

## HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

### REVIEW OF THE FOUR MAJOR BANKS

#### ANZ

**ANZ77QON: Dr LEIGH:** Would you take it on notice to supply us with the number of ATMs?

**Mr Elliott:** Of course, yes.

**Dr LEIGH:** Have you done work on ATM deserts, places which are no longer served by ATMs, particularly in remote Indigenous communities, for example?

**Mr Elliott:** I have not, but I wouldn't be surprised if people in my team have. Again, I'm happy to dig that out if we have such analysis.

**Answer:** *ATM numbers*

As of 30 April 2021, ANZ had 1,907 ATMs.

In August 2020, we announced the sale of 1,300 of our offsite Australian ATMs to Armaguard Group. We continue to operate and maintain our network of ~900 ATMs located in branches around Australia.

*ATM locations*

ANZ has undertaken work regarding access to ATMs in remote Indigenous communities with the ABA.

Since 2012 ANZ has participated in an Australian Competition and Consumer Commission (ACCC) authorised arrangement to ensure that customers of banks who live in certain very remote Indigenous communities are able to access an ATM for cash withdrawals and balance inquiries without incurring a fee.

Under the arrangement, participating banks pay non-bank ATM deployers to provide fee-free usage. 84 ATMs are available under the scheme in 30 postcodes across the Northern Territory, Queensland, South Australian and Western Australia.

Quarterly reviews of the scheme are undertaken with the ATM deployers to monitor usage, faults, availability and location of terminals. An Australian Banking Association review of the program is underway including considering the number of these ATMs in the program and the requirements for attracting fee-free status.