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Dear Mr Powell

Thank you for the opportunity to contribute towards this submission ███████████ .

1. Auswide has introduced:
    a. A policy on Customers Experiencing Vulnerability Policy
    b. Process maps to assist staff in identifying and supporting vulnerable customers.
    c. Staff e-learning on protecting vulnerable customers with six modules in the course covering elder financial abuse, Customers Vulnerable to other parties, Customers with reduced Decision-Making capacity, Customers with Special Needs, Relationship Breakdowns and Domestic Violence, Loans & Guarantees
    d. Staff quick reference guide for its staff which provides early warning signs of financial abuse providing guidance on how to handle and where to escalate both internally and externally.
    e. Staff are encouraged to report any non-compliance via Auswide's Bank Whistleblower policy.

2. What is the extent of suspected financial abuse identified by any such measures in place?

Staff create and assign a 'Potential Vulnerable Customer Referral' event via the bank's Core Banking system which is then actioned by the Fraud Risk Manager or Head of Customer Operations who will review the event and take necessary action within 48 hours.

Currently we have 48 customers flagged in our system as deemed vulnerable and these are managed by our Fraud Risk Manager and Head of Customer Operations (as they are the most skilled at managing these customers)

3. What is the impact of the shift of financial products to online platforms on the prevalence of, and ability of your business to identify, respond to and report, suspected financial abuse?

We are currently reviewing access and to also include indigenous communities and how they can undertake banking services and cultural awareness training for staff.