

DELIVER FIRST CLASS CUSTOMER EXPERIENCE VIA
DIGITAL SELF SERVICE

Customers
Empowered by speed and ease

- 40** Digital Self Service requests available online
- 24/7** Ability to lodge and track service requests
- 23%** 'Account Enquiry' calls are serviced via our digital channel

- A simpler user interface
 - Access to audit history
 - Real-time status updates
- Customers can also initiate, manage and track service requests at their convenience

Employees
Invested in better customer experience

- 48 hours** Response times on regular queries reduced to minutes
- Reduced manual errors.** Pre-populated data fields in web forms
- 1 system** (down from 5) to complete a specific internal task such as "delete a user"

WE ARE MAKING IT EASIER FOR CUSTOMERS WHEN THEY NEED TO CALL OR EMAIL
PROACTIVE CLIENT SERVICING



Customers
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Don't want to call or email? Customers can access and search online help content

Query still not resolved? Customers can chat live with our people online (pilot in AU)

Need to call the contact centre? Customers can authenticate themselves online to save time on the call

NEW DIGITAL SOLUTIONS AND MACHINE LEARNING (ML) ARE SAVING TIME FOR OUR CUSTOMERS AND PEOPLE

LENDING AND TRADE

Some processes relating to **Syndicated Loans**
31 mins → **11 mins**

25 Enhancements to existing ML capability

Some processes relating to **Bilateral Loans**
31 mins → **21 mins**

- Electronic signatures to authorise ANZ forms**
- ✓ Eliminate physical forms
 - ✓ Live in 10 countries
- Digitized Audit Confirmations**
- ✓ Industry-standard platform
 - ✓ Live in 5 countries