to answer your call to our call centre within 60 seconds; and</li> <li>provide you with friendly and reliable service by staff that are qualified to serve you.</li> </ul>	<ul style="list-style-type: none"> <li>82% of branch customers served within five minutes, 96% served within 10 minutes. Our target is 80% served within five minutes and 95% served within 10 minutes.</li> <li>Average waiting time in branches increased slightly to 2.80 minutes, compared to 2.35 in 2007. Wait time in branches is based on figures from the 206 branches using the Q-matic system.</li> <li>83% of calls to our retail call centre number (13 13 14) answered within 60 seconds. 82% of calls to the dedicated credit cards call centre (13 22 73) answered within 60 seconds. We fell below our target of 90%.</li> <li>We achieved 87.4% overall customer satisfaction rating for our customer service in branches, compared to 77.3% in 2007.</li> </ul>	Partially achieved
Swift resolution of complaints	<p>We will:</p> <ul style="list-style-type: none"> <li>aim to resolve your complaint within 48 hours and within a maximum of five business days;</li> <li>let you know who is responsible for resolving your complaint if we expect this to take longer than 48 hours;</li> <li>offer to have your complaint reviewed by our Customer Advocate if we can't resolve it to your satisfaction; and</li> <li>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.</li> </ul>	<p>Complaints received by our Customer Response Centre:</p> <ul style="list-style-type: none"> <li>98% responded to within 48 hours (100% in 2007).</li> <li>83% resolved within 48 hours (87% in 2007). Our target is 80%.</li> <li>91% resolved within five working days (92% in 2007). Our target is 90%.</li> <li>Average of 2.87 days to resolve a complaint (2.57 in 2007).</li> </ul>	Achieved

# 2008 CUSTOMER CHARTER PERFORMANCE CONTINUED

PROMISE	COMMITMENT	COMMENTARY	PERFORMANCE
<b>SIMPLE</b>			
Simple products	<p>We will provide you with clear choices in everyday personal banking accounts:</p> <ul style="list-style-type: none"> <li>■ 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;</li> <li>■ fee-free Internet Banking for all everyday personal banking accounts; and</li> <li>■ an everyday personal banking account with unlimited ANZ transactions and no monthly fees for seniors, health care cardholders, people under 18 and Centrelink payment recipients.</li> </ul>	<ul style="list-style-type: none"> <li>■ Continued to offer clear and simple choices in personal banking accounts, including ANZ Access Basic with unlimited ANZ transactions and no monthly fee for seniors, health care cardholders, people under 18 and eligible Centrelink payment recipients.</li> <li>■ Internet banking transactions remain fee-free for all everyday personal banking accounts.</li> </ul>	Achieved
Fast account opening	<p>We will refund one month's standard fee or its equivalent if we do not meet our account opening standards:</p> <ul style="list-style-type: none"> <li>■ have your personal banking account available within 24 hours of satisfying identity requirements;</li> <li>■ answer standard loan applications quickly:</li> <li>■ personal loan and car loan applications within one business day</li> <li>■ home loan applications within two business days</li> <li>■ answer your standard credit card application within four business days.</li> </ul>	<ul style="list-style-type: none"> <li>■ 100% of personal banking accounts available within 24 hours of satisfying identity requirements.</li> <li>■ 100% of car loan applications and 153,158 personal loan applications out of 153,160 were answered in one working day.</li> <li>■ A decrease in the performance of our Mortgages business. Of 316,736 standard home loan applications, 94.7% were answered in two working days, down from 98.5% in 2007.</li> <li>■ 100% of credit card applications were answered within four business days.</li> </ul>	Partially achieved
Simple and clear communications	<p>We will:</p> <ul style="list-style-type: none"> <li>■ write our letters, brochures, ATM and website messages and other notices in plain language.</li> </ul>	<p>Customers rated their overall satisfaction 8.2 out of 10 in respect to our communications via letters, statements, brochures, ATM and website messages.</p>	Achieved

# 2008 CUSTOMER CHARTER PERFORMANCE CONTINUED

PROMISE	COMMITMENT	COMMENTARY	PERFORMANCE
RESPONSIBLE			
Privacy	<p>We will:</p> <ul style="list-style-type: none"> <li>■ keep your personal information private and secure.</li> </ul>	<p>One hundred and forty-nine privacy events were registered compared to 193 in 2007<sup>1</sup>.</p>	Ongoing
Financial Literacy	<p>We will:</p> <ul style="list-style-type: none"> <li>■ continue to invest in community programs aimed at improving the financial literacy of Australians, particularly the most vulnerable and disadvantaged groups;</li> <li>■ work through our community partners to:               <ul style="list-style-type: none"> <li>› 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;</li> <li>› 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.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ ANZ's Saver Plus matched savings and financial literacy program is now running in 20 locations around Australia with 1,585 new participants enrolled this year. Research conducted by RMIT University marking five years since its commencement assessed Saver Plus as one of the most successful programs of its kind in the world.</li> <li>■ This year we funded the training of an additional 673 facilitators to deliver our MoneyMinded financial education program in local communities around Australia. Twenty-six thousand, nine hundred and eighty-five people participated in MoneyMinded this year and a further 4,750 people completed our on-line program. We also launched new topics for MoneyMinded – Superannuation, Home Ownership, Tenancy and Investment Basics to further enhance the resource. MoneyMinded has now also been launched in New Zealand.</li> </ul>	Achieved

<sup>1</sup> 2007 statistics have been restated based on the adoption of a new reporting database and a revised qualifying criterion.

# 2008 CUSTOMER CHARTER PERFORMANCE CONTINUED

PROMISE	COMMITMENT	COMMENTARY	PERFORMANCE
RESPONSIBLE			
Responsible lending	<ul style="list-style-type: none"> <li>■ We will:</li> <li>■ 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;</li> <li>■ 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);</li> <li>■ provide you with information about easy and efficient ways to reduce your credit card limit;</li> <li>■ ensure your minimum monthly credit card repayments do not fall below 2% of the outstanding balance, unless:               <ul style="list-style-type: none"> <li>■ you are in financial difficulty and we are assisting with reduced repayments;</li> <li>■ you have accepted a special offer where for a specified period either no interest or a concessional interest rate is charged and no repayment required;</li> </ul> </li> <li>■ with any credit card limit increase offer:               <ul style="list-style-type: none"> <li>■ outline how much the minimum monthly repayments would increase if the offer was accepted;</li> <li>■ recommend you reject the offer if your personal circumstances have changed;</li> </ul> </li> <li>■ include information about how to request a lower offer;</li> <li>■ 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 card;</li> <li>■ 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.</li> </ul>	<ul style="list-style-type: none"> <li>■ We experienced two breaches this year. First, a system change made in February resulted in 1316 customers being offered Credit Limit Increases that breached our definition. Second, as part of the July Platinum credit card upgrade campaign, the process to remove certain categories of customers from receiving the Credit Limit Increase offer (with the Platinum upgrade offer) was not performed. A total of 737 customers were affected by this breach.</li> <li>■ 9,036 customers contacted us regarding financial hardship in relation to their credit card repayments. No breaches of commitment to respond within 48 hours to customers who advise us by phone of their financial hardship. Nine breaches of promise to respond to customers within five days where they provide written advice of their hardship.</li> </ul>	Partially achieved

# OUR RESULTS CONVENIENT

## INVESTING IN CONVENIENCE

We continue to meet our performance target for our website [www.anz.com](http://www.anz.com), Phone Banking, Internet Banking<sup>2</sup> and EFTPOS being available 100%, 99.4%, 99.8% and 99.4% respectively.

Over the past 12 months, we added 206 new ATMs.

There was also one new rural branch opened in Port Macquarie (NSW). In addition, we added four new branches in metropolitan areas. Since the Customer Charter's inception in 2004, over 800 new branches have been opened which has significantly increased our branch network.

We now have extended banking hours in 248 branches. There are now 10 branches open for extended hours on Sundays, 144 branches open for extended hours on Saturdays, 203 branches open for extended hours on Thursdays and 139 branches open for extended hours on Fridays<sup>3</sup>.

We also launched other initiatives in line with our 'more convenient banking' commitment including:

- redesigning our website [www.anz.com](http://www.anz.com) to make it easier for our customers to navigate around the site;
- developing an ANZ Desktop widget which provides customers with a place to store useful links and allows easy access to various online tools; and
- being the first Australian bank to develop Internet Banking for the Apple iPhone<sup>4</sup>.

## PROVIDING QUICK, FRIENDLY AND RELIABLE SERVICE

This year, we achieved 87.4% overall customer satisfaction rating for our customer service in branches, compared to 77.3% in 2007. Again, our performance was measured using an outbound calling program with new and existing customers throughout Australia, who have opened a new account in a branch in the last two weeks. The program aims to obtain real feedback about our service from real customers about their ANZ account opening experience.

We did not meet our promise for answering calls to 13 13 14 and 13 22 73 within 60 seconds. This was due to a combination of resourcing challenges and seasonal increases in call volumes.

## RESOLVING COMPLAINTS SWIFTLY

In 2008, the number of customer complaints to our Customer Response Centre (CRC) increased to 41,490 from 36,889 last year<sup>5</sup>. This increase was partly due to the current market volatility and an increase in the number of customers requesting financial hardship assistance.

This year we continued to focus on the complaints resolution process, investing in both the CRC team capabilities and also in problem avoidance projects (e.g. reviewing and streamlining our processes for assisting customers who are experiencing payment difficulties).

We have increased the number of staff available to resolve complaints, developed a new training and monitoring process to further improve our customer service levels, and enhanced team processes to enable swifter resolution of complaints. We have also undertaken market research and mystery shopping programs to provide ongoing feedback by which to identify any development opportunities to further improve our complaints resolution service.

While the number of total complaints has increased and the percentage of complaints resolved in 48 hours and five days have decreased, we continue to meet our targets for resolving complaints in a timely manner. We resolved 83% of complaints in 48 hours (against a target of 80%) and 91% within five days (against a target of 90%).

2 Based on unscheduled outages only

3 Excluding Foreign Exchange branches

4 iPhone is a Trademark of Apple Inc., registered in the U.S. and other countries.

5 2007 statistics have been restated based on the adoption of a new reporting database and a revised qualifying criterion.



# OUR RESULTS SIMPLE

## PROVIDING SIMPLE PRODUCTS

We continue to work on making our products and services as simple and convenient as possible for our customers by simplifying the pricing of basic bank accounts and continuing to offer concessions on these accounts for some customers.

The ANZ Access Advantage account provides customers with unlimited transactions for a \$5 monthly fee. We also offer the ANZ Access Select account which allows customers to manage their monthly fees by limiting the type and number of withdrawals each month. ANZ Access Basic is available to health care card holders and eligible government benefit recipients and provides an unlimited number of ANZ transactions each month and carries no monthly fee.

Beyond our current commitments, in September, we also introduced a new everyday transaction bank account, ANZ Access Limited. This account is free of exception fees, which extends on ANZ's efforts in extending our commitment to help customers avoid fees caused by an overdrawn account. This product carries a \$6 monthly account keeping fee which allows unlimited transactions (staff assisted EFTPOS, ANZ ATMs, ANZ Phone and ANZ Internet Banking) and the ability to make automatic debits to repay home loan, personal loan and credit card accounts.

## FASTER ACCOUNT OPENING

153,160 standard personal loan applications and 135,807 standard car loan applications were received this year. All except two personal loan applications were answered within one business day.

Our Mortgages business has experienced challenges particularly from May to September with respect to its fast account opening commitment. A 15% uplift in annual loan applications from the broker channel has put considerable pressure on the ability to answer standard applications within two working days. Of the 316,736 applications received, 16,917 breaches were identified resulting in a total of \$400,234.90 compensated to customers. Operations Australia is committed to reducing this breach rate and has implemented a number of remedial actions to address.

All 432,212 credit card applications were answered within four business days.

## SIMPLE AND CLEAR COMMUNICATION

We again measured our performance on this promise through research conducted by the Social Research Centre. Overall satisfaction with ANZ's customer communication in letters, statements, brochures, ATM messages and on the website was 8.2 out of 10, an improvement on last year's score of 7.9.

Customers were also asked to rate their satisfaction on more specific questions about ANZ's letters, brochures, ATM messages and other notices. Customer satisfaction on the question of where our communications are written in plain language was rated 8.1 out of 10 compared to 8.0 last year.

### CAR LOAN APPLICATIONS 2006 - 2008

DATE	APPLICATIONS	BREACHES
Sept 2006	137,548	12
Sept 2007	129,041	0
Sept 2008	135,807	0

### CREDIT CARD APPLICATIONS 2006 - 2008

DATE	APPLICATIONS	BREACHES
Sept 2006	282,971	9
Sept 2007	325,503	5
Sept 2008	432,212	0



# OUR RESULTS RESPONSIBLE

## KEEPING PERSONAL INFORMATION PRIVATE AND SECURE

We reviewed our privacy commitment and developed a definition of a privacy event. A privacy event is deemed to be an occurrence involving inappropriate disclosure that may cause the privacy of our customers to be impacted.

The definition of a privacy event was developed in consultation with various subject matter experts within ANZ, and by drawing from supportive information from external sources, including the Office of the Privacy Commissioner's draft Voluntary Information Security Breach Notification Guide, and the Australian Law Reform Commission's report, For Your Information: Australian Privacy Law and Practice (ALRC 108).

The way we measure privacy events has also changed. Privacy events are now recorded in a central database by compliance functions across ANZ, which provides real time reporting to ANZ's Group Compliance function for review.

In 2008, there were 149 privacy events identified, with all events resolved. This compares to 193 privacy events identified in 2007<sup>6</sup>.

## IMPROVING FINANCIAL LITERACY

We have continued to invest in community programs aimed at improving the financial literacy of Australians, particularly the most vulnerable and disadvantaged groups.

The implementation of MoneyBusiness continues in six remote sites in the Northern Territory and Western Australia in partnership with the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA)

and local community organisations. Local staff, appointed from within indigenous communities manage the program. Community Education training materials have been developed and the partnership with FaHCSIA is being extended to develop a comprehensive financial literacy training program for use with indigenous communities across Australia.

ANZ has extended its financial literacy partnership with the Traditional Credit Union (TCU) for members and staff in indigenous communities in the Northern Territory. The financial literacy work is currently being evaluated with a view to informing future financial literacy activities of benefit to TCU communities.

ANZ has committed to support a further 12-month rollout of Opening Financial Pathways (supported by First Nations Foundation and ANZ) in the Shepparton region of Victoria. My Moola aims to improve the capability of indigenous Australians to control, develop & secure their own economic wellbeing. The project includes development of a financial literacy program for the local indigenous community that focuses on assisting individuals / families / communities to:

- understand the way finance-related expectations, values, needs, aspirations and decisions can impact on their lives;
- improve their knowledge of the costs, risks and benefits of financial instruments;
- identify & engage tailored financial pathways to assist them achieve their personal & group goals.

Saver Plus, a financial literacy and matched savings program developed by ANZ and the Brotherhood of St Laurence is now delivered in 20 locations across Australia in partnership with The Brotherhood of St Laurence, the Victorian Department for Planning & Community Development, The Smith Family, The Benevolent Society and Berry Street Victoria. This program helps families on low incomes to achieve a savings goal and establish a long term savings habit.

As at 30 September 2008, 1,585 new families have commenced the program, meaning we have achieved our target of 1,500 families this year.

MoneyMinded reached more than 31,000 people in Australia this year. 26,985 people participated in a MoneyMinded workshop and more than 4,750 people participated in our on-line programs. We also funded the training of an additional 673 facilitators to deliver our MoneyMinded financial education program in local communities around Australia. New topics for MoneyMinded – Superannuation, Home Ownership, Tenancy and Investment Basics were launched to further enhance the resource. MoneyMinded has now also been extended to New Zealand.

More comprehensive information on ANZ's financial literacy and inclusion programs is available in the [ANZ Corporate Responsibility Report 2008](#).

6 2007 statistics have been restated based on the adoption of a new reporting database and a revised qualifying criterion.

# OUR RESULTS

## RESPONSIBLE CONTINUED

### RESPONSIBLE LENDING

ANZ was the first bank in Australia to introduce Responsible Lending commitments as part of our Customer Charter. Under these promises, ANZ will not offer a credit card limit increase to customers with a recent poor credit performance or who are struggling to make repayments on their card or to customers we know are on a fixed income (e.g. receiving a government benefit).

However, we experienced two breaches this year. First, a system change made in February resulted in 1,316 customers being offered Credit Limit Increases that breached our promise. Second, as part of the July Platinum credit card upgrade campaign, the process to remove certain categories of customers from receiving the Credit Limit Increase offer (with the Platinum upgrade offer) was not performed. A total of 737 customers were affected from this breach.

With any credit limit increase offered to customers, we ensure that ANZ honours our responsible lending promise by:

- outlining how much the minimum monthly repayment would increase if the offer was accepted;
- recommending that customers reject the offer if their personal circumstances have changed; and
- including information about how to request a lower offer, either by calling 13 22 73 or via the branch network.

We have developed a credit card repayment calculator to provide tips to help our customers stay in control of their credit card. The credit card repayment calculator can be found on <http://www.myanzcreditcard.com>. Similarly, we have a brochure, "Understanding credit card interest", available via [www.anz.com](http://www.anz.com) and the branch network which provides information on how interest is calculated and charged.

In July, a program called Customer Connect was also put in place to provide our customers experiencing hardship with a more convenient and simple process. The process is more streamlined with reduced customer documentation and lead time. This process also allows us to have more effective and respectful conversations leading to sustainable arrangements with our customers.

Additional information on responsible lending initiatives undertaken this year is available in [ANZ's Corporate Responsibility Report 2008](#).

# ANZ CUSTOMER CHARTER ANNUAL REPORT 2008



## EXTERNAL ASSURANCE STATEMENT

### INTRODUCTION

Australia and New Zealand Banking Group Ltd (“ANZ”) commissioned Corporate Citizenship to provide external assurance and commentary on its Corporate Responsibility Report 2008. As a distinct component of our assurance we examined performance under the commitments made within this document, ANZ’s Customer Charter Annual Report 2008.

### ABOUT US

Corporate Citizenship is a specialist management consultancy advising corporations that seek to improve their economic, social and environmental performance around the world. In pursuing our business purpose, we have developed our Assurance Services, which assess corporate strategy, systems, activities and initiatives that underpin corporate responsibility and sustainability reporting. Further information about our company, our key personnel and our clients is available on our website ([www.corporate-citizenship.com](http://www.corporate-citizenship.com)).

### SCOPE

We have reviewed ANZ’s Customer Charter Annual Report which covers the period 1 October 2007 to 30 September 2008. The report presents information about ANZ’s performance within Australia against the nine promises set out in the Customer Charter.

ANZ’s management has prepared the Customer Charter Annual Report 2008 and is responsible for its contents. Our work covered an assessment of ANZ’s performance against its customer charter commitments; a review of the internal audit process and findings; advice on aspects of report content and presentation; selected checks to underlying corporate records, specifically around promises concerning Privacy (Promise 7), Financial Literacy (Promise 8), and Responsible Lending (Promise 9); and provision of this statement for which we have sole responsibility.

This limited assurance statement was conducted with regard to the guidelines of ISAE 3000 (available at: [www.ifac.org](http://www.ifac.org)) standard for conducting non-financial audits. This opinion is based on ANZ’s performance against its Charter. It does not extend to an opinion of the performance measures selected by management.

### OUR OPINION

ANZ’s focus on improving customer service is reflected by its performance under this charter. Transparent about shortcomings and under-performance it reflects the standards of service a customer can expect. In conducting our assurance of ANZ’s Customer Charter Annual Report 2008 nothing came to our attention to suggest that information or data has been materially misstated.

**The Corporate Citizenship Company**

[www.corporate-citizenship.com](http://www.corporate-citizenship.com)