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    - If you have insufficient sick leave entitlements PeopleSoft will automatically record this as Leave Without Pay. If you have agreed with your Line Manager to be paid for sick leave, select Other leave>Managers discretion. More...
  - o How to change a leave request
    - Complete the leave amendment form if you want to cancel or make changes to leave you have submitted to your manager via PeopleSoft ESS
  - o How to change employee data
    - You can access employee data from the direct line reports section of PeopleSoft MSS homepage. This displays job title, emp ID, job code, BSB / Cost Centre, FTE, Grade, Contact details, TEC & Salary. To update info click and select action. More...
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I work in

Have you selected the correct 'country' and 'business area' on the Max homepage?

MAX ANZ Group Operations and Services Operations

## Customer Connect

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### What is Customer Connect?

Customer Connect is ANZ's hardship team and works with customers experiencing financial difficulty.

Some of our customers will face unexpected hiccups during their life and may not be financially prepared to cope. When faced with a change in their circumstances some customers may struggle to meet their loan repayment obligations for a period of time, but may expect that they can work through their situation and get back on track if they're given a bit of breathing space and time to deal with their situation. Events such as unemployment, illness, a relationship breakdown etc... can lead to these difficulties.

ANZ is committed to working with customers who are in hardship and experiencing financial difficulty to try and help them get back on track. As well as being the right thing to do, ANZ has obligations under the Code of Banking Practice and the National Credit Code.

### Assessment

Customers who suffer a sudden or unexpected change to their personal circumstances, but who reasonably expect they can meet their repayment obligations if ANZ provides some assistance, can apply for hardship assistance.

When a customer applies for, or requests, hardship assistance from ANZ Customer Connect will:

- assess the customer's request, giving genuine consideration to their circumstances.
- look at the customer's financial position.
- ask some questions about how the customer's circumstances have changed.
- ask how the customer expects to be able to resume their standard repayments down the track.
- look at the the customer's products to see what might be feasible and suitable.

Customer Connect will consider whether it's reasonable to expect the customer's situation will improve to the extent they can meet their loan / credit card repayments.

Customer Connect will always consider whether assistance via a loan variation or repayment arrangement is likely to help the customer get to a position where they can maintain repayments (i.e. that the customer has ongoing ability to service their credit contract).

## Assisting ANZ Staff

If you are currently employed by ANZ and are facing financial difficulty, contact Customer Connect on 1800 252 845.

All cases are confidential, and if your role requires you to work closely with the Customer Connect team, to protect your privacy, we will segment your case to one Account Manager.

What will Customer Connect do?

- Potential assistance options
- When requests for assistance may be declined
- Other unique causes of customer arrears
- Contacts / More informaion

Customer Connect will individually assess each application and give genuine consideration to each customer's situation, looking at:

- the customer's financial position
- how the customer's circumstances have changed
- how the customer expects to be able to resume their standard repayments down the track (i.e. ongoing ability to service the loan).
- the nature of the customer's existing loan (e.g. is it interest only? Is it an EMA?).

Customer Connect may ask the customer documents to support their application, examples may include:

- Medical certificate
- Income verification
- Statements of other loans or credit cards

- Centrelink statement

Customer Connect will confirm the outcome of its decision with the customer. Usually over the phone, as well as in writing (within 21 days of receiving all information required to make an assessment)

If Customer Connect declines a request for assistance, the customer will generally be advised over the phone, as well as in writing (within 21 days of receiving all information required to make an assessment).

**NOTE:** If a customer has a joint loan, Customer Connect will try to obtain this information from all parties on their loan to assess if there is capacity across the joint borrowers to make repayments. On most joint loans all borrowers are jointly and severally liable for the debt.

**NOTE:** Customer Connect does not assess requests for new or increased lending. If your customer has been declined for a loan that you think should be approved, please escalate via the Assessment team.

Assistance measures offered to customers will depend on the customer's individual circumstances, financial position and loan type, but may include, for example:

- A short term extension of the loan to reduce the amount of each ongoing repayment (this is difficult if the customer is already in arrears or has hasn't had their loan for very long)
  - Deferring some repayment and capitalising them into the loan balance (this will increase the balance of the loan which will then be paid off over the existing loan term)
  - A short period of reduced repayments, with arrears capitalised into the balance of the loan
  - Refinancing a personal loan
  - Refinancing an Esanda car loan
  - Reduced credit card repayments for a short period of time (with the credit card being closed so the customer doesn't get into further debt).
1. If a review of a customer's circumstances and financial position indicates they can't afford to service their loan or credit card and meet their ongoing repayments then a request for assistance may be declined.
  2. If a customer's situation has permanently changed, or they're experiencing long term financial difficulties, then a change in their loan contract may not necessarily be in their best interests as it may just postpone inevitable default under their credit contract.

In these circumstances Customer Connect may decline a request for assistance. If this happens, customers may need to consider options such as property sale, private treaty sale of a car, return of an asset, bankruptcy etc.

Customers in these circumstances may wish to seek financial advice, either from a licensed Financial Planner, or support from an independent, free and confidential community-based Financial Counsellor. The National Hotline to get in touch with Financial Counsellors across Australia is 1800 007 007.

**Note:** Financial Counsellors are not employed by ANZ, or any other bank. They are independent. They work with customers to deal with their debts, they do not offer financial planning advice on investment, and wealth creation and wealth protection advise

Secured Collection teams are the first point of contact for any of the following situations for our customers:

- Shortfalls / Partial Discharges / Releases
- Redraw requests for Credit Rated customers 07 or 08
- Management of LMI claims
- Management of fraudulent and unsecured mortgages
- Customers affected by natural disasters

## Contact details

### Phone numbers

- **All Products (except Esanda): 1800 252 845**
- **Esanda: 1800 838 100**

### Fax and Mail

Product	Fax number	Mailing address
Home Loan	<b>1800 462 852</b>	Locked Bag 9 Collins Street West Melbourne, Victoria 8007
Personal Loan, Credit Card and Personal Overdraft	<b>1800 010 057</b>	Locked Bag 10 Collins Street West, Melbourne, Victoria 8007
Small Business Loans	<b>1800 678 230</b>	Locked Bag 9 Collins Street West Melbourne, Victoria 8007
Esanda Loan	<b>1300 558 672</b>	Locked Bag 10 Collins Street West Melbourne, Victoria 8007

### Email

- **Customer Connect**

**Special instructions for customers emailing hardship application forms and/or supporting documents.**

- Attachments must be limited to 10MB.
- Attachments must not be compressed or password-protected.
- Only the following file extensions to be attached: PDF, DOC, JPG, BMP, XLS, TXT and RTF.

**Important note for customers emailing hardship application forms and/or supporting documents.**

- This email address can only be used to submit a hardship application or to send in documents. It is not used for ongoing communication.
- The customer will receive an automated response to confirm their hardship application has been received.
- ANZ will then contact the customer via telephone or mail within 14 days of receiving their hardship application to advise them

of the outcome.

### More information

- [Credit Card quicklinks](#)
- [Mortgages Central](#)
- [Personal Loans Frontline](#)
- [ANZ Car Loans](#)
- [ANZ Direct](#)
- [Customer Connect: Application for Hardship Assistance \(including statement of Financial Position\) form](#)
- [Customers in Hardship \(Financial Difficulty\) – IM 2068](#) (htm, 70kB)



### Quick Links

- [ANZ Direct](#)
- [Mortgages Central](#)
- [Personal loans](#)
- [Collections](#)

### Related Links

- [Customer Experience in Collections](#)
- [My Council](#)
- [Advice Overview](#)
- [Financial Services Reform Act \(FSRA\)](#)
- [Customer Operations Portfolio](#)
- [Core Systems Tech Area](#)
- [Document and Knowledge Management Tech Area](#)
- [Workflow and Automation Tech Area](#)
- [Fraud, Financial Crime and Retail Decisioning Tech Area](#)
- [Assurance Centre of Expertise](#)
- [Simplification Centre of Expertise](#)
- [Fraud, Collections and Workflow Tribe](#)
- [Responsible Banking Tribe](#)
- [Credit Cards and Personal Lending Tribe](#)
- [Deposits and Wealth Tribe](#)
- [Payments and Merchant Services Tribe](#)
- [Business Lending Tribe](#)
- [Home Lending Tribe](#)
- [Customer Experience Portfolio](#)
- [AppReady – Showcase Spotlight](#)
- [Markets Customer Complaint Process \(Global\)](#)
- [Contact Centre Videos](#)
- [Customer Statements & Letters Refresh](#)
- [Banker Experience / Customer Experience](#)
- [Transforming Technology Hub](#)

- [About ANZ Tech Connect](#)
- [Operations & Services](#)
- [Corporate Liquidity Management Solutions](#)
- [Service Awards - Schedule GSO Manila](#)
- [Rock Stars of Service archive](#)

Contact the page owner  <https://max.globa>

Was this information useful? **Yes No**

## Max links

- [Group CEO's homepage](#)
- [Code of Conduct](#)
- [Country directory](#)
- [Email \(MaxMail\)](#)
- [Escalate an issue](#)
- [The EDGE](#)
- [Global referrals](#)
- [Culture and values](#)
- [Opportunities at ANZ](#)
- [People Self Service](#)
- [Policy library](#)
- [Technology Centre](#)
- [Staff Banking \(global\)](#)

## Web links

- [anz.com](#)
- [anz.co.nz](#)
- [Internet banking \(AU\)](#)
- [Internet banking \(NZ\)](#)
- [anzstaffsuper.com](#)
- [esanda.com](#)
- [anzshareinvesting.com](#)
- [Employee shares \(global\)](#)
- [onepath.com.au](#)
- [ANZ Live](#)
- [bluenotes](#)
- [udc.co.nz](#)
- [Contact Max](#)
- [Disclaimer](#)



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