

**TRANSCRIPT OF TELEPHONE CALL BETWEEN [Confidential] AND ANZ CONTACT CENTRE OFFICER 4 (CCO4), ANZ CONTACT CENTRE DATED 27 JANUARY 2018**

CCO4 Hi this is [CCO4], how can I help you?

[Confider Hello, um this my first time uh ANZ key card, and I would just like to know if I can borrow some loans...it's the first time but...I wanted to do a phone...like...borrow loan?

CCO4 No, I, I mean you wanted to apply for a personal loan or...uh...a home yeah, a home loan perhaps?

[Confider Home loan...

CCO4 A home loan, okay.

[Confide Personal loan...like...like just normal ones...yeah...

CCO4 Okay...for personal loans uh...the application is actually ...um...should be um...beyond my scope...but what I can do is this: uh, I can send a text message on your phone that contains the contact number of the personal loans team. They're the ones who is going to handle the applications uh over the phone.

Now, uh, just at your expectation they're only open from Monday till Friday, eight am till eight in the evening. That's why, um, what can happen is for me to send a text to your contact number so you can give them a ring by Monday.

[Confider Yeah.

CCO4 Okay, can you confirm to me your, uh, mobile please?

[Confide Um...is in my phone...hold on...I'll just get it from my sister...um...

CCO4 Alright.

[Confide Just hold on the phone...[inaudible]...[speaking to someone else]...bubba gimme your phone just a quick one...[inaudible]...um...[inaudible]...gimme that phone bubba quick one...[inaudible]...um, hold on...

CCO4 Okay.

[Confide Um.. [Confidential]

CCO4 Okay...let me just say it again just to make sure I got it right, that's: [Confidential]

[Confide Um.. [Confide]

CCO4 Sorry hehe...yeah.. [Confidential]

[Confide Can you...[inaudible]...sorry...um

CCO4 Uh.. [Confidential]

[Confider Yeah...

CCO4 [Confide]

[Confide Yes...

CCO4 [Confide]

[Confide] Yes.

CCO4 Okay. So, expect a text message from me on this number. Alright? Uh, the message will contain the uh, the direct line, uh for personal loans team, okay?

[Confide] Um...uh...I've been talking to them earlier...but um...couple of days...nearly one week...they didn't accept me for, for a loan and they was asking a lot of questions...and it was my first time to be in ANZ...so I [inaudible]...been in ANZ for nearly one week now...couple of days...uh and uh I uh let the bank know that I'm a person...talking to the phone, that I um, like...the person that uh been in ANZ...let them, let them know that I'm a customer...yeah...[inaudible]...sorry I can't explain it to you but...

CCO4 Sorry...

[Confide] Just to let you know...yeah.

CCO4 Yeah...um I would really love to help you regarding...uh...your concern but then again loans...yeah...loans...loan increase, applications, and um and other related stuff with personal loan is actually beyond my scope...yeah I'm not trained for...for personal loan...loan accounts...yeah?

Especially with this application and, um, other information that is why I am giving you the contact number so that you can call them by Monday, yeah? And check, uh, to see if you are eligible to op- to apply or to open, uh, a personal loan with ANZ.

Okay?

It would be best to obtain first-hand information from them which is why I am giving you their direct number.

[Confiden] Okay.

CCO4 Okay? Alright.

Thank you, thank you so much.

Can you call them on Monday okay...they are up from eight to seven.

Thank you.

[Confide] Okay.