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The Hon. Marcia Neave AO
 Presiding Commissioner
 Royal Commission into Family Violence
 PO Box 535, Flinders Lane VIC 8009

By email: enquiries@rcfv.com.au

Dear Ms Neave

Submission to the Royal Commission into Family Violence

ANZ welcomes the opportunity to provide a submission to the Royal Commission into Family Violence. Our submission provides information on the measures that ANZ has in place to support employees and customers affected by family violence. In doing so ANZ aims to assist the Royal Commission in its consideration of the first term of reference:

"... to examine and evaluate strategies, frameworks, policies, programs and services across government and local government, media, business and community organisations and establish best practice for ... support for victims of family violence and measures to address the impacts on victims, particularly on women and children."

Employees affected by family violence

ANZ employs over 50,000 people worldwide with 21,000 employed in Australia. More than half of our employees are women.

Family violence affects people's lives in many ways. Supporting employees through situations of family violence will help maintain wellbeing and independence, and help to minimise any damage to family members.

The ways ANZ assists employees affected by family violence are:

- We provide information on family violence to employees on ANZ's intranet. The family violence intranet page is globally accessible and has general information about domestic violence, as well as links to country specific resources and support. In Australia, these include emergency services, the White Ribbon website, Lifeline and the Family & Domestic Violence Counselling Line.
- Our Employee Assistance Program (EAP) is available to all employees and their immediate family members. This is a free and confidential, short-term assistance program provided by qualified counsellors.



EAP is available for both work-related and personal problems where an employee may need additional assistance, support or guidance. Assistance may be provided face-to-face, over the phone or over the internet.

The Manager Support Program (part of EAP) assists managers with strategies for approaching and managing potentially difficult conversations with staff through confidential and professional counsellors that provide guidance.

The Indigenous EAP service is a specialist program to provide confidential short-term assistance by qualified Indigenous professionals to Indigenous employees and trainees. It is available to line managers and team leaders of Indigenous employees. The Indigenous EAP program is available for both work-related and personal problems.

- We take measures to assist employees affected by family violence who are concerned about their safety at work. For example, this might include altering the employee's work telephone numbers, changing email addresses and removal of personal mobile details from the internal Global Address Listing.
- We provide access to leave (including up to ten days Special Leave and two days Compassionate Leave) to employees who are affected by family violence. Leave may be needed to attend medical appointments, seek legal assistance, attend Court appearances, for relocation, or to attend counselling.
- If needed, flexible work arrangements to help manage their difficult circumstances. These include:
 - working contracted hours in a flexible way (e.g. compressed work weeks)
 - flexible start/finish times
 - working at flexible locations (including working from home);
 - flexible scheduling for rostered staff
 - job sharing
 - working part-time
 - breaks from work such as lifestyle leave (an additional four weeks annual leave per year unpaid but with salary pro-rated over the year) and leave without pay.

Customers affected by family violence

ANZ aims to treat customers affected by family violence with dignity and understanding. As a major financial service provider, ANZ serves approximately six million retail and commercial customers. Our frontline branch staff and customer contact centres encounter members of the community experiencing a range of difficult circumstances.

ANZ does not collect information on the number of customers affected by family violence. We believe that the number of cases where we would become aware of family violence would be currently of the order of twelve per month. Our staff dealing with hardship believes that the number of customers experiencing financial hardship relating to family violence appears to have been increasing recently. It is difficult to determine whether this is due to the actual incidence increasing, or whether there is greater awareness in the community and knowledge of the support banks can provide. We would also become aware of cases through our contact with financial counsellors.

Our staff is trained to respond appropriately when they become aware that a customer is affected by family violence. Nevertheless, there are still many challenges that these circumstances present for financial service providers. For example, in many cases, we may be dealing with a customer that does not have access to the family accounts, may not have access to income or other financial support, or may be in need of immediate emergency cash.



As a first step, we seek to ensure no undue financial stress is placed on the customer affected by family violence. Significant issues arise when joint accounts are involved as these finances can be used as another avenue to intimidate or control victims of family violence. In these circumstances, we deal with each party to the account separately. We are only able to remove access to the account by the perpetrator of family violence with a court order.

In general, if a customer is experiencing financial hardship, ANZ recommends that the customer apply for hardship assistance from our dedicated hardship team, Customer Connect. Our Customer Connect team is specially trained to work towards a mutually beneficial, sustainable arrangement to help the customer get back on track. Each hardship application is individually assessed and consideration is given to customer's situation, their financial position, how their circumstances have changed and how the customer expects to get back on track. Customer Connect will take 21 days to confirm the outcome of its assessment with the customer.

If a customer affected by family violence is experiencing financial hardship, ANZ ensures all collections processes relating to that customer are stopped and the customer is referred to Customer Connect for hardship assistance.

Customer Connect offers customers assistance based on their individual circumstances, financial position and loan type. It may include, for example:

- an extension of the loan to reduce the amount of each ongoing repayment
- deferring some repayment or reduced repayments and capitalising them into the loan balance
- refinancing a personal loan
- reducing or deferring credit card repayments.

We hope this information assists the Royal Commission in its understanding of how major employers and service providers assist employees and customers affected by family violence. ANZ would welcome the opportunity to further brief the Royal Commission on training for our frontline staff, some of the challenges we experience dealing with these circumstances and other issues raised in this submission.

Please contact me on [REDACTED] if we can be of assistance to the Royal Commission.

Yours sincerely

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Rob Lomdahl

Head of Government and Regulatory Affairs