

TRANSCRIPT OF TELEPHONE CALL BETWEEN THE THIRD PARTY AND CRC OFFICER, ANZ
CONTACT CENTRE DATED 14 JUNE 2018

The third party Hey [CRC Officer].

CRC Officer Hey, how're you going?

The third party Yeah good thanks, sorry about all the phone tag.

CRC Officer No that's okay, look I mean I'm glad we sort of figured out a time we can...

The third party Yeah...

CRC Officer Get it resolved. Um, so, what I've done, I'll just - I've got um - just so you know where - sort of the information that I suppose I've got, I do have the - the um - a copy of the letter of all the feedback that was written, so you have given sort of background and everything. Um and then I can see - I've got notes of the complaint that was made through to this department, that - that um - it was [Complaints Consultant] from this area who responded to it.

The third party Yes, yes.

CRC Officer And then it looks like from the information that I've got, it looks like you're wanting to sort out, I suppose not just what happened but also ongoing if everything is okay with the account now and things like that?

The third party Yes, yes.

CRC Officer So I suppose the first thing, because you mentioned that there was obviously a bit of background to it.

The third party Yep.

CRC Officer So, I mean, as I said, the information I've got was, was from the complaint and it was in relation to misinformation provided by the ANZ Katherine branch and that as part of the actual complaint, as you know, so that was what was sort of addressed in that complaint.

The third party Yep .

CRC Officer So feedback has been provided to the branch because it looks like there was some, some confusion around, you know, what was needed to be um. I'm just trying to bring up the actual specific account number so I can bring up the customer's profile.

The third party Great.

CRC Officer Yeah, now, just for my own understanding, so is, the accounts as they stand now, are you aware that, is that sort of what, or are they up to what the customer would want them to be, or?

The third party So I, um, I've been away from that role for a few weeks, so I haven't had direct contact with the customer, so and there's a few things going on for the family so I'm not sure how much time the case manager who is working with them at the moment um has had to kind of have a look at this...

CRC Officer Sure.

The third party But my understanding is that um as it currently stands, my belief is that they're still on the Pensioner, um, Advantage account.

CRC Officer Okay.

The third party Um and I guess that ultimately the original, the overarching goal was to um get them access to their Access Basic account. Um and the reason for that is um I guess, you know, really, is kind of threefold for the customers. One, one of the difficulties for them is that they reside in **Confiden** and there is no kind of major bank ATM for them to access.

CRC Officer Mmm.

The third party One of the things that was a pressure point for them is that the ATM fees they would incur, which is beyond you know you and me and then the Bank. But the second thing that was difficult for them I guess was with the geography, and the, they're, they're kind of vulnerable to particular kinds of things that haven't helped them and so on, and so what we've found is that a lot of the time a lot of our clients have kind of unknowingly just signed up to direct debit systems that they weren't really aware of...

CRC Officer Uh huh.

The third party So, for example they think they're signing up for a once off payment, but really what they've signed, apparently signed on for was you know 50 payments of \$50 over two years kind of thing. Um and what we've found for these kind of clients in particular was that they would then um have their account overdrawn because they're having I guess all these payments coming out...

CRC Officer Yep.

The third party and then as a result they would incur a dishonour or an overdrawn fee.

CRC Officer Yep

The third party That's, that's I guess the background to us then trying to support them to find a fee free account that they were eligible for. And that took us to the ANZ Access Basic account...

CRC Officer Yep.

The third party Cos we were very conscious that, you know, whilst we're not with the client all the time, we can't control what they're signing up to and that's a longer term education thing and trying to get them access to something that was available and that would at least mean that even if they're signing up to these um these deeds...

CRC Officer Yep.

The third party Um at the very least they are hopefully not getting that double edged sword

party where they're also incurring fees on top of that given also that their income was so restrictive.

CRC Officer Sure.

The third party So that's the reason why we were attracted to the Access Basic account...

CRC Officer Absolutely.

The third party As opposed to the Pensioner Advantage. 'Cause my understanding is that both of them don't, main difference is that both of them don't, um, don't have monthly fees, but the Access Basic doesn't have the um overdrawn or dishonour fee, however its um it's only like a pure key card like...

CRC Officer That's correct.

The third party The MasterCard component.

CRC Officer Yeah it doesn't have the visa debit as opposed to, yeah you're right, just the Access card. I can see, 'cause I can see looking at it that there was, there is the Pensioner Advantage and there is an Access Basic and it's not in use, I suspect it's not in use because there's no card linked to it and...

The third party Yeah that's right, and that was the additional part that came on after for one of the customers, yea.

CRC Officer Yeah and the issue we had as well because what we actually need is, we need, when it's a replacement card that's sort of, that's different, but when it comes to um the brand new card there's a compliance requirement to have written, written consent so what we'd actually need is we'd need something um to sort of show you know in writing or in an email is fine as it's a letter, because obviously we don't have anything from yourself at this stage sort of showing that you're acting on their behalf...

The third party Yeah absolutely.

CRC Officer But if we could get something from your end and I could give you details where to send information and I could make sure to get things actioned um, just, and then what we could do is we could arrange to you know get that card – and access card – issued um and then if needs be, 'cause I can still see that there's that Pensioner Advantage, if need be, if that account needs to be closed we can follow up with all that too.

The third party Yeah, sure, sure.

CRC Officer Because there's actually uh the three, there's the Pensioner Advantage, there's the Access Basic and then there's a Progress Saver, so yeah a savings account.

The third party Yeah, yeah, yeah, yeah. So I guess that's good to know that there's a way forward from this point, 'cause I guess ultimately it was really just about getting that Access Basic account opened and then obviously we've gone through different variations and stages, um and I guess one part of the, part of the feedback was I'd wished in hindsight to know that one of the options was an email um, it would have been really nice to have known that at the time..

CRC Officer Of course, yeah.

The third party And the suggestion was that you sent through a text, and I guess by that stage hadn't that been the first hurdle, I think, perhaps I think we would have had more kind of capacity to go through that...

CRC Officer Yeah, and, and certainly one of the things we noted or that's been noted in the process is that information or when it, before it went through to the complaints when this was being dealt with you know over the phone by a contact centre, there was some information they looked at in regards to the Access Basic account, I think they were told it had to be in a branch, um and that was actually incorrect and that's something we're addressing in making sure that there is...

The third party Oh great.

CRC Officer There is correct information to make sure that they can service the customer over the phone and you know and not telling them that they need to go into the branch to do this.

The third party And actually that would be a really helpful part of this as well, 'cause I mean as you can imagine the clientele that we work with, a lot of, a lot of people are on, a lot of people would be eligible for this account, so from where we stand, it's kind of like there a part [*inaudible*] we have this customer base that are eligible and they would really like to bank with ANZ, um and I guess for us like we don't understand or we can't seem to get through and would just be good to kind of clarify um what the actual situation is...

CRC Officer Yeah, I mean -

The third party And if we do come across someone we can say, you know, you can access this.

CRC Officer Yeah and in terms of visiting the branch the only thing that's gonna be I suppose the clincher there is if they do need to be identified because we do have processes where, for example in the case of um **Confide** here the issue would be um if they can't identify themselves over the phone, the, the contact centre has their process by which where for security we have to change it so they do need to visit the branch and re-identify.

The third party Yea yea.

CRC Officer Um and I understand that can be difficult to get around, we do have processes if someone has a mobile phone we can sort of send, you know, we can send certain codes and we can get them, we can try and find ways around it, um, but, in terms of, in terms of this one, I think, I'll have a chat to um our compliance guys on this end and thinking what we can do to get around that if there's another way we can do it. Um but in terms of getting an account, I suppose as a first point, to get a card on that account we just need that something in writing, um and then maybe from there even in that same thing you clarify, or it's clarified for us if you're wanting, if the Pensioner Advantage account needs to be closed, if we have that in writing as well with, you know, the customer's approval then we can just get that all done in one step.

The third party Sure. And so it's not possible to, if you've already got an account type, to have it just changed over the phone? Is that right?

CRC Officer No, so we've got, so we've actually got, there is an Access Basic account that's been opened, um so that's fine. It would just be a case of needing to get the um get the card issued for that one, and then we could just...

The third party Sure.

CRC Officer 'Cause I could see, and then we would just need to, for example, if there were any funds in the account that was um being closed, they could always be moved into another account, yeah that wouldn't be difficult for us to do either, so.

The third party Yep yep yep, and so, I know that the client, I mean the customer, we were able to support her to call up and make that Access Basic account over the phone. I've got her sister in mind and I don't believe she's had an Access Basic Account or an additional one open for her, and I'm just wondering, in dealing how we'd kind-of um support her to get over to the Access Basic account, whether it is the same thing, creating a completely new one, and getting it in writing, or...

CRC Officer Let me just, let me have a look, in terms of getting the account changed over, I'll double check what they mention in the email, 'cause they specify in one of the emails what the process should be.

The third party Sure. The thing is it would be really helpful in terms of if, if it would avoid her having to give a new account number and things to Centrelink and things like that, but I'm not sure what the protocol is on your end.

CRC Officer Okay just let me have a look. Err ok. Certainly as I've said, they've confirmed for me here, they've said you do need to have written consent in regards to a new account, or new card, sorry, um I'm just wondering, I'll see if I can locate the attached email because they did attach it from another department now and let me just have a look. Ummm. There we go, okay. Here we go. I'll just open this *[inaudible]* this one. So, um – we should know that there's not – okay so apparently, and that was apparently the issue was so where I said before it had incorrect information, that was where it was saying you couldn't do a product transfer for the Pensioner Advantage to the Access Basic which is incorrect. So that suggests, so we can do it, um and they're going to update that so that and if the branch's processes are up to date so it will just be a case of – um – I believe there was, it, so they should be able to then transfer from the Pensioner Advantage to the Access Basic, that shouldn't be an issue...

The third party Great.

CRC Officer I think the only concern would then be making sure or confirming because the, uh, Access Basic doesn't have the Visa debit card, because it only has the Access card, we just need to make sure that we have the right authority to then send out a card if we need to -

The third party Sure, sure.

CRC Officer I think that would be something we would need to clarify...

The third party Sure, sure.

CRC Officer So it might be that you would only need to send in something confirming, you know, that you're wanting that card – uh – sent as well. So I'm just thinking –

yeah. But I mean in terms, in terms of the, the current customer, um if you want what I could do is, I could give you some details, and um in terms of where to send information, and you could make it attention to me...

The third party Yep, yep.

CRC Officer Um so the email address is A-N-Z -

The third party A-N-Z -

CRC Officer E-D-R -

The third party E-D-R -

CRC Officer @ A-N-Z dot com.

The third party @ A-N-Z dot com, yep.

CRC Officer And if you just make it attention of myself, I'll give you my surname, it's [CRC Officer] is my first name, and the surname is [CRC Officer].

CRC Officer And I'll give you the reference number, which is um **Confide**-

The third party **Confide** -

CRC Officer Dash **Confide**-

The third party **Confide**-

CRC Officer **Confid** -

The third party **Confid** -

CRC Officer Yep so if you send that through with that reference number in the subject of that email and you can attention it to myself, um then that'll get sent on to me, and then what I'll do is I can make sure that from there we sort of action to get a card issued for the Access Basic account, and then that's it. Now, if **Confide** is wanting the other account closed for the Pensioner Advantage...

The third party Yep.

CRC Officer You can provide that same instruction in the same communication and then I can ensure that that all gets, that all gets done.

The third party And in that email, do you need that as a signature as well, or just a statement to say that I, I wish to request [*inaudible*]?

CRC Officer In terms of, if the email is coming from, from yourself, um what we would probably need is, I would need to see, have something coming from her confirming that you are acting on her behalf...

The third party Sure.

CRC Officer So some form of...

The third party Some form of authority...

CRC Officer Yeah, some form of authority, exactly. And that'll just mean that there won't be any snags in the process.

The third party Yeah no that's fine, yeah we can definitely do that.

CRC Officer Okay great.

The third party And I'm just wondering, [CRC Officer], this particular customer that because the Access Basic is already open, like an additional one has already been opened, *[inaudible]* has to change the Pensioner Advantage to an Access Basic if she's already got an additional one already open?

CRC Officer I can find out if that's something we can do, I don't see that it'll be an issue, the Pensioner Advantage does currently have – um – the, like Visa debit account, oh, uh linked to it and I think what's happened is that it looks like someone has tried to link it to the Access Basic not realising that you can't do that, which is what's part of the problem. So would she want to have two accounts?

The third party Um no, because the thing is, what I'm trying to avoid is, if possible, is the need for her to provide the new account details to various – like Centrelink and all that sort of stuff – and I'm wondering whether, I imagine she'd use the Pensioner Advantage for the day-to-day things...um...

CRC Officer Yeah actually because that's the account that does have the like transactions on it.

The third party The transaction absolutely, yeah I'm wondering if we can, if it's possible to have that one changed to the Access Basic...

CRC Officer And then close the other one?

The third party And then close the additional one, that might be administratively easier for her as it means avoids her having to...

CRC Officer Yeah look, I – I – I think...

The third party Change the numbers, yeah.

CRC Officer I – I – I understand completely – and having a look at this, it does seem like, um, it does seem like that's possible and then what we can do is we can just cancel that Visa debit card and...

The third party Yeah and I'll explain that to her as well, so that she understands that if she's got these kinds of, additional online shopping and that's not what that card's for.

CRC Officer Yeah yeah no that's fine – so look I'll, uh, I'll sort of wait for your email, and I'll just clarify and make sure that that's possible, I don't think it'll be an issue since they've sort of confirmed that, and then, so just if you just confirm in your email that you know that you want to change that Pensioner Advantage to the Access

Basic and also close the other account...

The third party Additional...

CRC Officer The additional account and also um and then we'll go from there, and I can come back and confirm with you that it's all been actioned.

The third party Yeah great, that sounds great, alright...

CRC Officer So in terms of issuing a card as well, if you can just also just make sure that you confirm in the email just make sure that we've got the correct um mailing address...

The third party Yep.

CRC Officer To send the card to, and that way we'll make sure that we've got no problems there.

The third party No worries. Alright. I'll get onto the client just to make sure that's all good and then I'll pop the thing on a letterhead and then send that through to you.

CRC Officer No problems, look if there's any, if there's any issues along the way, if you need to make any changes, you can give me a call on this number.

The third party Yeah yeah great.

CRC Officer And we can just figure it out.

The third party Fantastic, alright, and um and just to go back, [CRC Officer], in terms of just - generally speaking, just to clarify the process...

CRC Officer Yep.

The third party Say if I am a completely new customer, I'm on a Government pension, I would like to access an or open an Access Basic account, what would I need to do?

CRC Officer Um, in terms of a brand new customer, to the bank, they do need to attend the branch for identification, umm but my understanding is the branch should be able to open that account for them, um and then they would in terms of getting the card issued, because the customer is in the branch, the branch from my understanding is that they should be able to facilitate that...

The third party Yep, yep.

CRC Officer Um if what I'm telling you is incorrect, I'll make sure to clarify for that, that for you...

The third party Yep, yep, no worries at all.

CRC Officer That's my understanding anyway.

The third party Sure, okay, so essentially as long as you provide your ID, your photo ID, and also show that you're eligible for that particular account in terms of like a

Government pension or whatever...

CRC Officer Exactly, yeah.

The third party And get everything verified there, um the assumption is that you should be able to open that at the branch and get a card ordered there as well.

CRC Officer Yeah so it would just be a case of - and I believe our website sort of gives a list of identification documents that are appropriate for the amount they require, and as long as that's all good to go, then I don't see that'll be an issue.

The third party Fantastic, alright, that's very good to know, um uh thank you so much [CRC Officer] for all of that, for following up.

CRC Officer No not a problem at all

The third party I really appreciate it.

CRC Officer Alright thanks for your time.