

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

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

**Australia and New Zealand Banking Group Limited**

**ANZ14QW:** Thistlethwaite

CALC Case study - Maryanne

Do you think staff giving each other a high five after selling a product reflects the incentives in place for your staff to sell junk insurance? Do you think these kinds of incentives and behaviours are helping to improve trust and confidence in our financial sector?

**ANSWER**

Please refer to our response to ANZ12QW.