

Dear Mr Khoury,

**Herewith my submission re the Banking Code Review 2016:**

My mother is aged 90, in November last year she fell, broke her hip and is now in aged care. Her house was sold. My sister and I hold Power of Attorney, and I now manage her financial affairs. In gathering documents for her 2015-2016 Tax Return, it became obvious that a bank statement for tax period would be highly useful.

Printed on a document from her bank was a 13\_\_\_\_ contact phone number, so I phoned. It was the only number provided.

I went through a lengthy convoluted series of selecting options, and pressing numbers, none of which seemed relevant to my request. Eventually, a person responded, and I asked for a statement to be sent.

I was told that they are not able to do this, due to their policy. I found this impossible to believe. They could generate a statement beginning today, but as no statement had previously been generated they could not send one.

I asked to speak to a manager. I was told by the person that he was the manager. Eventually by careful questioning I learned that he was the manager of a call centre, and was not able to do anything for me, and that no one there could, and that he not could transfer me to anyone else in the call centre who was more senior, or to anyone in head office of the bank.

Ultimately, I was told, however, that I could be 'transferred' to a branch, but he could not release any branch numbers to me as this was the bank's policy. Why is there not a simple method of obtaining branch numbers? At this point I discontinued the call as it was pointless to continue.

Shortly after I tried to find the branch phone number via Google, and although I tried for some time the only contact number found was the same 13\_\_\_\_ number. I phoned this again and went through the same lengthy process, but this time asked to be transferred to the branch.

Once there, I detailed my request to the officer and was told that he would try to help. He will phone me if there is a problem.

I found today's experience with the 13\_\_\_\_ number totally frustrating, and highly biased toward the banking system, not the customer. Today,

we have sophisticated methods of communication, marvellous software, fast computers, databases of immense size, yet, still, it would have been quicker to catch a bus into the city and go personally to the branch of the bank. One is concerned what would the outcome have been if I had been an elderly person, an immigrant, or a less capable person?

Regards,

(Name provided)