

Newslink



**COMING SOON
TO THIS CENTRE**

AUSTRALIA
State Coach
EXHIBITION

*A Bicentennial Gift from the People of Australia
to
- H.M. Queen Elizabeth II -*

A detailed illustration of a State Coach, a highly ornate carriage used by the British monarchy. It features a dark green body with gold accents, large spoked wheels, and a decorative roof with a crown on top. The coach is shown from a side profile, facing right.

Newslink

Each major Australian bank has made an aggressive entry into the life insurance business.

Why? Because they, like other financial services institutions, want a level playing field.

AMP and National Mutual, the two giants of Australia's life insurance industry, recently ran onto that field offering banking services to their customers. The banks are countering that play by offering life insurance services to their customers.

National Mutual and AMP make no secret of their intentions to acquire banking customers by building on existing insurance relationships.

Between them, they account for 60 per cent of the Australian life insurance industry and already have many ANZ customers as clients and are targeting the rest - all of which they want as banking **and** insurance customers.

ANZ was the only major bank to enter the life insurance business by acquisition. It bought Greater Pacific Life, which markets a full range of life products through a national agency force.

There is no doubt that the integration between the life insurance people and other Group staff has been an overwhelming success.

GPL's new premium income has quadrupled since ANZ bought it outright in December 1985.

This happened because both groups found they shared common ground - strong commitment to good service and ethical treatment of the customer.

Tim Jenkins,
Managing Director
Greater Pacific Life.



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Cover shows the promotional poster for the Australia State Coach to be presented to Her Majesty Queen Elizabeth II by the Prime Minister on May 8. It will be displayed at Westfield shopping centres throughout Australia until June.

ANZ underwrote the cost of the coach's construction, the first of its type to be built since 1910.

A public appeal is being made for funds, so that the coach will be a true gift from the Australian people.



Newslink is produced by ANZ Group Community Relations for the Australian Staff of ANZ Group. Editor: Vince Blake, Assistant Editor: Yvonne Keys, Graphic Artist: Angela Scalise. Printed by Datamail.

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Branch of the future may be closer than you think

Our last issue featured relationship banking and how customer targeting leads to improved market share and profitability.

This article examines plans for important changes to ANZ's branch banking operation.

At one time, branches were 'all things to all customers'.

However, increasing competition and complexity has led to a progressive shift of specialised functions away from branches, as with the transfer of corporate and commercial accounts. But it is also true that a smaller proportion of Esanda's business is written in branches these days and international services, money market transactions, travel and investments are specialised operations in other business units.

This shift has been a clear response to the need for increased quality of service and efficient customer targeting.

Other services are not immune from this quest for better service and one good example is the creation of branch accounting centres (BACs) across Australia. The removal of 'back office' work from branches is enabling staff to really concentrate on customers' immediate needs.

"Our branch of the future is designed to reduce stress in staff produced by business objectives that often conflict, and leave staff free to dedicate their skills to providing superior customer service."

BACs have other advantages too. The obvious ones are relieving space pressures and more efficient use of technology.

The Bank is now piloting, as part of the FOCUS 1 program, centralised control of consumer lending to enhance customer service. Of course, this is not a new idea. Esanda has always done this

and Cardholder Services is on this basis already (see back page feature).

Our branch of the future is designed to reduce stress in staff produced by business objectives that often conflict, and leave staff free to dedicate their skills to providing superior customer

service. The branch will receive fees from the Business Units whose customers it is serving and on selling the Business Units' products and spotting and referring sales opportunities to them. It will become a network which is entirely 'customer focused'.

In a sense, we are all 'internal' customers within ANZ Group. We

all, at some time or another, use the services of other sections of ANZ Group as part of our job or for personal needs. As such, we are in a unique position to judge the standard of service we give other members of the group, as well as external customers.

To achieve the goal of excellence we have set for external customers, we need to start at home and get the 'internal' elements right.

The next issue will tell the story of the diagnostic review groups (DRGs) made up of staff from all over Australia providing an excellent example of 'internal' quality service and whose work is aimed at making ANZ branch service the best in Australia.

Our aim is not only to be recognised for good service but to be renowned for it.

Letters

Sir, I have just purchased a new home in Parkdale with the assistance of a temporary loan from your bank.

Having been recently widowed and only having my son to help and guide me in this time of loss I am extremely grateful that he was able to introduce me to Mr David Labrum, the relieving bank manager at your South Melbourne branch, who showed so much kindness and caring in not only providing me with the finance I needed but also arranging for the various additional services provided by ANZ Bank.

Thanks to Mr Labrum, I am now very proud to be a customer of ANZ Bank and I would be extremely pleased if you would pass on my heart-felt thanks to him and his very efficient assistant for their time and patience in recent weeks.

Yours sincerely,

Edith Field.
Parkdale, Vic.

Sir, I am writing to thank ANZ for the home loan granted to me and, in particular, to say how grateful I am to Mr Ron Hayden, manager Milsons Point branch, for the consideration I received.

During the past 12 months, as I searched for an affordable home to purchase, I encountered many hurdles. The largest occurred some nine months ago when I exchanged contracts on a unit in Artarmon, only to discover the vendor had been declared bankrupt three days after exchange.

As you can imagine, this proved to be a very traumatic experience taking many months to resolve. During all of those months, Mr Hayden was very understanding of my dilemma and was always available to assist, advise and encourage. His consistent interest, support and the attention I received helped me to maintain my optimism that all would be well in the end. As in fact, it was, when in late January I moved into my new home at Wyong.

I can't speak too highly of Mr

Hayden, his attitude to customers and the way he manages the bank. His staff reflect this and are courteous, friendly and efficient. I especially would like to mention Mr Stephen Lever, the loans officer who looked after me so well. His pleasant manner and unending patience were greatly appreciated.

Thank you again to ANZ and especially thank you Mr Hayden.

Yours sincerely,

Kerrie Walsh (Ms).
Wyong, NSW.

Sir, Two employees of your Museum Station branch rendered outstanding service to me during my ten month stay at the Royal Melbourne Institute of Technology. Those two individuals, Ms Zoe Sheath and Mr Neil Palmer, were always courteous and informative in their approach to offering the services of ANZ Bank. They made dealing with the bank a pleasure rather than a chore.

During my residence in Australia, I found many helpful people; however, Neil and Zoe are the two professionals who stand out in my mind. They have to be recognised for their efforts to explain the benefits offered by ANZ, business procedures used in Australia, and willingness to make this American feel welcome in Melbourne.

I sincerely hope that ANZ has some method for recognising outstanding employees. These two certainly rate consideration.

Sincerely,

Keith L Fay, Ph.D.
Fullbright Fellow
Alexandria, Virginia.

Visa's affinity with Apex

Cardholder Services has introduced a program to promote Visa card to common interest groups.

Its Visa Affinity program is a way to make the card attractive, from the customers' point of view, by linking it to common interest groups.

The first Visa Affinity cards have been issued to members of Apex, a non-profit community service club.

The card carries the Apex logo on its face and offers all the normal Visa benefits, including access to all Visa merchants throughout the world and ANZ's ATM and EFTPOS networks.

Apex will receive \$5 for each account opened.

into the other states later. Its launch is being supported by a print advertising campaign.

The symbol will be displayed at all EFTPOS merchants to provide an easily recognizable and distinctive sign to show that the facility is available in a similar way to the existing bankcard and Visa decals. It will also replace the profusion of other decals previously used to indicate the merchant has an EFTPOS terminal.



Electronic network grows

Bank of Queensland has just joined ANZ's extensive ATM network, making a total of six banks in the interchange agreement. The others are; National Australia Bank, State Bank of NSW, State Bank of Victoria, Rural and Industry Bank (WA). The Bank of Queensland brings the total number of ATMs in the agreement to over 800.

Did you know?

Esanda NSW has been running a contest during March offering \$1000 to branch staff under classified officer level.

The one major prize and 20 boxes of chocolates as consolation prizes go to staff who successfully answer 10 questions about Esanda and fill out an application form correctly.

At time of press, the contest had not closed, but NSW manager Investments, Clive Percy, said there has been tremendous enthusiasm for the project.

"People who nodded before and said they knew all about Esanda and how to fill out an application form were finding that they didn't," he said.

"Also staff who have never filled out an Esanda application to lodge funds form now feel

comfortable helping customers do it, whereas previously they would have referred the query to the Esanda clerk.

"The campaign has started people thinking about Esanda and asking questions, which is very good."

Attractive insurance

Investment and Trust Services and Commercial Union Insurance have jointly funded a \$60,000 incentive package for the latest home and contents insurance campaign.

The money will be distributed among the top performing branches and regions, with an additional prize for the top region and branch in Australia.

The incentive campaign is to encourage selling of home and contents insurance policies with as many new savings bank home loan approvals as possible.

The campaign will also serve to increase staff and customer awareness of the features and options of the new home and contents insurance.

Encouraging result

Branch feedback on the Big Bickies term deposit campaign, which started on February 25, show it is getting a good response from customers.

The campaign is supported by print ads in major papers and a 15 second TV ad aired in major metropolitan areas.

Writings dipped in the second week but are expected to improve after provisional tax payments have been paid.

Osborne Park tops WA

Osborne Park Branch has been declared 1987 branch of the year in WA.

AGM Branch Banking, Kevin Watson, said it was well deserved by Osborne Park manager, Chris Chapple, and his team.

Osborne Park is the third branch to win the trophy in the three years since the award was started.

Esanda winners

Kempsy, Byron Bay and Beresfield were the three NSW branches to earn commendations in Esanda's February branch competition.

Each branch in NSW is set a business target. The prize goes to branches which exceed their target by the greatest margin.

Albion Park, one of the winners from January gained a boost in the competition from a substantial debenture deposit. That deposit was made by a customer who had won a prize in a national customer sweepstake run by Esanda last June. The customer picked up \$5000 then and has since placed a large sum with Esanda.

Community competition

Staff at William St Bathurst, NSW, raised \$350 for the childrens' ward at Bathurst Base Hospital by offering \$1 for every High Performance Passbook opened during the region's HPP campaign. Public donations were also accepted at the branch.

Regional manager, Rob Danford, and branch manager, John Engleman, presented the cheque to the hospital's auxiliary.

Colorful kids contest

Jenny Hallinan, PBO, Engadine, Sydney, organised a coloring-in contest for the local school children during the Summer school holidays. Response from children and customers was such that the competition will be run again. ANZ savings accounts of \$20, \$10 and \$5 were offered as incentives to children 3-7 years and 8-12 years.

Big Bickies six-pack

Six branches in Northern Melbourne Region earned bickie barrels for their part in the Big Bickies campaign. The winners were; Sunshine 115, Altona North, Melton, Pascoe Vale, Werribee and Melbourne Airport.

Merchants adopt fat 'e'

A new symbol is to be displayed at all EFTPOS merchants to tell the public they can use their striped plastic to make purchases.

The fat 'e' symbol was launched in the eastern states in late March and will be introduced

High performing dollar Dan



Dazzling Daniel Dinh of Moonee Ponds branch is beaming because he recently opened a High Performance Passbook account with a balance of \$414,633.64.

The funds came from another bank.

Daniel had marketed the account over a number of months. He was originally given a lead then followed it through by convincing his prospect that ANZ was the best bank and HPP was the best product.

Daniel not only got the account but also the promise of more to come.

VIC

Learned associate

Glen Fullarton has been made a Fellow of the Australian Institute of Bankers, which follows his Associate and Senior Associate memberships.

These are added to his Associate membership of the Chartered Institute of Secretaries, Associate Fellow of the Institute of Management and Associate of the Australian Society of Accountants with CPA.

It all started in 1959 when, at 15, Glen joined the bank in WA and decided to do an accounting certificate.

WA



Susan Baxter, from Gnowangerup, WA, has been named as an outstanding Australian by WA Jaycees in recognition of her contribution to the community.

Other awards she has include the Rotary youth leadership award, the Rotary Club courtesy award and the Gnowangerup Australia Day young citizen of the year award.

WA



Jane Coombe gets her Duke

Jane Coombe, internal relief, Franklin Street branch accounting centre, Adelaide, SA, has her Silver Award in the Duke of Edinburgh Award scheme.

Jane spent 11 months working for the award, after reaching the Bronze level. Her achievements include an advanced first aid certificate, aerobics and meditation, and expeditions to Parawirra National Park and a three day trip to Quorn in the Southern Flinders Ranges.

The Duke of Edinburgh Award scheme operates at three levels: bronze, silver and gold. Each covering interests, achievements, recreation, expedition/exploration.

The scheme offers personal challenges, excitement and the opportunity to meet new people and experience the great outdoors.

There are five staff members in SA working for their bronze, seven for silver and two for gold, all supported by the bank.

Pictured is: Jane receiving her award from Michael McMillan, award industry co-ordinator.

SA

Proud Peggy is one in a million

Peggy Hanlon, International Dept. 20 Martin Place, Sydney, handles a lot of correspondence, but a few letters she received recently took her a bit aback.

A telex from general manager, Correspondent Banking, David Murray, congratulating her on 40 years of service with ANZ was an emotional experience.

But when she got letters from Australian of the Year (1987), Dick Smith, National Australia Day

Council president, John Newcombe and Prime Minister, Bob Hawke, it became bit too much of a fuss for Peggy.

The letters were congratulating Peggy on being one of the 200 longest serving Australians.

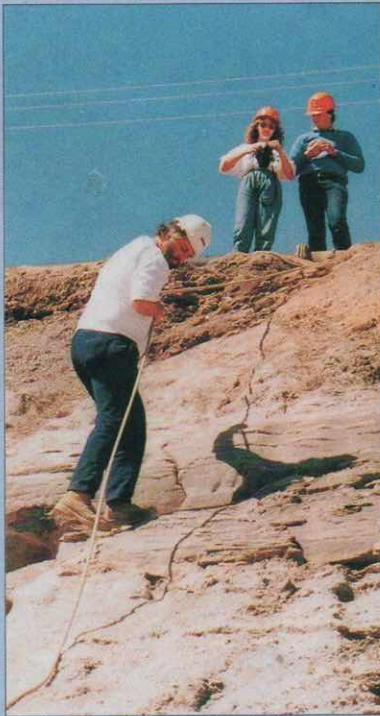
Mr Hawke's letter said, in part, "efforts of Australians, such as yourselves have provided the foundations of our nation upon which we all continue to build for a prosperous and happy Australia."



NSW



From left; Shaun Kelly, Emerald, Queensland, Bruce Wright, senior programmer, Esanda Vic., and Anne Gaff, securities clerk, Parkes, NSW.



Dr David Christophel climbing down to the Anglesea coal mine

EARTHWATCH

ANZ is the first Australian company to use Earthwatch's corporate sponsorship program.

Earthwatch is a privately owned international non-profit organisation promoting awareness of the environment.

ANZ offered its staff under 25 the opportunity to be selected for scientific expeditions in various parts of Australia.

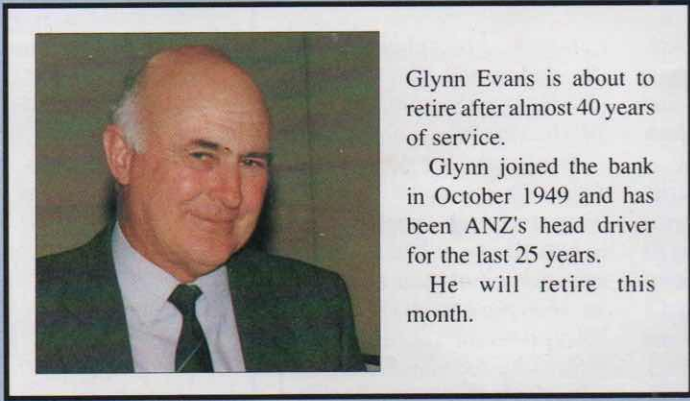
The first Earthwatch camp was at Anglesea, Victoria, in February.

ANZ staff dug, cleaned and catalogued 40 million year-old fossilised leaves under the guidance of Dr David Christophel from Adelaide University's Botany Department.

The research suggests the southern tip of Australia was covered by rainforest.

Shaun Kelly, Emerald, Queensland said, "The camp was a great experience, I made a lot of new friends and hopefully I get the chance to apply next year."

The next Earthwatch camp will be on Kangaroo Island, South Australia, in May.



Glynn Evans is about to retire after almost 40 years of service.

Glynn joined the bank in October 1949 and has been ANZ's head driver for the last 25 years.

He will retire this month.

Runners get arou



Pictured, from left are ANZ team members: Marg Sw Dunn, Jim Grecis, Rob Varney and David Zanotto. Te Michael Cusack, Frederick Wamala, Andrew Gilroy-S



W.A. (Bill) Ricket loves building things. The former bank messenger, who began ser recently by donating a model of the Endeavour t he would like ANZ Queensland to have his ha

and Port Phillip Bay in two days



ft. Bob Schofield, John Lord, Bruce Jarrad, Heather
n members not pictured: Dave Barker, Peter Bearsley,
ott, Ken Chalmers and Ken Munro.

What makes 1000 runners enter a two-day 200km team event around Port Phillip Bay, Victoria?

If you don't know, ask someone from the ANZ or Esanda running clubs. ANZ fielded one team and Esanda two to join in this Bicentennial event and raise money for the Spastic Society of Victoria.

The event was held over the Australia Day long weekend. The run began at 7:30am outside the Melbourne Hilton when teams headed off for Queenscliff via Geelong.

Next day started with a trip across the narrows of Port Phillip Bay to Portsea on the car ferry then on to Olympic Park Melbourne.

The runners started preparations ten months before the event. Many recorded personal best times and the ANZ team finished 38th out of 100 teams entered.



ore painstaking - the more he enjoys it.
ce in 1939, decided to share his enjoyment
the bank. Bill Rickett, wrote to the bank saying
dmade model of this historic vessel.

Keen competition heats up pool



South West Sydney Region flexed its swimming muscles to narrowly defeat Esanda in the NSW inter-region swimming carnival.

South West Sydney also won the perpetual trophy for both the mens and womens 4 x 50 metre freestyle relay.

Final results were South West Sydney 179 Esanda 176 and Cardholder/ENS 137 points.

Cardholder Services won the brace relay, where a senior manager swims a relay with a junior clerk. The race is not won by finishing first but by the team that best matches its nominated time. Cardholder Services matched its to the second.



Veteran VW beetles Henrietta and Heinrich were sponsored by Esanda, NSW in the recent Redex, Bourke to Barossa Bash. The Redex rally, which has a different 'bash' name each year, is unusual because cheating is encouraged, but it does raise money for charity. This year \$820,000 went to handicapped and underprivileged children. Pictured are: Kim Davison, Esanda secretary, Ray Lintott, rally driver and Angela Katsanos, Esanda secretary.

Tropical banking business is booming

In the dead of night on 11 June, 1770, Captain James Cook struck the Great Barrier Reef after continuously sounding depth for the past 1200km.

He was not to know the area he hit is where the reef is at its closest to the mainland, some 40km.

It is no small wonder that after hauling the old coal carrier off the reef he was extremely despondent. Cook and his crew had survived one of the most arduous journeys ever undertaken only to be taking on water in a strange land about as far from his English home as was possible.

One guide to how he felt was his naming of places. One landfall he called Cape Tribulation, meaning severe affliction and prolonged suffering, especially of the mind. His naming of Mt Misery put his feelings in far simpler terms.

Cooktown gets its name from where the Endeavour was beached for repairs and the Endeavour River got its name from his boat.

Today the bitumen does not go as far as Cooktown and it is a similar place to the one Cook saw. Its main attraction, now, is that it has been developed so little.

The bitumen stops some 120km south at Mossman, which is the northern most point of representation of ANZ in Queensland.

Just 40km north of Mossman is the famous "Daintree Blockade" on the Daintree-Bloomfield road connecting Mossman with Cooktown. It is very remote country, but still far from the tip of Cape York.

As manager ANZ Mossman, Bob Rowe said, "it is just beautiful up here."

"The sea is a great aqua color and the land is a luscious green," he said.

"The sights I can see out of the branch windows are just fantastic, mate."

Cairns, some 60km as the crow flies from Mossman, has one of the fastest developing international airports in the world. Tourists have become fascinated with this part of Australia and its crocodiles. The Mossman River is known to be the home of some big ones (crops, not tourists).

Tourist attention has changed the area. One of the major developments is the Mirage Resort at Port Douglas, 21km south of Mossman.

Tourists travel from this exotic first class resort to Mossman Central Sugar Mill on an old light railway built in the 1920s to transport sugar cane. But the tourists travel back in air-conditioned coaches.

In winter the temperature can drop to 26 degrees and locals complain if summer days don't get into the mid 30s and the barometer has popped its mercury.

ANZ Mossman established an agency at Port Douglas in March 1985.

It will be upgraded to a branch as soon as new premises are finished. The upgrading has come about because of the vast lift in business.

Such rapid development is not unknown in North Queensland. ANZ Airlie Beach, a staging point for the Whitsunday Island group, has also been upgraded to a branch because of booming business generated by tourism.



Mossman, Qld, staff on the restored sugarcane hauling steam engine. From left: Sylvia Morrosini, Lou Bowen, Maria Vitulskis, Helen Bosworth, Peter McKeown and Bob Rowe.



Above Mirage Resort, below Port Douglas staff. From left: Farena Harding, Tanya Petrus, Alice Gray and Graham Walker.



Swan Hill centenary

Swan Hill, on the Victorian side of the Murray River, has just celebrated 100 years of banking on the one site.

The branch was started on the corner of McCallum St and Campbell St, Swan Hill on January 23, 1888. The name of the bank it represented has changed four times and the old building has gone, but the new one is on that very spot.

It started as the London Chartered Bank of Australia on 23 January, 1888 then changed to the London Bank of Australia in 1893, the English Scottish and Australian Bank in 1921 and finally ANZ in 1970.

The branch was decorated with flags and historical artifacts. A special cake featuring a detailed drawing of the old branch in the icing was made by the sister-in-law of a staff member.

One unusual activity was offering free horse and buggy rides, provided by the Swan Hill Pioneer Settlement.



Swan Hill branch staff are pictured in the period costume they wore for the week from January 18-22. Back row; David Wilkins, Nick Barry, Peter Dillon, Darren Ingram and Henry Hoonweg. Front row: Robyn Butler, Tina Spong, Karen Scott, Debbie Stemmer, Lyn Waterson, Jenny O'Loughlin and Trish Gallagher. Absent (on leave) Julie Lawrence, Maree Snowden and Les Ganci. Branch manager Richard Nurniatis took the photo.

Australia on \$125 a day

Brisbane River's south bank has been dramatically transformed over the past two years from a run-down area to an international standard exhibition venue for World Expo 88.

World Expo's are held every year and have a central theme. Last year's was in Montreal, Canada, and its theme was transport. The theme of Expo 88 is "leisure in the age of technology."

Brisbane bid for Expo 88 in 1983 as its contribution to Australia's Bicentennial.

Some 40 countries will display their achievements in leisure and technology.

Australian music will feature strongly with John Farnham, Little River Band and INXS. Other international recording artists will also be there.

Expo's \$50 million amusement park has a futuristic roller coaster ride which projects the illusion of

escaping from an exploding planet by dropping those game enough down 40 metres in total darkness. There will also be circuses, singers, dancers and comedians. The river-bank is lined with a forest of palm trees to shade produce stalls offering fresh Queensland seafood.

Next to the Expo site is the Queensland Cultural Centre which will present performances from London's Royal Ballet and the Monterey Jazz Festival and exhibitions organised by the Queensland Art Gallery, including drawings from the Royal Collection and masterpieces from the Louvre.

On the river there will be champion water-skiers, hang-gliders and parasailors. At dark there will be sight and sound synchronised fireworks and laser shows.

Expo is offering three day tickets for \$50, just double the \$25

asked for a day ticket.

But, accommodation could be a problem. Most of the self-serviced units in Brisbane and the Gold Coast have been taken. Booking confirmations are hard to get from the large motels.

But don't lose hope. Home Hosting, a new low-cost fully-serviced accommodation is being provided. Visitors stay in someone's home. The same idea was used for Adelaide's Grand Prix with great success. Rates vary from \$55 to \$67 per person for two nights on a twin-share basis. Bookings are for a minimum of two nights. Extra nights cost about \$30.

ANZ Travel has brochures and more info, but it is important to get accommodation bookings confirmed as soon as possible so that you can get to what will be the last Expo in Australia for a long long time.

David Cameron
ANZ Travel Brisbane.

Movies

I found Twentieth Century Fox's Wall Street to be a modern day morality play about a financial war. Who wins and who loses depends on how you score the players.

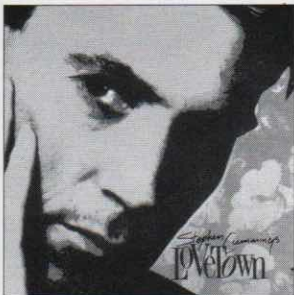
One of the giveaway lines to the moral the director, Oliver Stone, was chasing is "you can't judge a man by the size of his wallet."

But, what the story lacks in subtlety the slick visual production more than makes up for.

All up it is good entertainment without any car chase scenes or high-tech gee-whiz special effects that so many producers feel are mandatory to make good viewing.

Vince Blake
Martin Place, Sydney.

Disc-rimination



Do not, I repeat, do not play Steve Cummings' latest album, Love Town, at parties, celebrations or any festivities.

It is an album that can only be fully appreciated through careful listening. Its uniquely structured songs, subtle lyrics and superb harmonious backing vocals cannot be absorbed when you are talking loudly, socialising, dancing wildly or otherwise occupied.

Cummings has far removed the structure of his songs from the basic

three-verse one-chorus pop song and placed greater emphasis on wider instrument use and meaningful lyrics.

At times the lyrics sound clumsy and lack rhythm as they try to accompany the music. This does not detract from the arrangements - it is actually a refreshing change from a lot of today's trite pop music that is prone to whirl around in your head at night as you try to sleep. (Kylie Minogue, take note).

Cummings penned most of the

songs with help from his former 'Sports' associate, Andrew Pendlebury.

The one non-original on the album, an interesting version of Presleys' 'Viva Las Vegas', is a bit of a red herring. Cummings appears to have used it as an encore - a celebration of a great performance. Elvis would be pleased.

Chris Muldoon
55 Collins St Melbourne.

Motoring

Price is usually one of the highest priorities when buying a car, hence I'm starting with the lower-priced new cars first.

One of the best is the Daihatsu Charade. It is available in three models - CS, CX-auto./man. and Turbo (man. only). The current models were released last June.

Test driving a new Charade CX manual, with factory air-conditioning, left me just as impressed as I've always been with the car's design, ease of driving and parking, especially in heavy Sydney traffic. I've always been amazed at the performance gained from the one litre, 3-cylinder Charade engine and yet with a few

internal modifications Daihatsu has gained even more performance over the previous model.

Both the 5-speed manual and 3-speed automatic cope nicely with traffic - the auto is \$1,114 extra.

Interior dimensions for the Charade make it one of the widest in its class. Taller people will appreciate the longer travel of both front seats.

The driver and passenger seats are an improvement over the previous model. The extra width in the rear seat allows three small adults to be seated comfortably.

The hatchback design has always been a handy feature of the Charade. Now it has the added benefit of a deeper area between the parcel shelf and floor. Rear seats

can be folded down separately or together and can now fold-down perfectly flat instead of being up at a slight angle.

A quality AM/FM radio/cassette is standard equipment on all models. Rear window defroster and intermittent wiper are standard on the CX.

Economy is just as strong a feature as it has always been with the Charade which virtually runs on the smell of an oily rag at 4.6 litres per 100km.

It come as no surprise that Daihatsu Charade was voted the least expensive car to run by NSW's NRMA in 1984 and the most popular car to own in its 1986 survey. It represents excellent value for money and running costs

won't bankrupt you either. From a second-hand point of view, Daihatsu dealers I contacted have a steady demand for good used Charades at high prices compared to the new car prices.

List Price at 1 January, 1988; CS (5-speed) \$11,319, CX (5-speed) \$12,645, CX (Auto) \$13,792, CXT (Turbo) \$15,835. NSW's GIO will not insure any turbo vehicle for driver's under 25, or less than 60% no claim bonus.

Ronda Matthews
MII South West Sydney Region.

Good media review

The Australian Financial Review of 9 March published a page one survey showing that Westpac has been consistently losing market share for deposits and loans. ANZ has made substantial gains although it is marginally behind Westpac and the National in total deposits and loan figures.

The article said, in part, "ANZ's strong performance over the past few years is particularly surprising because it was generally considered that the bank had been concentrating on its global operations at the expense of its domestic business."

Further, "the statistics show that ANZ lifted its share of the intensely competitive domestic deposit market by more than two percentage points from 22 per cent in October 1985 to 24.2 per cent in December 1987."

ABEU join staff committee

ANZ is the first bank to invite representatives of the Australian Bank Employees Union to its staff committee meetings.

The ABEU Newsletter said, "The invitation by ANZ Group Chief Executive, Mr Will Bailey, is an important first and is welcome, as are his assurances that in no circumstances will the committee discuss industrial relations matters or employment issues which are the jurisdiction of ABEU."

ABEU will be sending two of its nominees, as observers, to national meetings of the ANZ Bank Australian Staff Consultative Committee.

Worldwide network talks

Key ANZ people from all over the globe were flown in to meet Australian operatives face-to-face at a series of business conferences on the ANZ network in late February.

Participants came from London, the Channel Islands, Bombay, Geneva, Dacca, Taipei and New York to meet with a cross section of business units.

The visiting offshore executives provided a summary of their operation and discussed how to maximise business opportunities using the ANZ network.

Conferences were held in Melbourne and Sydney before the delegates left with a pile of business leads in their contact books.

Student exchange offer

ANZ in conjunction with student exchange body, AFS International Exchanges, is offering employees' children the opportunity to study abroad.

Those eligible are; any child of an ANZ Group employee in Australia or New Zealand who is: in year 10, 11 or 12 this year; mature enough to meet the challenges of living in another country and prepared to live as a member of a family and community; able to demonstrate, through school records a willingness to work consistently and perform to ability; and in good health.

Major cost items, such as travel, will be met by ANZ.

AFS is also seeking ANZ employees to be host families, even those without eligible children.

A booklet will be available shortly.

ANZ in Sierras

ANZ is sponsoring Allan Moffat Racing again this year, see back page for details.

Ups and downs

Many workers, particularly in the larger centres, are familiar with travelling in lifts regularly. Waiting for lifts is just like watching a kettle boil. But, the waiting causes many to confuse slow lifts with unsafe lifts.

Martin Place branch, Sydney, recently had an unfortunate incident which attracted widespread media attention. Unfortunate, not because anyone was seriously hurt-which they weren't, but because of the adverse comment it attracted inside and outside the bank. Of the five people

in the lift which dropped, two were taken to hospital for observation and were released later that day. One staff member in that lift said he was more upset by the media's hounding than by the incident itself. He was back the next day on the job using the lifts.

The incident showed that the mechanics there to protect lives do just that. The bank takes the utmost care in protecting the safety of its staff.

How fast can you walk?

ANZ is a major sponsor of Community Aid Abroad's Walk Against Want. Walks will be held throughout Victoria. Funds raised will go to an agricultural project in India. Staff can assist by walking, fasting, telling their friends about it and collecting money. Victorian staff will receive a pamphlet containing details.



Good health relations

Employee Relations has appointed Joanne Hope as rehabilitation co-ordinator for NSW. Her appointment is part of the building up of the Bank's rehabilitation program which started in earnest in 1985. The previous major appointment was Elsa Freese in April last year who became the Victorian rehabilitation co-ordinator and national occupational health and safety co-

ordinator. Other states are using outside consultants to ensure that the Bank's national rehabilitation program is carried out.

Visa in Olympic Games

Life-be-in-it Norm will have to lose weight and move over in late September when all of Australia will be squeezing in next to him to watch the Summer Olympics.

ANZ is again heavily involved in fund-raising and promotions to assist our athletes going to Seoul, Korea.

Olympic Games involvement will be through Visa International and the Australian Olympic Federation.

Visa's major Summer Olympics promotion will be launched in April, featuring an official Olympic song record and rock video being produced for sale through music outlets. Profits will go to our Olympians.

In August a benefit concert will raise funds by offering tickets generally and in Visa mailouts. Tickets will be offered as prizes for consumers and staff with accommodation and travel thrown in.

ANZ Group donated \$400,000 to the Australian Olympic Federation to secure exclusive rights and licence to use the Olympic logo in promotional activity. Retail bank will capitalise on the sponsorship by:

- Involvement with Network 10, Olympathon to be held on 20-21 May. Staff will be asked to answer phones and operate collection centres at Westfield shopping centres.
- Produce Olympic related point-of-sale material for display in branches during May-September.
- Conduct a competition with the chance to win trips to the Seoul Olympics.
- Branches will be provided with videos of past Olympic highlights for screening prior to the games and asked to run Channel 10's coverage of the games during the Olympics.

It promises to be a fun time, so don't miss out - put it in your diary now. Keep an eye on Update for further information to follow.

S	M	T	W	T	F	S
3	4	5	6	7	8	9
State Coach on display. Sydney Royal Easter Show to 5 April	Easter Monday Stawell Gift (sponsored by Esanda)	Easter Tuesday (Bank holiday Vic. only) Sydney Royal Easter Show ends, State Coach leaves	State Coach at Westfield Figtree, NSW		ABC TV Austrade final program	
10	11	12	13	14	15	16
			Launch of ANZ's new corporate image campaign (Australian Financial Review)			
17	18	19	20	21	22	23
Gothic Bank, 388 Collins St, Melb., open 12 - 5pm for Heritage Week Walk Against Want (Victoria only)		State Coach at Westfield, Indooroopilly, Qld (until 30 April)				State Coach leaves Figtree
24	25	26	27	28	29	30
ANZ Sierra races at Perth. (Telecast Seven Network)				ANZ Bicentennial Art Commissions: opens in WA		World Expo 88 opens at Brisbane

Historical Diary:

30 April 1838

Tamar Banking Company, a one-branch bank of Launceston, Tas., ceased operations on 30 April 1838 to open the next day as the Union Bank of Australia following a takeover. The Union merged with the Bank of Australasia in 1951 to form the Australia and New Zealand Bank.

4 April, 1888

Melbourne branch of the Bank of South Australia opened. Overlending by this branch ultimately led to its collapse and its subsequent acquisition by the Union Bank of Australia in 1892.

18 April, 1888

The prospectus of the Royal Bank of Australia was laid before the public. The Royal Bank became part of the ES & A bank in 1927.

New Cardholder Service facility is nirvana for customers

NSW Cardholder Services moved to Redmyre Road, Strathfield, earlier this year.

The move marked a dramatic change for staff and customers alike.

The staff are in a new building, on floors specifically designed for their occupation. The building overlooks a grand suburban landscape. A great green tree canopy obscures all but the biggest of the Federation mansions from that part of Sydney's inner-west.

The move to Strathfield has cut travelling time for most staff substantially. Some have to travel further, but it is better for most on the whole.

Customers also benefit from having staff that are more comfortable in their work environment.

However, the greatest boon to customer service comes from the new computerised phone system and on-line access to account details.

The customer service area at the centre has a Datapoint automatic call distributor. This device is a phone management system that makes sure calls are being handled. Calls that have been waiting more

than 20 seconds flash up on computer screens and print out as do those that have hung up. Reports are printed at the end of the day to show how many calls were made, what the average duration of the calls were and how long operators spent between calls.

The computerised phone system is also linked into the bank's ANZCOM network.

The centre has an integrated wordprocessing/personal computer system so that information can easily be moved from department to department.

Another facility now available is card issuing. This can be done on the spot if need be, a service not previously available in Sydney.

The move and its subsequent benefits did not happen overnight. It took years of planning, not just for physical logistics but also for customer service enhancements.

Up to 1986 there was no training program for NSW staff. Now there are four programs.

- An induction course for employees recruited directly.
- TACT, telephone answering and call technique.
- A letter writing course and workshop.



Above: Annette Finlayson, supervisor, Customer Service, speaks with Andrew Palmer. Below left, the Customer Service area. Below, the building.



- A customer service course covering basic material.

The new centre has its own training and conference area in addition to a variety of meeting and interview rooms.

The bottom line, according to NSW Cardholder Services manager, Jim Christie, "has been a substantial increase in the standard of customer service."

He said a branch liaison officer from the department is now getting positive feedback from the field, whereas a year ago she was more likely to face lynch mobs.

The Strathfield centre is a model for other centres to be built throughout Australia. Approval in principal has been given for the

building of a similar centre for Victorian Cardholder Services.

Other developments in card services include the availability of Bankcard and Visa account balances through ATMs. The machines can only offer this information if the Visa card and pin are used to get a Visa balance and if the Bankcard and pin are offered for a Bankcard balance. Transaction cards can't access the balance information.



Moffat back in ANZ Sierra

Allan Moffat will be back behind the wheel of an ANZ Sierra this year. Ford Sierras have been blitzing the field overseas and are expected to do so in the Australian motor racing season with the ANZ Sierra at the head of the pack. It is built by the best motor racing team in the world, the Eggenberger Texaco team of Switzerland and backed by Ford Europe. It will be the most technologically advanced and the only European car here for the entire season. The car will make its debut in Perth on April 24 and go on to race at Adelaide, May 1, Lakeside (Qld), May 22, Sandown (Vic), May 29, Amaroo (NSW), June 19, Oran Park (NSW) July 17, The Castrol 500 at Sandown on September 11 and the Bathurst James Hardie 1000 on October 2.