

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**  
Empowered by speed and ease

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