

Feedback regarding ANZ

Written by Thy Do (Family Support Worker, Save the Children Katherine office)

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Background

Antoinette* and Ivy*(clients of SCA) are sisters who reside in [Confidential], approximately 110km from Katherine town. Ivy discovered that she had unknowingly signed up to regular payments with *BUBBLES FOTOS* which led her account being overdrawn, thereby attracting further dishonour fees on top of the ATM fees she was already incurring for using the only available ATM in [Confiden].

Antoinette and Ivy requested support to open a fee-free transactions account. After looking into the available options, SCA staff nominated ANZ's *Access Basic* account as it has no monthly service fees and account holders would not incur dishonour or overdrawn fees as per its *Account Fees and Charges* information booklet:

<https://www.anz.com.au/content/dam/anzcomau/documents/pdf/personal-account-fees-charges.pdf>

SCA staff went to ANZ Katherine branch in early December 2017 to confirm that the *Access Basic* account is available to new customers. We were advised by [Confidential] [Confid] [Confide] that the *Access Basic* account is no longer available to new customers. [Confid] instead recommended the *Pensioner Advantage* account for customers receiving a government pension.

I reviewed ANZ's webpage <https://www.anz.com.au/personal/bank-accounts/everyday-accounts/access-basic/> which suggests that the *Access Basic* account is available to new and current customers.

I also called ANZ's customer service line (13 13 14) and was advised that the *Access Basic* account is available to new and current customers, as long as suitable photo ID and supporting documentation is provided to a local branch as proof of eligibility.

19 December 2017

I transported Antoinette from [Confident] to Katherine (3 hour round trip) to open a new *Access Basic* account at the local ANZ branch. [Confidential] advised Antoinette to make an appointment for later in the week as [Confid] could not assist Antoinette to open a new account without a scheduled appointment. Appointment was scheduled for 21 December 2017

21 December

I transported Antoinette and Ivy from [Confident] to Katherine to open a new *Access Basic* account with [Confid]

Antoinette and Ivy provided supporting documentation to prove that they were eligible for the *Access Basic* account (i.e. Health Care Card, Centrelink Income Statement).

Antoinette and Ivy requested my support as English is not their first language.

I requested the *Access Basic* account on behalf of Antoinette and Ivy – [Confid] appeared to nod by way of acknowledging this request.

*Names changed

Contains Confidential Information

I also requested a saving account on behalf of Antoinette and Ivy – **Confic** suggested that the *Progress Saver* account was the most suitable option.

In opening the *Progress Saver* account for Antoinette and Ivy, **Confic** asked questions about Antoinette and Ivy's income and savings goals (i.e. how much do you want to save? What are you saving for? How quickly would you like to save that amount?) It was apparent to me that Antoinette and Ivy did not understand the substance or purpose of these questions. After obtaining brief responses from Antoinette and Ivy and entering numbers into what appeared to be an online calculator, **Confic** attempted to set up a direct debit arrangement of \$100 per fortnight so that Antoinette and Ivy would have regular payments made from their Centrelink income directly into their *Progress Saver* accounts. I explained that 1) the reason why Antoinette and Ivy wanted to switch to ANZ's fee-free accounts was because they had been burnt by direct debits in the past, 2) \$100 per fortnight constitutes a significant portion of Antoinette and Ivy's fortnightly income and 3) I was unsure whether Antoinette and Ivy understood the implications of this direct debit arrangement. **Confic** then agreed for Antoinette and Ivy to transfer money into their *Progress Saver* accounts in their own time.

Towards the end of the 90 minute appointment, **Confic** turned her computer monitor for Antoinette and Ivy to see an overview of their newly created accounts. I noted that **Confic** had opened an *Access Advantage* account instead of the *Access Basic* account which was what was requested at the beginning of the appointment. **Confic** then advised that the *Access Basic* account was not available to new customers. I asked why this was not communicated to Antoinette and Ivy at the beginning of the appointment and stated that this advice appears to contradict information available on the ANZ website and through the ANZ call centre. **Confic** advised that she could not open the *Access Basic* account at the branch. I highlighted that the *Access Advantage* account attracts a monthly service fee, unlike the *Access Basic* account. **Confic** then waived the monthly service fee for Antoinette and Ivy's *Access Advantage* accounts. I also highlighted that the *Access Advantage* account attracts dishonour and overdrawn fees, unlike the *Access Basic* account. **Confic** stated that this "should not be an issue as long as you don't overdraw your account". I attempted to seek clarification however **Confic** was unable to assist further on the day as her next appointment had arrived.

I called ANZ's call centre immediately after the appointment and was advised once again that the *Access Basic* account is an available product. I was advised by the call centre operator that Antoinette and Ivy could call ANZ's call centre directly and change their account type (i.e. from *Access Advantage* to *Access Basic*) over the phone now that they have provided proof of their eligibility to a branch.

With Antoinette and Ivy's consent, **Confic** advised that she would send confirmation of Antoinette and Ivy's new accounts to my work email (as Antoinette and Ivy do not have email accounts) – I have yet to receive any correspondence via email

4 January 2018

I supported Ivy to access ANZ online banking – we discovered that the *Access Advantage* account that Ivy had opened at the ANZ branch on 21/02/2017 was now listed as a *Pensioner Advantage* account. Ivy reported that she had not made contact with ANZ since the 21/12/2017 appointment and did not understand why her account type had changed to a product that had never been discussed directly with her and that she did not request (i.e. *Pensioner Advantage* account).

15 February 2018

I supported Ivy to call ANZ to change her account type over the phone (i.e. from *Pensioner Advantage* to *Access Basic*). During the first call, Ivy was advised by the customer service team that it was not possible to change her account type over the phone and that she needed to attend a branch. I supported Ivy to call ANZ a second time and spoke to the *Personal Banking team* ('Jenny'). Jenny advised that it was theoretically possible for Ivy to change her account type from *Pensioner Advantage* to *Access Basic*, however the system would not allow Ivy to do this over the phone on this occasion as she had previously "failed to verify her identity using a verbal password". Jenny advised that Ivy would need to go back to the Katherine ANZ branch and re-supply her identity documents before being able to access telephone banking again. I asked for Jenny to call the ANZ branch whilst we were on the phone to confirm that Ivy could re-verify her identity today – after being placed on hold, Ivy was advised that the Katherine ANZ branch was closed today due to an unexpected plumbing issue. Jenny advised Ivy to return to Katherine on another day to re-verify her identity – Jenny advised that Ivy should then be able to change her account type at the branch. Jenny advised Ivy to call the *Personal Banking Team* back on 1800 008 177 should there be an issue with this process.

I supported Ivy to register a formal complaint with ANZ about her experience thus far – feedback was taken by 'Josh', reference number **Confidential**. Ivy was advised that an internal email will be sent to Katherine branch regarding her feedback.

1 March 2018

Ivy attended Katherine ANZ branch and successfully re-verified her identity and established a new verbal password for telephone banking.

Ivy requested to change her account type from *Pensioner Advantage* to *Access Basic*. **Confidential** attempted to change Ivy's account type – **Confic** advised that the computer would not let her change Ivy's account type from the branch. **Confic** advised Ivy that she was "doing well" and that Ivy had not had any dishonour fees, seemingly suggesting that it was not necessary for Ivy to switch to *Access Basic*.

I supported Ivy to call ANZ's *Personal Banking Team* to change her account type over the phone now that she had successfully re-verified her identity and can recall her verbal password for telephone banking. Ivy was advised by *Personal banking Team* staff member that the computer system only allows customers to switch from *Access Basic* to *Pensioner Advantage* but not the other way around. Ivy was advised that had she had an *Access Advantage* account (which was what **Confic** had opened for Ivy on 21 Dec 2017, instead of *Access Basic*...which then mysteriously changed to a *Pensioner Advantage* account), she would have been able to change it to an *Access Basic* account over the phone. Ivy was advised to create a new *Access Basic* account over the phone and to close her *Pensioner Advantage* account when she received the key-card for her newly created *Access Basic* account. Ivy was however unable to officially request a new keycard as she did not have sufficient phone credit to send a text message to ANZ confirming in writing that she wishes to request a new card for her newly created *Access Basic* account.

Summary

At the time of writing, Antoinette and Ivy have not been able to open or access the *Access Basic* account – it has been over 3 months since Antoinette and Ivy were first transported from

Confident to Katherine town to switch banks. Each trip involved three hours driving time, as well as the need for Antoinette and Ivy to find baby sitters for their young children and to take time off from their casual employment.

The Katherine ANZ branch and ANZ's various call centre teams have given inconsistent, conflicting and unreliable information regarding 1) the availability of their products and 2) the process through which new and existing customers must follow in order to access them.

There seemed to be a lack of consideration for the language and geographical barriers that disproportionately affect Indigenous consumers in and around Katherine.

Why has it taken so long to simply open a new bank account? Why has it been so difficult for Antoinette and Ivy to access an available product for which they are eligible?