

## Our promises to you

“My team and I have a single, united focus:  
to provide all our customers with  
truly outstanding banking.”



Kerri Thompson, Managing Director Retail



Delivering outstanding banking includes making and living up to some important promises, which we've put in writing as our 'Customer Charter'. It's an expression of our formal and unwavering promise to you.

It's a role we take very seriously, because we know that what we do can have a huge effect on people's lives. Whether we're providing everyday accounts, home loans, investment opportunities or any of our many other services, we're helping people to live well and achieve their dreams.

### 1 We'll provide you with outstanding service.

We'll work hard to make sure we do things right, first time, every time.

- We'll provide information, support and useful tools to help you manage your money.
- We'll make all our communication materials (from brochures to our website and disclosure documents) as clear, concise and easy to read and understand as possible.
- We'll act quickly to resolve any issues, keep you informed throughout the process and work hard to make sure they don't happen again.

### 2 We'll make your banking easy.

You can expect convenient, safe and hassle-free banking – 24 hours a day, 7 days a week.

- We'll give you choices so you can bank the way you want to – including our extensive network of branches and ATMs, EFTPOS facilities and secure and reliable phone, internet and mobile phone banking services.
- We'll provide an Internet Banking Guarantee so you can bank online with confidence.
- We'll do our best to ensure that there's always accurate and up-to-date information about our services available at [anz.co.nz](http://anz.co.nz) – or you can pick up the phone and call us on 0800 ANZ 2 YOU (0800 269 296), any time, any day of the week.

### 3 We'll be responsible.

Helping you manage your money well and providing a financial helping hand.

- We'll lend responsibly, by:
  - Explaining in clear and simple terms how interest is calculated and charged, what fees may apply and when, and the consequences of paying late on any of your credit facilities;
  - Not offering you additional credit or lending if your credit history indicates you are in financial difficulty or are otherwise unable to meet repayments;
  - Providing you with information about easy and efficient ways to reduce your debt and/or credit limits;
  - Ensuring that whenever we make an offer which will increase your credit limits, we make sure you've 'opted in' prior to any credit increase, and include information about how to request a lower credit limit increase.
- If you're experiencing financial hardship we'll provide you with access to a team of trained, dedicated staff to work with you, and identify options to help you manage your situation – just call 0800 240 438.

### 4 We'll support our communities.

Contributing to the communities we're part of, boosting New Zealand's financial literacy and reducing our environmental impact.

- We'll support the communities we're part of by providing one day's 'volunteer leave' each year to every ANZ staff member, and supporting community organisations with grants and other services.
- We'll support initiatives that aim to improve New Zealanders' financial literacy – through investing in research, training financial counsellors and community educators, and providing programmes that build people's financial skills, confidence and knowledge.
- We'll help to protect New Zealand's environment for future generations by setting and achieving targets to reduce our environmental footprint.