

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

**REVIEW OF THE FOUR MAJOR BANKS (SECOND REPORT)**

**Australia and New Zealand Banking Group Limited**

**ANZ55QW: Staff incentives**

Do staff have any incentives (monetary or non-monetary) to encourage customers intending to cancel their credit card to keep their credit card or to obtain another ANZ product?

**Answer:** No. Our customer service team that manages card closure requests does not have an incentive program. They are measured via a balanced scorecard of quality, customer and performance metrics, including customer 'Net Promoter Score'.