



# Media Release

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## 2004 Customer Charter Report shows service improvements

ANZ today released its 2004 Customer Charter Report detailing its performance against the promises made in its Customer Charter and confirming progress is being made on improving customer service.

Specific improvements in the Customer Charter Report for the year ended 30 September 2004 include:

- Queue waiting times have been reduced. The average branch queue waiting time has fallen to 1.1 minutes in 2004 compared to 1.9 minutes in 2003 and 3 minutes in 2002. Importantly, customers waiting more than five minutes for service in a sample of branches have fallen substantially to 9% of customers in September 2004 compared to 30% in September 2003.
- Telephone service standards have improved. The target to answer calls to ANZ's 13 13 14 customer service number within one minute was achieved for 93% of calls in 2004, compared to 85% of calls in 2003.
- Backlogs in answering mortgage applications have been reduced. 4,311 home loan applications were unacceptably delayed during 2004 compared to 10,075 in 2003. Strong performances were also achieved in account opening for personal banking accounts, personal loans and car loans.
- Customer complaints fell by 11% during 2004 and there has been a substantial improvement in the time taken to resolve complaints. 78% of complaints were resolved within 48 hours and 93% within 10 working days, compared to 56% in 10 working days in 2003. This year, complaints were resolved in 2 days on average compared to more than 8 days in 2003.

ANZ Group Managing Director Personal Mr Brian Hartzler said: "We are serious about differentiating ANZ by making it easier for our customers to do business with us. We know this is a big aspiration for a bank our size and we still have much to do, but we have made real progress this year.

"This year we targeted improvement in four key areas of service - branch queues, telephone service, processing backlogs and complaints. The results show that getting serious about these issues can produce better outcomes for our customers," he said.

The 2004 Report follows market research by Roy Morgan Research in September 2004 which indicated ANZ has made significant progress on improving satisfaction among its personal banking customers and now has the highest customer satisfaction of the major banks.\*

"There is now very clear evidence that we have momentum in our Personal business. Customer service is improving, market research indicates we are increasingly differentiated on customer satisfaction and we are growing market share," Mr Hartzler said.

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ANZ Chief Executive Officer Mr McFarlane commented: "Overall, this is a good result which has involved hard work and commitment from everyone in our Personal businesses. What it shows is that consistent focus and attention can produce very tangible results for our customers.

"It's a great start however the challenge ahead is to ensure we maintain our focus and energy around these basic issues of service," Mr McFarlane said.

A full copy of the ANZ 2004 Customer Charter Report can be found at [www.anz.com](http://www.anz.com).

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\* Roy Morgan customer satisfaction research can be found in ANZ's Personal Division Market Update at <http://www.anz.com/australia/aboutanz/investorcentre/speechesandpresentations>.