



## SHIRE of DANDARAGAN

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Our Ref: Fin 8 BJB:MB  
Your Ref:

Enquiries: Barry Golding

30 October 2002

The Secretary  
Parliamentary Joint Committee on Corporations and Financial Service  
Room SG 64  
Parliament House  
CANBERRA ACT 2600

Dear Sir/Madam,

### SUBMISSION FROM THE SHIRE OF DANDARAGAN

In response to your recent request for submissions into the level of banking and financial services available to Australians living in rural, regional and remote areas of Australia, the Shire of Dandaragan would like to suggest the following improvements to the provision of banking and financial services.

1. Due to the fact that internet banking is being encouraged, improved internet access is needed or alternatively improve the access/services to telephone banking to allow the faxing out of bank statements etc.

In many parts of rural Western Australia there are limitations on internet facilities, costs too high or problems with delivery.

Some banks also have limitations on what can be undertaken by telephone banking so if country people do not have good internet access and their bank has limited telephone banking facilities they are disadvantaged.

2. Need to have direct phone contact to individuals bank/branch and not have to go through major capital cities.

Local people want to be able to communicate with their local bank branch and its officers, not go through metropolitan areas.

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3. There is a strong lack of personalised customer service.

There needs to be further training programmes for seniors. Also if people require personalised service why should they be penalised by not having access to it.

4. Local decision making is required as queries/decisions are directed to a centralised location which cannot necessarily have the local knowledge to deal with a specific request.

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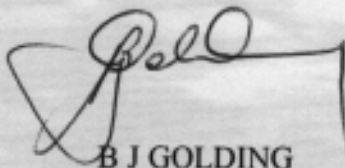
5. A reduction of banks in country areas is of concern to Council.

6. The cost of services required to rural and regional Australians compared to those in cities is of concern to Council.

Rural and remote residents do not have the range of services or choices available to them as their city counterparts. Because of this rural and remote residents are paying added costs to have banking access which is readily available in the city.

Thank you for the opportunity to make this submission.

Yours faithfully,



B J GOLDING  
CHIEF EXECUTIVE OFFICER