

TRANSCRIPT OF TELEPHONE CALL BETWEEN [Confidential] CONTACT CENTRE OFFICER 1 (CCO1), CONTACT CENTRE OFFICER 2 (CCO2) AND CONTACT CENTRE OFFICER 3 (CCO3), ANZ CONTACT CENTRE DATED 10 JANUARY 2018

CCO1 Hello, good afternoon my name is [CCO1], how may I help you today with your account?

[Confidential] *[inaudible]* is it?

CCO1 My name is [CCO1], ma'am.

[Confidential] [CCO1] I'm [Confidential] I just bought a new card now, ANZ, and I did call to tell them to put all my payment to the card. And ah I'd just like to know is my card is activated?

CCO1 You'd like to check if your card is activated. Can you provide me with your full card number?

[Confidential] Yes ah [Confidential]

CCO1 [Confidential] thank you.

[Confidential] And I would just like to know if I can borrow a loan to ANZ or?

CCO1 Ah is that a personal loan?

[Confidential] Yes.

CCO1 Personal loan ok. I can put you through to ah our personal loan specialist after we activate your card. Um.. *[inaudible]* just give me a moment. Please provide me again with your full name, plus middle name.

[Confidential] Ah [Confidential].

CCO1 Ok does [C] stand for it?

[Confidential] Yes.

CCO1 Ok what does [C] stand for [Confidential]?

[Confidential] Conf.

CCO1 Thank you so much and your verbal security code please, it's a word.

[Confidential] *[inaudible]* I can't hear, sorry.

CCO1 What is your verbal security code, it's a word.

[Confidential] *[inaudible]*.

CCO1 It is a word.

[Confidential] I have BSB and account number.

CCO1 [Confidential] I will just verify your verbal password or verbal security code. It is a word. ... It's a word [Confidential]

[Confidential] *[Inaudible]*.

CC01 Hello?

Confide Hold on..[inaudible].

CC01 What was that again, sorry?

Confider I have it in my bag. Hold on. [Inaudible]

CC01 It's a word Confide

Confider Umm this one I think, this one they gave me is for internet banking. So...

CC01 Ah it's a word.

Confide A word. Um no.

CC01 It's a verbal password Confide it's a word. So this is for us to identify that we are talking to the correct account holder. So do you remember setting up a word as your verbal password?

Confider Name?

CC01 Is it the word Confid? Do you remember that?

Confide Yes Confide

CC01 Confide that is incorrect. Try again?

Confide Ah Confide

CC01 Hello Confide?

Confide Yes.

CC01 Ah its incorrect Confid. Um would you like to try and guess the word?

Confider Ah I have to guess the letters or the word?

CC01 Yeah word.

Confide Confide that's the one that I'm...

CC01 No worries Confide that is incorrect. What is your date of birth?

Confide Confidential

CC01 And your preferred mobile number please?

Confider Umm ahh my [inaudible]

CC01 Ah what is your mobile number? What is your mobile number?

Confide Ah I forgot my mobile number. Yeah.. Sorry I didn't have my number with me.

CC01 Yeah you don't have your number with you no worries. Just give me a moment Confide ok?

Confide ok. [Shouting and background noise]

Contains Confidential Information

CCO1 Ok **Confide** Hello **Confide**

Confide Yes, yes.

CCO1 Ok ok I will be asking you questions for the security of your account ok? Alright?

Confide Ok.

CCO1 Then if you get the answers wrong **Confide** the system will lock me access to your account and you will need to visit the branch with two forms of ID, one of which it needs to be photo ID so we can service you ah over the phone again. So I will be asking you questions now.

Ok I will be asking you *[background noise]* I'll be asking you questions **Confide** okay, for the security of your account. So we'll start now, ah, what is, okay, check here, what is your residential address including street and post code?

Confide *[inaudible]* **Confidential**

CCO1 And then **Confidential**?

Confide umm just now, not long ago *[inaudible]*

CCO1 okay, **Confidential**, okay um do you **Confidential** **Confidential**?

Confider Just now *[inaudible]*

CCO1 Just now, okay like **Confidential**? Or **Confidential** **Confidential**? With ANZ *[inaudible]*

Confide **Confidential**, yes. So what's this, what this mean everything that I'm opening my card today?

CCO1 Yep Okay **Confide** I will be asking you questions first okay? for the security of your account alright, so we will proceed with ah, okay so

Confide So I've got to remember the security code and everything so I can contact and let the bank know ahh...I'm just asking a question.

CCO1 yeah yeah, **Confide** okay, so we will help, try to help over the phone okay and then um if we could get the answers correctly then we'll be able to process the transaction okay? So just give me a moment, ah, just proceed with the information now. And also, this is because of the security of your account as well. Okay **Confid**, I just want to ask if you, do, or do you use internet banking or Go Money app, if so which do you use? Do you use internet...yeah? I'll check here, just give me a moment

Confider *[inaudible]* be my first time to do internet banking.

CCO1 oh I see.

Confider So I already know to check my account, my balance, and yeah.

CCO1 I see. I will check and verify that information as well okay. Just give me a moment **Confid**. So this is for the security of your account no worries I will help you with your account today.

Okay so, so you use internet banking right?

Confide Yes, first time but *[inaudible]* I have the paper like, ah BSB account number.

CCO1 Ah I see, yeah okay because you'll be able to check your account online as well. And also um I just wanted to ask as part of the security questions, **Confide**
Confidential?

Confide No. not yet, not yet.

CCO1 **Confidential**?

Confide Nah I didn't do it yet, no.

CCO1 Not yet, I mean **Confidential** um **Confidential**? **Confidential**
Confidential um **Confidential**? **Confidential**
Co?

Confiden Ah I did once in town when I went in *[inaudible]*

CCO1 **Confidential**?

Confide Umm it didn't *[inaudible]* **Confidential**
yeah **Confidential** I think yes.

CCO1 Use these answers **Confide** okay so we can check on your account.

Confiden Yes.

CCO1 Okay **Confide** thank you so much for answering this question so we passed your security questions. So **Confid**, next time that you will call us, what would you like to, to nominate as your verbal password? It could be a word it could be numbers or a combination of both, it is for us to identify you whenever you call us over the phone. What would you like?

Confide Ahh **Confid**, my name.

CCO1 That's your first name, okay that's, thank you so much.. **Confid**, alright, and **Confide** the mobile number on file is **Confidential**, is that your mobile number?

Confide Yes.

CCO1 Good okay and also um do you have an email address on that you wish to add to your file or account?

Confiden Yes.

CCO1 What is your email address?

Confiden Can I call back and let the bank know about my new number?

CCO1 Yes, yes, you'll be able to do that.

Confide The other number one you get one, ah you got it there, those one they stole, someone stole my sim card, my little sim card.

CCO1 Oh *[inaudible]*

Confide I have a new one, but when I phoned back to the bank and I let the bank know I have a new number.

CCO1 Yes that would be great okay, so if you could advise the bank if you have a new number, right? Or sim, that's good, that's good. What is your new phone number?

Confide yeah I want you to update that one, but my daughter is has my phone is using it and is calling a friend or anyone.

CCO1 Okay yeah no worries.

Confiden I'll ring back, I'll call straight away the bank.

CCO1 And also **Confide** you're calling today because you'd like to activate your card, the one which ends with **Confident**

Confide **Confident** Yes.

CCO1 Is that the reason why you're calling right? Is to activate the card?

Confide Yes yes.

CCO1 So let me process it for you now, okay? Let me help you with it. So I will activate your card now, and it's a new card, so you'll also receive your pin *[inaudible]*

Confiden Ah I already have my pin, *[inaudible]*

CCO1 okay yes that's wonderful. So, **Confide** umm I also see here you have registered for you internet banking, so this is a good thing because you may also manage your account online, you can check your balance, you can also check your transactions, so you can do that on your internet banking account okay. So the card is already activated.

And if you have any other questions on the account, the card is already activated, and do you have any other questions before I transfer you to our personal loans, you'd like to speak with our personal loans specialist right?

Confide Yes.

CCO1 Okay, so this is an application for a personal loan **Confid** or is it a general information or question?

Confide Um, I don't understand that you're talking, but I can speak *[inaudible]* just for a loan for a little bit of shopping for stuff that the kids need like beds, and sheets and blankets *[inaudible]*

CCO1 So you'd like to borrow for personal loan, is that correct?

Confiden Yes, personal

CCO1 Okay, so I'm going to put you through, I'm going to transfer you to our specialist okay, so he can help you with this.

[shouting in background]

Confident Yes.

CC01 Stay on the line [Confide] thank you take care bye bye.

[The call is transferred to CCO2]

CC02 Hi this is [CCO2], how can I help with your personal loan today?

[Confiden] Hello [CCO2]. My name is [Confidential] .

CC02 How can I -

[Confide] Uh -

CC02 Help you today [Confid]?

[Confiden] I'm good thanks, and I uh bought a new card and I did activate a call to the ANZ today.

CC02 Mm-hmm.

[Confiden] Um uh activate my card, new one.

CC02 Mm-hmm.

[Confide] It is my first time -

CC02 Mm-hmm -

[Confiden] To ask for a loan.

CC02 Oh okay. So you were just looking to apply for a personal loan, would that be correct?

[Confiden] Yes.

CC02 Okay, not a problem. Well if we can -

[Confiden] And I was just have a little bit questions -

CC02 Mm-hmm -

[Confide] Just to let you know. Um I have um pension payment single about uh \$419 go to my ... um to the card, ANZ, and a family payment about \$361. And I was just wondering um personal loan, that if I ask for a loan, uh I was just wondering how much that'll be taken out?

CC02 Um for a personal loan how much it would be for the repayments?

[Confiden] Yes.

CC02 Yeah how much were you looking -

[Confident] To pay it back -

CC02 At borrowing?

Confiden Yeah. Um uh about \$1,000 takes me -

CC02 How much sorry?

Confide \$1,000.

CC02 Oh okay. So we don't actually do that, um that high, uh -

Confide That's fine -

CC02 Or that low sorry. We do up to up to \$5,000. If you're just after \$1,000 you can always have a look at like ANZ Assured, which is like an overdraft limit, um where you get \$1,000 and then you can deposit it in there but there's repayment, like strict repayments or anything like that, um it's more as you're kind of paid it brings it up to date. So that's -

Confide So how about, how about \$500?

CC02 Yep. We can also do \$500, but again it's not a loan, it's ANZ Assured, which is an overdraft. So you can either do \$500 or \$1,000 as an ANZ Assured application.

Confidenti So how, how much I'll be paying back? \$39 or \$49 -

CC02 Yeah -

Confiden Fortnightly?

CC02 So essentially what we do with that is, it doesn't really have like um like direct repayments. So it's a limit that's applied on your account that lets you go past a zero balance up to \$500, and then essentially you pay it back as you get paid into the account. So there's no like exact like payment date or payment schedule or anything like that, as long as it doesn't go over that limit.

Confiden Oh okay. Um just wondering that how much will be taken out to pay it back, yeah, if I borrow a loan, personal loan, yeah.

CC02 Yeah, so that's -

Confiden Just a normal, norm- just a normal one.

CC02 Yeah. So with the personal loan we can only do \$5,000. It's the lowest that we can go. So if you wanted the \$5,000, then we can definitely look at doing that, um but anything less than that we just can't do, sorry.

Confide So I'm bit, it's a bit high and my first to borrow the loan. Um and I've just got a little bit of questions to let you know that, how much that I'll be paying back.

CC02 Yeah.

Confide Every, every every fortnight. So I'll do that every fortnight. Pay it back.

CC02 Yeah. So that's not a problem. So if you wanted to get a loan for \$5,000, which is the lowest we go, you'll be looking at about \$51.72 cents on a variable rate loan for 7 years.

Confiden Yes, please. Yes.

CC02 Yep, so -

Confide *[inaudible]*

CC02 It'd be \$51.72. So if you wanted to have a look at applying for that, we can always do it over the phone if you've got a spare 10 or 15 minutes on you?

Confide Yes please.

CC02 Okay, amazing. Well it's just done through our personal banking team, so what I can do is put you straight through to them okay? We'll be able to have a look at doing that application over the phone with you, alright? I'll put you straight through now.

[The call is transferred to CC03]

CC03 Welcome to ANZ you're speaking with [CC03] how can I help?

Confident Hello [CC03] my name is **Confidential**, uh **Confidential** ...um just wondering if I can borrow pensioner loan?

CC03 Ok yep. What would be the reason for that?

Confident Uh just the clothing, bed stuff and all that things...just the kids need it...umm need to as well.

CC03 And how much are you looking to borrow?

Confident Um um I don't want to go a little bit higher, but I've got a little bit of question just to let you know, um I get a payment every week, uh every fortnight about \$419 owing to my uh...first time at ANZ. I did open my my card today and um just wondering if my first time to borrow loan to the ANZ bank?

CC03 Sorry what was that, what do you mean?

Confident Like is my first time to borrow loan.

CC03 Yes...

Confident For beds and stuff clothing and you know things yeah for the kids...what my kids need my um...just explain it to you...uh coz 15 year olds they need a bed and stuff and all that things...yeah...so um...just borrowing for one, is...is okay for \$1000 or \$500?

CC03 Oh ok.

Confident It is...they told me it is \$5000 is too much and they been telling me, I've been talking to the other man just not long ago they just transfer to me...easily take back \$56 every fortnight to take out for seven years to pay it off if I borrow \$5000...

CC03 Yes

Confident But I'm looking that one that's too much.

CC03 Ok.

Confide
Yeah...

CC03 No worries.

Confide
A personal loan...

CC03 Sure now let me...yeah yeah cool...so can you please confirm your full name?

Confide
Confidential

CC03 Including your middle name.

Confide
Confidential

CC03 And your security code which is a word?

Confide
Security code?

CC03 So it's a...it's a verbal security code you give to us over the phone when you speak to a banker. You may have set it up when you opened your accounts.

Confide
Security code...um...can I...um...well this one to you?

CC03 Yes.

Confide
I don't read much...but: S-A-V-I-N-G.

CC03 Yeah that's incorrect.

Confide
What that?

CC03 So it's...it's...the word that you set up so that way every time you call us we can verify you with that, that password.

Confide
Um...I have a BSB and account number.

CC03 If you don't remember it that's ok, I can verify you in another way.

Confide
Yeah.

CC03 Can you please confirm your date of birth?

Confide
Confidential

CC03 And your mobile number?

Confide
Um be the same...yep.

CC03 Still the same?

Confide
Yep.

CC03 Ok, can you confirm that for me?

Confide
Um...I forgot my number...uh...I really wanted to have my number but my little girl just took my phone...if I find it I might call back to bank and let them know that my number.

CC03 Okay because I need to verify you...and I verify you using that phone number.

Confident Um...can I use this one from my aunty?

CC03 So you...you don't know what your mobile number is?

Confident Yeah, yeah my daughter took it and I'm trying to find it but I can't find her...I'm in the community right now...so I'm at the basketball court sitting down...you know with my little one she's making a noise.

CC03 That's alright...no worries now ok I have to verify you in another way...bear with me.

Confident It is my first time to do this one.

CC03 Yeah that's alright.

Confident Yeah.

CC03 Ok bear with me, I have to verify you in another way...Can you give me your residential address including state and postcode?

Confident Uh.. **Confident** that's the community.

CC03 Mmhmm...including state and postcode?

Confident What's..uh I don't have that one before no.

CC03 You don't know where your state is?

Confident Uh...In Katherine that's uh nah I have the um postcode um no this one down sorry. **Confidential** that's community...uh postcode in Katherine I think yes.

CC03 Is there a branch in where you are?

Confident Um branch? No no no just a community, this a community sorry.

CC03 Because I, I'm trying to verify you so I can talk about your account, okay? Uh just need your residential address, the address you put down when you created your bank account.

Confident Um...sorry I'm getting confused...um...

CC03 Sorry?

Confident I'm getting confu- *[call abruptly ends]*