

ANZ Customer Charter

ANZ'S COMMITMENT TO YOU

FEBRUARY 2013



Welcome to ANZ Vanuatu

ANZ Vanuatu is committed to providing you with banking that is simple to understand and delivered in a responsible manner by our people, in accordance with the highest standards of integrity.

This Customer Charter sets out the specific service standards you should expect us to meet. It reflects both the products and services that ANZ Vanuatu currently offers and the high standards towards which we aspire.

Accessible and secure

We will:

- Give you Easy and Convenient ways to access your money;
 - Through ATMs at convenient locations, internet banking and EFTPOS terminals
 - Aim to Serve you within 20 minutes in our branches
 - Our Call Centre aims to answer your call after 3 rings
- Protect your money & information from fraud
- Provide a wide range of competitive banking solutions
- Help you find the right product to meet your needs
- Invest in updating banking products and services

Straightforward

We will:

- Provide easy and simple to understand products;
 - Provide clear product choices and transparent fees
 - Provide products that suit your customer needs
 - Communicate in simple-to-understand language

Responsiveness

We will:

- Provide you with quick, friendly and consistent services
 - Most of our non lending products have a 24 hour turn around once you have satisfied ANZ requirements

- ▶ Answer Standard loan applications quickly
 - Personal loan and car loan applications within 3 business days
 - Home loan applications within 3 business days
- ▶ Solve problems in a timely manner
 - ▶ Aim to acknowledge complaints within 4 hours
 - ▶ Resolve complaint within 2 business days and more complex ones within 5 business days
 - ▶ Let you know who is responsible for resolving your complaint if we expect this to take longer than 2 business days
 - ▶ Offer to have your complaint reviewed by our Customer Advocate, if we can't resolve it to your satisfaction
 - ▶ Continue to welcome feedback

ANZ Vanuatu is committed to ensuring our products and services meet your expectations and we value any feedback you have regarding how we are performing.

Making a suggestion

Your feedback helps us create a better bank for our customers, staff, shareholders and the community. If you have a suggestion about how we can improve our services, please let us know.


Paying a compliment

Should you have received exceptional service from one of our staff or found something you particularly liked, please tell us about it.


Making a complaint

If we make a mistake, or our service doesn't meet your expectations, we want to know. Here's how to get in touch with us:

Talk to our staff at your local ANZ Branch
Call our Call Centre on

 +678 26355

(7:30am-6:00pm GMT+11 hrs weekdays)

 Vanuatu@anz.com

Most often we will be able to resolve your complaint on the spot. If it cannot be resolved promptly, contact our Customer Advocate who will work closely with you to resolve your complaint.

ANZ Customer Advocate

If you are not satisfied with the resolution offered by our Staff or Call Centre, you can have your complaint reviewed by ANZ's Customer Advocate who provides a free, independent review of your complaint.

Write to:

 **Customer Advocate**

ANZ Bank (Vanuatu) Ltd

PMB 9003, Lini Highway

Port Vila, Vanuatu

 Vanuatu@anz.com

