

**Australia and New Zealand Banking Group Limited**

**Response to Questions in Writing following 5 October 2016 House of  
Representatives Economics Committee Hearing**

**Question asked by**

Mr Thistlethwaite

**Question**

Westpac is removing all product related incentives across its 2000 tellers in its branches and replacing them with customer feedback and quality of services incentives. Will ANZ make any such changes?

**Answer**

ANZ does not have product related sales incentives for tellers.

Teller performance and incentives are based on a 'scorecard' which includes customer feedback, quality of service, risk management elements, as well as referrals made to specialists.

Of the referrals that a teller makes, 86% are for an A-Z Review, which is a holistic needs based discussion designed to help customers achieve their goals.