

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS

ANZ

ANZ65QON: Mr SIMMONDS: If you have numbers, it would be great if you could pass that on. You might be able to give a perspective from the ABA's working group as well, but, if you then identify these customers, what is your understanding of the powers you have to then, say, refer them to police, who might then investigate if it's part of a Family Court or domestic violence matter or something like that? Are you referring it to police or are you just taking your own action to block their accounts or something like that?

Mr Elliott: My understanding is that we block. It's a fair question and I'll need to take that on notice. Again, I don't mean to diminish it, but the difficulty is: sending an abusive text—I'm not clear in terms of our responsibilities to report that to the police. It's different if there is some sort of threat of violence or something else, but, again, if you permit us, I'll take that general subject on notice and we will come back to the committee with a report on what we do—

Mr SIMMONDS: That would be great. Let's just take a threat of violence, for example. If they're not swearing in the message but they're writing, 'I will kill you,' would that be picked up by your algorithm currently?

Mr Elliott: I'm not sure. It's a good question.

Mr SIMMONDS: Take it on notice for me, because I've got some other topics to cover, but, if somebody is doing something like threatening to kill someone—'I will kill you'—and it's part of an ongoing domestic violence matter, then I would like to think that that would be referred to the police. It would be good to get an understanding. If you think that those requirements aren't there for you to refer, or the police don't have the appropriate power at the moment, then we could consider what legislation we have to put in place around that.

Answer: Our system prevents our customers including designated inappropriate language in descriptions of payments they make.

At present, the designated language does not include the expression 'I will kill you'.

If a customer made us aware that they are facing abuse through payment descriptions, we would support that customer to take the matter to the police.

If an ANZ customer was the abuser, we would consider if it was appropriate under our terms and conditions to close that customer's account.

The law allows us to make referrals to police in certain circumstances, but we would welcome further discussions on this topic.