



## Making it easier to ask for help

We have made it easier and simpler for customers experiencing financial hardship to ask for help.

The 'front page' of our website <http://www.anz.com> now has a direct link to information about Financial Hardship. The new step has been well received by customers, with around 1000 visits per week; an increase of 500%. We are the first Australian bank to have a link to hardship support on our homepage.

A new online application process also reduces waiting time for customers already facing a difficult situation. The first application was received in just 18 minutes.

*"Our new online form has made it much simpler to apply for hardship assistance. It's really reduced the effort required by our customers, especially those who find it difficult to discuss their situation face to face, live in remote areas or are otherwise unable to make that initial phone call to us."*

Rachna Narayan, Team Leader, Customer Connect (hardship customer liaison team).

Next month we will be launching our new financial hardship micro-site. This will be user-friendly to further assist customers needing help.

### More information:

- [Our approach to financial hardship](#)
- [Online financial hardship application form](#)

## Features

- [Increasing access to information](#)
- [Equipping our staff to provide help](#)



## Increasing access to information

We are helping customers better understand when and how to get financial help by increasing their access to information.

The topic of financial hardship assistance is now included in discussions with customers about life-changing events, such as coping with separation and divorce and managing redundancy, both of which are significant triggers for financial hardship.

Our hardship customer liaison team, Customer Connect, is also making itself more available to customers with the introduction of outgoing customer email and SMS messages, resulting in faster communication.

*"Coming to terms with financial hardship can be a very stressful and confronting time in our customers' lives. By making hardship information readily available, we will help to ensure our customers get the support they need, when they need it."* Marco Kohne, Head of Customer Management.

### More information:

- [Our approach to financial hardship](#)
- [Responsible customer lending](#)

## Features

- [Asking for help made simpler](#)
- [Equipping our staff to provide help](#)



## Equipping our staff to provide help

Over 450 staff members have completed our new online hardship awareness training module since its recent launch.

The module helps staff identify customers at an early stage of financial hardship and raise customer awareness of ANZ's dedicated hardship assistance team, Customer Connect.

It uses content designed in collaboration with financial counsellors and includes practical examples of the signs customers facing hardship may exhibit, how best to approach conversations with these customers, and where to refer them for further information. The awareness training is now compulsory for all new "customer facing" staff.

*"The course was very informative and relevant to what is happening in today's economic climate. It was a coincidence that during the course, I had an appointment with a customer experiencing financial hardship. It was great to be able to help them."* Peter Lampard, Senior Personal Banker.

### More information:

- [Our approach to financial hardship](#)

## Features

- [Making it easier to ask for help](#)
- [Increasing access to information](#)