

Submission to regional banking enquiry on behalf of Treasury Australian government

By Mrs Heather May Thiele

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To Whom it may Concern:

Thank you for the opportunity to convey my thoughts and share experiences re regional banking in my town of Gilgandra NSW 2827.

I have banked in Gilgandra since Nov 1974, mainly at the NAB bank, but also at the Rural Bank, State Bank, Commonwealth Bank, Westpac Bank and Bendigo Bank, personally and in 6 businesses which I have owned in the town in partnership with my husband and in a community aspect as Secretary of the Gilgandra Pony Club, St John's Lutheran Church Gilgandra and other charity groups.

I am now retired and my only income in the Aged Pension. I still do regular bank reconciliations and do some internet banking with the NAB bank. My husband however is completely non technical with computers, mobile phones etc, Eftpos and Debit cards and does not understand how it all works. He relies on me to do all the banking, paying bills etc.

I will share my recent experiences mainly to do with our NAB bank branch as it is our main banking institution.

Sadly I have noticed a complete decline in "services" from the Gilgandra NAB branch in recent years but particularly in the past 4-5 years.

Ten years ago we owned a café in town and there were 4 staff at the NAB bank at all times. The manager had her own office to which you were invited in on appointment and also on a drop in type basis to sit at a computer on her desk and discuss personal banking. Now it is all done at the counter with a maximum of 2 staff, one of whom is often doing "training" or work with ear muffs on, leaving a sole teller to attend to incoming customers. Everyone in the premises can hear your conversation and hear your personal details. Standing at the wooden counter is not good for myself with a compressed nerve in my back which requires cortisone injections to ease the pain and a TENS machine usage at home. During the recent covid lockdowns, this bank removed chairs from the waiting area which is very big and could safely hold more seats, so many of the customers couldn't even sit while waiting. One day recently I attended the bank and by the time I was served (wait time over 35 mins) I was on the verge of tears in pain. I mentioned this a few days later to the manager and she said she'd put more chairs out but hasn't done so.

At the same time the manager removed the date display wall chart and I asked her to replace it as many older customers like myself, do not have a mobile phone to check the date when filling in cheques or paper work. I am unable to wear a watch because of a medical condition which does not allow watches to work (mercury poisoning as a child/acrodynia). This has not happened. I often hear customers ask the tellers what the date is. There seems to be no allowance for the elderly, of whom I am now one, or understanding that not everyone wanders around with a mobile phone in their hand. I do not own one

However the BIG problem we have is lack of opening hours. The opening/business hours have been cut back bit by bit so that we now have a window of 3 hours five days a week to get into the bank. My daughter works in aged care in Gilgandra and banks at the NAB. She is unable to leave the aged care premises in those three hours to do her banking and has to rely on me to do it for her (I live out of town and have to drive in and out for this) or wait for one of her days off work. Because the hours of opening have been cut back to part time, the good local staff that used to work at the NAB Gilgandra have left and we now have staff coming in from all over the district to work. This makes the service offered impersonal and disjointed. We never know who is going to be serving us. We are also getting staff from different local government areas, so if there is a covid lockdown in Dubbo for instance, the current staff from there can't come to Gilgandra local government area and the bank simply does not open! If the staff from other towns are sick, suddenly they are not open also. Many customers come from over 70 kms away to bank in Gilgandra and drive all the way to do banking, only to have the doors shut. They can deposit or withdraw at the PO I know but sometimes they need to do more than that. I have seen elderly people outside the closed bank in tears and I also get frustrated when I drive into town and am unable to do what I need at the bank. The elderly still do a lot of their purchases in cash or cheque and the bank does not seem to respect this. I was advised yesterday that the Gilgandra NAB branch is closing the three business opening hours between Christmas and New Year. Our pensions do not go into our bank accounts until Christmas Eve which leaves just that day to get money out for shopping, bill paying, gifts etc. The hours for that day will not be increased to accommodate any extra trading, nor will the staffing numbers. This in turn causes extra anxiety for customers and staff at a time which should be happy and joyous.

I can usually work my way around these bank problems but can see the day when I may not be able to. If I am unable to get around to do the banking in person, my husband would not be able to cope with it. Every time the hours of trading decrease I am frustrated and anxious and fear for our future banking "services". Our local Post Office is only small also and the wait times to get served are getting longer as more people go there to do their banking. It's like a huge merry go round.

I thank you for reading this submission.

Yours sincerely  
Heather Thiele