

Banking information for Age Concern

May 2021

The following information has been provided by New Zealand's six biggest banks to help local Age Concerns respond to enquiries about banking from older people.

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ANZ

What 0800 number should older customers call to contact your bank?

- To talk to our NZ based contact centre teams, our standard number is 0800 269 296.
- Customers aged 70 years and older are automatically routed to our specialist 'Over 70's' team upon entering their customer number. This team is specially equipped to help our older customers with their banking needs and can also help walk customers through any of our self-service channels if required. We didn't want customers to have to remember a special number, so everyone can call our main 0800 number.
- To call our automated Phone Banking Service, call 0800 103 123.

What specific help is your bank offering older customers to access banking services?

- Staff assistance:
 - We have a strong focus for our older customers on 'not just digital', promoting our Phone Banking service, Smart ATMs and card products as a first step into self-service. We acknowledge not all customers are ready to move to internet or smartphone banking.
 - We encourage our customers to repeatedly seek our help and guidance until they feel confident.
 - Our specialist 'Over 70's' call centre team is available to help – they are especially kind and patient and more than happy to take their time to resolve immediate concerns and help customers adopt new ways of banking.
 - Our branch staff are available to help customers learn and gain confidence in new ways of banking and are especially sensitive to the needs and concerns of older customers.
- We have a number of guides and 'how-to' videos available online:
<https://www.anz.co.nz/banking-with-anz/ways-to-bank/guides/>
- We continue our work with community groups throughout the country, presenting information on new 'Ways to Bank and Ways to Pay' and also around keeping yourself safe online. If Grey Power would like to arrange one of these community presentations (nationwide), please contact Kirstie Clune kirstie.clune@anz.com or James Narayan James.Narayan@anz.com.

How is your bank communicating this assistance to older customers?

- Our staff are engaging with our customers whenever possible to discuss more convenient ways to bank. We also have a special prompt within our systems if a customer is still using cheques, to have a conversation about making alternative arrangements in preparation for our cheque-exit date.
- We have sent either a letter or email to our customers who are still using cheques to prompt discussion on alternatives. These letters offered various options (often depending on a customer's previous interactions). Customers over 70 who received a physical letter also received our pocket-sized Phone Banking guide. A first letter was sent in November 2020, with a follow up sent in mid-April 2021.

- We are in the middle of a phone-based contact programme for customers who are regular cheque users. Again, the purpose is to discuss alternatives to cheques in the lead up to our cheque-exit date
- We also have a new partnership with TVNZ starting May 9th, featuring a well-known TV personality. The concept is to provide simple explanations of key self service functions, targeted to an older audience.
- There are a number of smaller communications in play or planned as we get nearer to our exit date, including articles in various publications (i.e. the Retirement Village Association newsletter), newspaper advertisements and messages on bank statements/internet banking.

What services can customers access through telephone banking – automated or contact centre?

- Our NZ based contact centre team can manage transactional enquires (bill payments, account transfers, term deposits etc.), over the phone via our main 0800 number (0800269 296).
- Customers may find it more efficient to use our automated Phone Banking service for regular transactional needs. Our team are more than happy to help set customers up for this, and can even ‘stay on the line’ as customers gain confidence in using this service.
- We encourage all of our customers to register for Voice ID, our secure Voice-Identification system. This will streamline their calls to us, and means they won’t have to remember a PIN or password when calling.

ASB

What 0800 number should older customers call to contact your bank?

- 0800 272 119 is the dedicated phone number for older customers.
- 0800 803 804 is our general phone number.
- These lines are open between 8am and 8pm on weekdays, or 8.30am to 5pm on weekends and holidays.

What specific help is your bank offering older customers to access banking services?

- ASB is working with all our customers to teach them how to perform common transactions themselves.
- ASB is running Better Banking workshops to help customers who are new to online and mobile banking to help them understand self-service options and to stay safe online. These are held around the country and anyone is able to attend.
- ASB has a priority hour for customers 65+ and for those needing additional support. This is run on branch open days during the week between 9am-10am.
- ASB has a 'How to Hub' on asb.co.nz which has resources to demystify online banking.

How is your bank communicating this assistance to older customers?

- When announcing changes to our branch network we had a dedicated team who proactively called every customer who is 65+ and visited one of the affected branches more than once a month and met specific criteria.
- Letters and emails were sent to frequent users of changing branches.
- Letters included a feedback form to register interest for a Better Banking workshop
- Dedicated webpage <https://www.asb.co.nz/banking-with-asb/supporting-your-banking.html> and <https://www.asb.co.nz/how-to>.
- Social media.
- Posters in branches.

What services can customers access through telephone banking – automated or contact centre

- Our Smart ATMs and change machines can take cash deposits, issue cash and let customers know their balance
- Online banking allows customers to do most of their day-to-day and business banking quickly and easily. You can register for online banking (FastNet Classic) by calling our 0800 number.

- FastPhone 0800 272 272 is a fast service done over the phone if you have a touch-tone phone. See: <https://www.asb.co.nz/banking-with-asb/fastphone.html>. Once set up with FastPhone you can:
 - Get account and credit card balances
 - Transfer funds between accounts – or to and from credit cards
 - Pay bills up to 90 days in advance
 - Listen to your last ten transactions
 - Get a list of your Automatic Payments
 - Find out our last Term Deposit and Call Account rates
 - Get the latest Foreign Exchange rates
 - Order deposit books and statements.

- Our Contact Centre team is also available to help with queries from customers about their banking or support them with the majority of transactions.

BNZ

What 0800 number should older customers call to contact your bank?

- 0800 275 269 – calls to this number can be authenticated using Voice ID removing the need to enter or remember a PIN.
- On this number, customers aged over 50 who are not digitally enabled are routed to a priority queue, speeding up service, and giving more time on the phone for these customers.
- The number for 24/7 telephone banking is 0800 24 00 00.

What specific help is your bank offering older customers to access banking services?

- We're committed to supporting our customers to use digital and telephone banking. Customers aged over 50 who are not digitally enabled will be directed to a priority queue, speeding up service, and giving more time on the phone for these customers.
- For customers wanting support with digital banking services, we run digital education sessions in our branches (availability will vary branch by branch) or customers can call 0800 275 269 to get help doing their banking online and through our app.
- BNZ has further information at <https://www.bnz.co.nz/personal-banking/everyday-banking>.
- BNZ's Mobile Bus visits New Zealand towns and can help with cashless banking needs, offer advice on managing everyday finances, and show customers how to use online banking tools. More information on the Mobile Bus and where it is travelling to can be found at <https://www.bnz.co.nz/about-us/supporting-communities/mobile-bnz-bus?km=bus>.
- BNZ supports calls made using interpreter services i.e. NZ Relay or NZ Video Interpreting Service (NZVIS) for hearing and/or sight impaired customers.
- Customers can talk to a branch or phone 0800 275 269 to discuss how to manage payments that they currently pay by cheque.

How is your bank communicating this assistance to older customers?

- We have fliers in branches about how to get set up with online banking.
- Offer 1:1 digital training sessions with bankers to help people get set up with online banking and learn how to use it on their device.
- Running digital training sessions in the community through groups and other organisations.
- If a branch closes, we provide this information in an email and/or letter to the customer.
- The BNZ website also has a lot of information.

What services can customers access through telephone banking:

- Account enquiries - get balance and transaction information on everyday accounts for up to the last seven years.
- Transfer funds - move money between accounts; and set up transfers between accounts to happen in the future.
- Bill payments – including future payments.
- Automatic payments - find out what your payments are and when they're going out; change the amount, frequency, or day of an automatic payment; cancel an automatic payment.
- Credit card enquiries - get information on your current credit card bill, make a payment to your card, or request a credit card statement.
- Add an instant balance account so the first thing heard on logging in is the balance of that account.

Kiwibank

What 0800 number should older customers call to contact your bank?

Kiwibank has a dedicated 0800 number for older customers. Please call **0800 487 888** to speak to one of our specially trained team members who understands the needs of older customers. They are available:

- Mon - Thu: 7am - 9pm
- Fri: 7am - 8pm
- Sat - Sun (including selected public holidays): 8am - 4:30pm

What specific help is your bank offering older customers to access banking services?

Kiwibank is supporting our customers to understand how to use safe and secure alternative banking services, both digital and non-digital through various initiatives:

- We sponsor and support an organisation that is rolling out free computer education programmes for anyone, not just Kiwibank customers, across the country. Digital Inclusion Alliance Aotearoa (<https://digitalinclusionalliance.nz/>) runs two digital banking education programmes – Stepping UP provides free workshops in libraries and community centres including tailored courses for seniors. For remote and rural communities DORA (Digital On-Road Access), a mobile computer equipped banking classroom, has travelled to most regions in New Zealand over the past 18 months. This programme teaches the basics of online banking and how to protect yourself online and recognise scams.
- Digital Angels: our digital specialists who help customers gain confidence to use digital banking. This service can be anything from helping them connect to Wi-Fi in their own home, download our banking app, to walking them through how to set up one-off and automatic payments, and everything in between. If we are unable to resolve queries over the phone, we also set up appointments in their nearest branch to go through similar training.
- Our Digital Angels can provide training on online security and digital banking to groups nationwide, from Probus, to Age Concern to speaking in retirement villages. If you would like someone to come and speak to your community group please submit a request via our website: <https://www.kiwibank.co.nz/contact-us/support-hub/internet-banking/digital-banking-support/>.
- We offer fee-free accounts for people over 65yrs.
- We recognise that elder financial abuse is a significant issue. In 2020 we released a new process for our people, including guidance and support resources for customers, about how to protect yourself, and how we can protect your accounts from financial abuse. See: <https://www.kiwibank.co.nz/personal-banking/accounts/manage-your-money/tips-and-guides/financial-abuse/>.
- We have reviewed all of our branches to ensure that they meet accessibility requirements in terms of having a ramp to enter the branch, enough space for a wheelchair to turn around, and have processes in place for talking to customers where the counter isn't at wheelchair height.

How is your bank communicating this assistance to older customers?

- Kiwibank's teams in branches are always available to help older customers learn about banking alternatives. They will also point you in the direction of our Digital Angels and let you know when a Stepping UP digital banking education workshop is being held in your community.
- We also have resources on our website to help you set up internet banking including videos and step-by-step guides. See: <https://www.kiwibank.co.nz/contact-us/support-hub/internet-banking/guides/>.
- We promote our programmes via Grey Power newsletters and work with Age Concern at a national and local level. When DORA is visiting a region, we advise community groups in that area of the schedule.

What services can customers access through telephone banking – automated or contact centre?

- Phone banking helps those who are unable to transact online, for whatever reason. It's an automated self-service way to check your basic account information and make some transactions yourself including:
 - Check balances and/or recent transactions
 - Find out what your credit card minimum payment is and the due date
 - Skip or change an automatic payment (fee may apply)
 - Transfer money between your accounts
 - Make bill payments to an existing biller
 - Order a statement.
- To set it up, call Kiwibank on 0800 113 355. Once you're set up, the first five calls are free after this, fees may apply. For more information see: <https://www.kiwibank.co.nz/contact-us/support-hub/phone-and-text-banking/>.

TSB

What 0800 number should older customers call to contact your bank?

- Please call 0800 872 226, from 8am – 7pm Monday to Friday, and 9am – 5pm weekends.
- Our Customer Engagement Centre team and branch teams are here and ready to help, along with our dedicated cheque support team. So get in touch via our normal channels and we'll get you the support you need.

What specific help is your bank offering older customers to access banking services?

- We have identified potentially vulnerable customers (including older cheque users) and have a proactive approach to working with them.
- We've established a dedicated cheque support team to proactively reach out to our most affected customers to support them through this transition. These customers have been identified by age/stage, cheque usage, whether they're digitally enabled/already have alternative forms of payment, as well as groups and individuals identified by our frontline as requiring extra support through this transition. This work is in addition to our customer communications programme which sees us reach out to all of our customers who use cheques to support them through this transition.
- We've partnered with Digital Alliance Inclusion Aotearoa, which runs free community-based Stepping UP workshops to help build digital skills and confidence in using computers and online technologies, including digital banking. While these workshops are held throughout New Zealand, we've partnered with them to run additional Taranaki workshops, to provide extra support for people across Taranaki, as the majority of our non-digitally enabled cheque users are based here.
- Our branch managers are also presenting to local groups to give them information around alternative ways to make and receive payments once cheques have gone, including:
 - Positive Aging Group
 - Rural Women NZ
 - Stratford Women's Club
 - Taranaki Floral Arts Group.
 - Grey Power Hawera
 - Age Concern
 - Hawera Ladies Friendship Group
 - Hawera Womens club
 - Alzheimer's Association.

- We've briefed our frontline teams to make sure they're having quality conversations with any customers that are using cheques in our branches. We created a thorough support pack for our frontline teams with personas and real-life customer scenarios and how to respond to them, to support them with these conversations, while supporting our customers through this change and responding to complaints most effectively.

How is your bank communicating this assistance to older customers?

- We've contacted all TSB customers that have a TSB cheque book, to notify them of the changes and dates that this form of payment will no longer be available, provide them with options for alternative ways to make and receive payments once cheques have gone, and also included our contact details so they can contact us if they'd like support from us or their local branch. These have been either emailed or posted to our customers (depending on what information we have on file). Key messages around support in these communications have been tailored according to the customer's specific needs.
- We'll be sending out a follow-up email/letter to our high impacted customers (those that use cheques frequently, are not digitally enabled and do not have an alternative form of payment once cheques have gone) this month, to touch base with them and see if they need any support in finding an alternative way to make and receive payments once cheques are gone.
- We'll also send a final communication to all TSB customers that have a TSB cheque book in June, as a final reminder that we'll stop accepting cheques at the end of June, and provide a way to contact us if anyone is needing support through this change.
- We've also contacted all customers that have deposited +6 cheques in the last 12 months (who do not have a cheque book), to make sure they're aware that both TSB and most other banks in New Zealand are stopping issuing and accepting cheques, and to provide anyone paying them by cheque with an alternative way to pay them going forward.

What services can customers access through telephone banking – automated or contact centre?

- Check account balances
 - Transfer funds
 - Pay bills
 - Review past transactions.

Westpac

What 0800 number should older customers call to contact your bank?

- Please call our customer service number on 0800 400 600. If you are over 65 you will be automatically directed to a priority line, speeding up service.
- Automated phone banking is available 0800 172 172.
- We also have a direct line to support customers with any questions around exit of cheques. The number is 0800 808 004.

What specific help is your bank offering older customers to access banking services?

- All ATMs can be used with hearing buds (wired version) and will guide people with low vision to be able to gain access to services.
- Westpac Internet Banking and mobile app and phone banking can be set up in the branch or over the phone, call 0800 400 600. They also have a demonstration site that you can practice using, go to <https://bank.westpac.co.nz/demo/app.html#login>.
- Westpac Phone Banking, automated telephone banking system, 24/7 unlimited access. Phone number 0800 172 172.
- Westpac's website is designed to help with ease of reading and is compatible with screen readers.
- Text reminders can be set up to monitor payments and balances.
- Westpac One (mobile phone app) login supports the use of fingerprints and facial recognition.
- Customer Service over the phone 0800 400 600, can assist with almost all your banking and if you need extra care (assistance) for some reason they can flag your account to ensure that you receive this. Talk to a staff member about this.
- Westpac is New Zealand's first dementia-friendly bank with staff trained specially for this.
- Westpac has partnered with SeniorNet to offer face to face online banking sessions throughout NZ, to find out further <https://seniornet.nz/>.

How is your bank communicating this assistance to older customers?

- You may receive a call from your local branch. We have set up a call programme to the highest cheque users including over 65, our Extra Care/vulnerable, rural, and multi-signatory customers, to ensure they are aware Westpac is going cheque free and to offer support in this transition. We have also sent letters to all our customers providing details of alternate options and inviting them into their local branch.
- Westpac suggests, with cheques going, that:
 - You talk to your branch, or call Customer Service 0800 400 600, to discuss how to manage your payments that you currently pay with cheques.

- Westpac staff are happy to guide you through any technology that you might be interested in learning, either in person or they can guide you on the phone.

What services can customers access through telephone banking – automated or contact centre?

- This is a good option for those who don't have internet access or who are unsure about online banking.
- Using a landline or mobile phone, customers can pay bills, transfer funds, get a balance and much more.
- Customers can call 0800 400 600 (option 7) for help setting this up, or to book a time to come into branch for a staff member to help them in person.