

ANZ also indicated that about nine out of 10 are in hardship because of an unexpected event, primarily loss of income from unemployment, divorce or illness - is the proportion similar for your bank?

While Commonwealth Bank does not use the definition 'unexpected' to classify the cause of customer hardship, it is able to provide the following reasons given as a proportion of all accounts in hardship, over the last 12 months (October 2015 to September 2016):

- related to employment: 45.1 per cent; and
- related to health and other events: 17.3 per cent.