

# True Blue

July 1991

STAFF NEWSPAPER

State Bank Victoria

A business name of Commonwealth Bank of Australia.

## INSIGHT



Paul Rizzo

As I indicated last month, we are on the offensive in terms of assuring customers of continuance in the future. Your role is important in this. I'm confident that, armed with the information in the Part and Partner kit the branches received recently, you can communicate more effectively the facts to our customers.

You will have read recently in Merger Update that, in concept, the Retail Integration Plan has been agreed by the Merger Steering Committee. As I've foreshadowed many times, this is a complex integration. The merger will go through four phases, extending overall several years, and will be achieved through careful transition. Through Merger Update and other communications I will be advising you of the specific phases of this integration plan, as they are being addressed.

I'm grateful for the cooperation that so many staff gave to the Roy Morgan Research Centre recently with their important survey. It focused on how staff and customers feel about the merger and how they might react to different types of changes in the future. Needless to say, the input of staff will be a significant contribution to our thinking. We want to take staff comments into account in a serious way so that we have staff supporting the process of change. I will be notifying you of the results of the survey in the near future.

I'd like to remind you that this is a challenging time for all of us in Victoria and that for the merged Bank to succeed, it is important for us to help one another during this time of transition. As colleagues, regardless of origin, CBA/SBV, head office/branch, we can benefit from each other. I'd like to think that we can appreciate our different skills and thereby enhance our customer orientation.

Paul Rizzo  
Chief General Manager  
and Adviser to the  
Managing Director

## New image processing to cut costs and improve customer service



Some of the thousands of documents that have been placed in the processing system. From left: Jessica Yeong, ISD Support Staff; Margaret Strickland, System Administrator, MFA; Sam Carr, Imaging Staff, MFA.



A computer image of the cover of June True Blue after it has been placed into the imaging system.

State Bank Victoria's Managed Funds Administration (MFA) is using a highly developed new processing system to store and access the images of documents on electronic media.

MFA says the combined benefits will provide major cost savings, improve customer service, productivity and staff working conditions and improve the image of the Bank and its products.

It involves the electronic scanning of documents and conversion of the scanned images to digitised format. The images are then stored on optical or magnetic disks for retrieval and display.

The Bank acquired the imaging system from Eastek, a Melbourne-based company, after testing it for a year.

MFA is responsible for more than 70,000 customer files and processes more than 2,400 documents a week relating to the files.

Nine investment funds have been placed in the system to date, totalling more than 115,000 A4 pages and consuming about 6 billion bytes of optical disk storage space. (One byte is the amount of computer memory required to store one character of information).

Benefits derived from the implementation of the system in MFA include:

- providing immediate and concurrent access to customer files for signature verification
- the elimination of filing and refiling; lost, misplaced and incorrectly-filed documents
- the reduction of costs associated with document and records management and file storage
- providing a permanent archival record of customer files
- providing printed copy on request
- the integration with data processing systems

The equipment needed for the processing includes 24 Apollo workstations, a Hitachi optical disk juke box (with a storage capacity of 32 optical disks) and dual drive unit, two Fujitsu laser printers and three Fujitsu scanners on an Apollo Token Ring network under the Unix environment. The system is maintained and customised by ISD staff.

## Chiqui's escape from Mount Pinatubo



Chiqui Pagulo shows a video tape of the Mount Pinatubo eruption taken in Mabalacat on 12 June: "It looked like a nuclear explosion."

Chiqui Pagulo has returned to Australia after escaping the volcanic eruption of Mount Pinatubo in the Philippines.

Chiqui, of State Bank Victoria's Central Branch, and her husband, Rick, arrived in Manila on 26 May unaware that Mount Pinatubo was about to erupt for the first time in more than 600 years.

They were in Mabalacat, Chiqui's home town, only 20 kilometres from Mount Pinatubo, when it erupted on 12 June.

"It seemed like you could reach out and touch it," says Chiqui, 25.

"It looked like a nuclear explosion. There was ash and sand falling out of the sky."

They evacuated to Manila that day but on 14 June, Rick and a cousin went back to Mabalacat.

"He thought it would be safe," she says.

But by 11 am the next day, the situation was far from safe.

"Everyone was panicking," she says. "You couldn't see anything. There was no moon,

no sun, no sky, just nothing. "It started to rain mud, stones and sand. It's like rain but it's hard. My husband was trapped there."

A 500-metre bridge near Mabalacat collapsed under the volcanic mud and more than 200 people died when a mud flow hit a freeway.

A 60-kilometre car trip from Manila to Mabalacat normally takes about 60 minutes. On 19 June, it took Chiqui five hours.

"The windscreen wipers wouldn't work because of the mud," she says. "It was horrible. I was crying, I was really terrified. But we had cars. What about the poor people who didn't have transport?"

Roofs in Mabalacat collapsed under the mud which was about five centimetres thick everywhere. Buildings and trees were destroyed.

"When the ash touches your skin, it's itchy," says Chiqui. "If you stood outside for less than 10 minutes without an umbrella, you would be covered in ash."

By 22 June, Chiqui and Rick were in Manila but because of a delay in flights, could not leave till 23 June.

Chiqui, a former dentistry student, came to Australia five years ago.

# Which ad? Australia's leading ad

**C**BA has successfully used the *Which bank?* advertising theme for the past six years. With each passing year consumer awareness of the Bank's ads has grown remarkably, reflected in a recent survey conducted by the Bank, where the theme scored a record awareness level of 83 per cent. Westpac came in second in the survey, scoring 53 per cent, National Australia Bank 33 per cent and ANZ 30 per cent.



Senior Manager Advertising John Lee.

John Lee, Senior Manager CBA Advertising, believes that the secret to the success of *Which bank?* is that it contains just one big idea, expressed in an unexpected and humorous way. This "big idea" is flexible enough to be creative with many Bank products and services and this is why the ads are just as fresh in 1991 as they were in 1984.

The ads are created by

advertising agency, Saatchi & Saatchi, in Sydney. Andrew Sargant, the Saatchi Management Supervisor was quoted in a recent BRW issue as saying: *Which bank?* presents the Commonwealth Bank as a fully integrated financial institution, able to serve retail, commercial and corporate clients. The *Australia's leading bank* line is a key element in the campaign, positioning the Bank as the smartest, biggest and most secure bank."

John Lee says that as well as promoting products and services, about half the ads created are designed to promote the Bank's image, to make the Bank seem less bureaucratic, more human and approachable. He says: "Research shows that most people do not choose a bank for its products, because they believe that all banks offer similar products, only branded differently. What they see as more important is convenience, service, security, competitiveness and image."

CBA has no plans to change the *Which bank?* theme as long as consumers love it. John says that the Bank will continue to be consistent with the theme and will continue to build on it. "Advertisers and agencies tire of campaigns long before consumers do. Why change when you have a great thing going?" he says.

Catherine Brizzi

## Executives receive top AIB certificates

**C**hief General Manager Paul Rizzo and General Manager CBA Operations Victoria, Peter Andrews have been awarded Fellowship certificates of the Australian Institute of Bankers.

AIB Fellowship is the highest level of AIB membership. Criteria for Fellowship include tertiary qualifications,

25 years' experience in the banking industry and significant career development to general management positions.

The certificates were awarded in Mr Rizzo's office by Head of Personnel John Williams as AIB Vice-President.



All smiles after the AIB certificate presentation are, from left, Paul Rizzo, John Williams and Peter Andrews.

## Bank kicks a goal with sponsorship

**S**tate Bank Victoria is sponsoring the Eastern Districts Football League this season.

Chief Manager Marketing Peter Fitzhenry says the Bank is happy to be associated with such a large sporting body as the EDFL in the ever-developing eastern area of Melbourne.

"As a corporate body, State Bank Victoria has a very important role to fill in the Victorian community," he says.

"This role extends beyond the traditional banking and related financial services provided by the Bank, to involvement in a number of sponsorships and community activities.

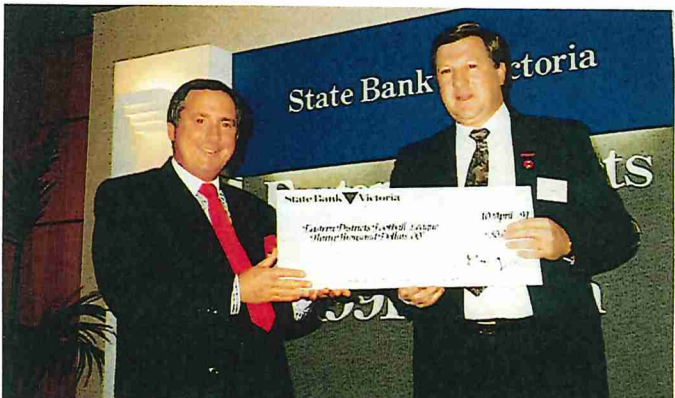
"The Bank has adopted the view that it should support community events and organisations and the EDFL

represents an on-going event that involves many thousands of people in all age groups for six months of the year."

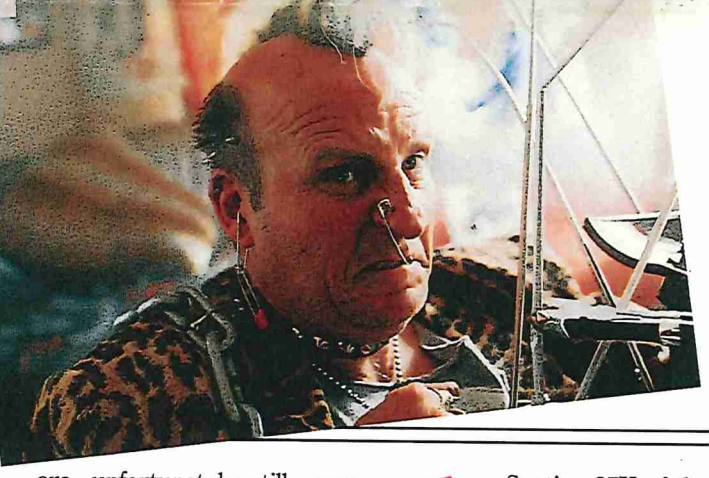
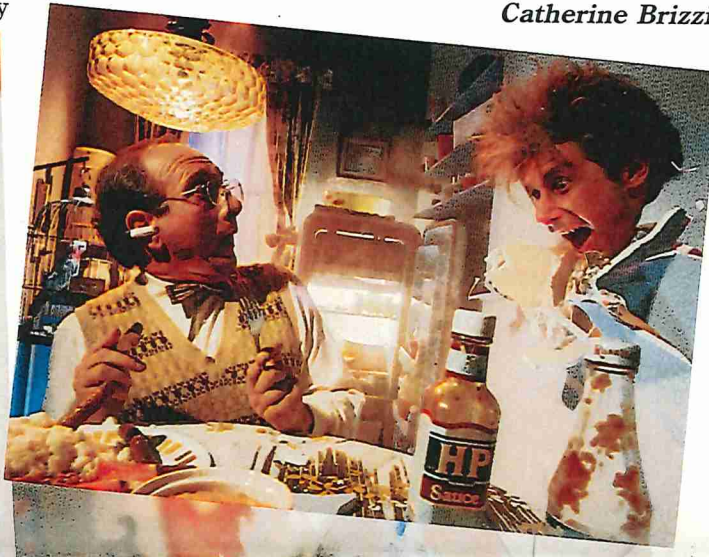
Now in its 39th year, the EDFL has four divisions of senior teams and 12 divisions of junior teams. Nearly 200 teams from as far afield as Coldstream to Warrandyte, Clayton to Mulgrave and Surrey Hills to Lilydale are in the EDFL.

EDFL President Bob Tregear says the Bank sponsorship reflects the high profile with which the EDFL is held in the business community in Melbourne's eastern suburbs.

"The 1991 season promises to be the biggest and best in our 39-year history and my wish is that both the EDFL and State Bank Victoria will prove to be an unbeatable team," he says.



The EDFL receives a sponsorship boost. From left: State Bank Victoria Chief Manager Marketing Peter Fitzhenry and EDFL President Bob Tregear.



## Access

Don't just think about it, ask it...

Send your questions to True Blue, Communication Department. Make sure you include your name and branch/department, so we can contact you. Your name will not be printed.

**Q** Every week in the cafeteria at State Bank Centre, hundreds of glass bottles are put in rubbish bins

with non-recyclable rubbish. Why aren't there bins designated for the bottles so the glass can be re-cycled.

**A** Lack of space has been the problem to date. However, Building Management are currently investigating the use of a three-bin (glass, aluminium and plastic) recycling stand.

Whilst there is a growing awareness of the need for recycling/conservation, there

are, unfortunately still many people who don't care and their negative actions (eg, throwing food scraps, glass etc. into the nearest bin) will often cancel out the efforts of the environmentally-conscious.

Bob Douglas  
Chief Manager Services

**Q** Is it true that only Australians will be able to buy Commonwealth Bank of Australia shares? If so, how does a buyer of the shares prove that he/she is Australian? Is any check on citizenship done? Is the ability to buy governed only by an Australian address?

**A** Section 27K of the Commonwealth Bank Act 1959 (as amended) provides that no foreign person may buy shares in the Commonwealth Bank through the initial public offering. This prohibition only applies to those shares issued under the first registered Prospectus. As to citizenship, the Bank will rely on applicants being required to declare that they are not contravening the provisions of the Commonwealth Bank Act 1959 when they sign the application form in the Prospectus.

David Anderson  
Secretary  
CBA Sydney

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# Bank has achieved increase in merchant base

**S**tate Bank Victoria's Third Party Sales Department has achieved to date, a 15 per cent increase in its merchant base with the launch of MasterCard to SBV merchants.

vices Frank Fitzgerald says that on 6 May, 26,000 SBV merchants were offered the MasterCard facility.

SBV now offers merchants three credit card schemes — Bankcard, Visa and MasterCard.

Frank says that extra staff have been "borrowed" from

other sections in Third Party Sales Card Operations and Network Support to deal with processing letters, responses, mailing stationery and decals.

Managers from Third Party Sales and Branches in conjunction with Merchant Account Officers visited many

merchants to discuss the new facility, and hotline telephones were set up to answer merchants' questions.

The Visa/MasterCard project was jointly planned and implemented by Card Operations, ISD, Retail Planning, and Third Party Sales Departments.



Getting into action with the MasterCard Merchant project. Back row from left: Brett Hart and Frank Fitzgerald, Manager, Merchant Services. Front row: Cheryl Griffin, Kay Donnelly, Kaylene Allan, Neil Livingston, Lisa Moray, Alison Jennings, Lissa Thurston, Louise Lyall and Sally Vella.

## North, south, east and west, staff travellers have access to the best

**R**esulting from the merger, former State Bank Victoria staff can now use the services provided through the Commonwealth Bank Travel Service, called Travelstrength.

In Victoria, Travelstrength has two city offices — on the fifth floor of the Commonwealth Bank of Australia building at the corner of Flinders and Elizabeth Streets and at 367 Collins Street. In addition, Travelstrength has offices in Dandenong, Frankston, Glen Waverley, Box Hill and Geelong.

Victorian Manager Geoff Watson says: "We're in the business of running a retail travel business. This is a competitive field and we have good buying power. We are committed to professional advice and competitive prices."

Staff will be notified when they can start to refer customers to the Service, but as Geoff says: "We welcome staff with open arms. They're our most important customers, as, if we don't meet their needs well, we can't expect them to refer customers to us."

Commonwealth Bank Travel Service is one of Australia's most prominent and respected travel organisations. The consultants have a thorough knowledge of Australian and international travel and are supported by computer technology providing access to travel services around the world.

Geoff says that Travelstrength can cater for individuals or group travel, such as social, sporting and other special interest groups and is committed to personal attention, professional advice and competitive prices. Travelstrength can help with travel documentation such as passports, visas and international drivers' permits. The consultants can also advise on travellers' cheques and insurance.

The Commonwealth Bank Travel Service provides its own travel insurance policies underwritten by American Home Assurance.

So, next time you go on holiday, give Travelstrength a call on any of the following numbers: Flinders and Elizabeth Streets office — 655 7765, 655 7767, 655 7749, (international) — 655 7768 (domestic) — 367 Collins Street office 616 4751, Frankston — 784 4890, Glen Waverley — 881 1991, Dandenong — 794 1892, Box Hill — 896 5641, Geelong — (052) 265890.

Adam Hankin



The Travelstrength team members take a quick break. Back row from left: Ray Drew, Tracy Rough, Rosemarie Parisi, Colleen Manganaro, Melody Papas, Karen Gibson, Lynne Scanlan, Lisa Boatwright, Susan Ludge, Gillian Goodrick, Geoff Watson, State Manager. Seated: Maree McEvoy, Di Irons, Centre Manager; Adele Walker.

## Wool wins the 1991 Farm Entrepreneur Award

**W**heat prices have been the lowest on record, the wool industry is going through its worst crisis and beef prices are falling. But there are rays of hope amid the rural gloom; the entrants in this year's Farm Entrepreneur Award are positive proof of this.

The winner of this year's Award is a person who was determined to defy the odds in the wool industry.

Wendy Mitchell, from Devenish, near Benalla, produces and sells coloured, super-soft merino wools to the domestic and export markets. Wendy entered the

competition a few years ago when she was marketing her wool in mini wool bales for spinners. When this was unsuccessful, she reassessed the market and decided that the wool needed to be dyed and processed a further stage.

As a consequence, Wendy now packages and markets the vibrantly coloured wools herself — in jumper size "bumps" weighing a kilogram each. The wool is sold by mail order to 340 outlets in Australia, Britain, Japan, Sweden, New Zealand and the United States.

Wendy received her \$1000

## TELLERS' TALES

A regular feature in which we look at life from over, and behind, the counter.

Which Frankston Regional Office staff member was seen to be wearing her trousers back to front and wondered why the cut was "different"?

When it was pointed out that the pockets were supposed to be at the front, a quick dash was made to the ladies'.

Jeff Hyde, Frankston Region

★ ★ ★ ★

A manager in Box Hill South Region was married for the first time at 39.

It is now five years down the track and he has three children under 14 months, changes 140 nappies a week and prepares 12 bottles of milk a day.

His question is: "Does it get easier?"

★ ★ ★ ★

Who was the staff member who pushed recycling to the limit by peeling the stamp off a letter received at the branch and using it on his personal mail several days later.

★ ★ ★ ★

Who was the part-timer at Belgrave Branch who acted as a Good Samaritan by kindly offering to drive another staff member named Mary, to the dentist? She apologised for the mess in her car all the way to the car park, until Mary asked: "Well, where did you park the car?" It was only then that the Good Samaritan realised she had been given a lift to work that morning.

Kathy Constantinou, Box Hill South Region

★ ★ ★ ★

A letter received at Belmont Branch on 4 June says: 'Dear Bank Person. My name is Christina Finlay and I just wanted to tell you that the 1 dollar coin (not the two dollar coin) is my tooth fairy money so please take care of it. Thank you very much.'

The piece of paper was addressed to: Bank Person!! Ergent (underlined)

Bev Delaney, South Central Region

## News in brief News in brief News in brief

### RSL says thanks

The Returned Services League has thanked the staff of Blackburn Branch for their help in the RSL's recent Anzac appeal.

In a letter to Branch Manager Ron Mackie, RSL Blackburn Sub-Branch Appeals Officer Les Axton says: "Would you please convey to your staff our grateful thanks for the way in which they all conducted their services for our sub-branch for the counting of the tins of money for our recent Anzac appeal. The final count being \$21,381.49 was counted by your branch and the Forest Hill Branch. On last year's figures we are a little down which can be expected under the present economic conditions.

"Once again, Ron, many thanks to you and your staff on behalf of the Blackburn Sub-Branch."



Farm Entrepreneur Award winner Wendy Mitchell, left, proudly displays her award with Caroline Hogg.

prize from Ethnic, Municipal and Community Affairs Minister Caroline Hogg, after being judged the winner by a representative of the Department of Agriculture and Rural

Affairs, Shire of Tullaroop, and the Bank's Senior Rural Consultant, Barry Lethlean.

Wendy Watkins  
North Central Region

# Customer

**T**he staff in Customer Relations receive a multitude of correspondence in volume and variety from customers every week.

Headed by Manager Lisa Ryan, Customer Relations is part of Retail Banking's Executive Support Group.

With Lisa are Supervisor Louise McCarthy, Customer Relations Officers Carolyn Davis, Louise McLaughlin, Stuart Cooper and Receptionist Julie Gurney.

The Customer Relations staff receive scores of telephone calls, letters, facsimile advices and often have to assist customers who present themselves in person.

Some of the customer communication received is simply customers needing information or clarification of information. But most, is, regrettably, complaint related.

But Customer Relations also receives telephone calls and letters — thanking and complimenting State Bank Victoria staff for their efforts, professionalism and more importantly, their customer service delivery.

Lisa says that while customers often recognise an individual staff member, it is

particularly pleasing to receive a telephone call or letter from a customer who expresses genuine gratitude for the service provided by an entire branch or department.

"It is even more rewarding when a customer who has initially made a complaint, telephones or writes to the Bank to pass on their thanks," she says. "This is positive proof that providing we can handle customer enquiries and complaints in a professional manner, we can not only resolve the problem, but also re-establish a good working relationship with our customers and learn from the experience."

"Quality service delivery is something we all need to focus on, particularly during the process of the CBA-SBV merger and we need to recognise that some of our customers will experience a level of anxiety during this period."

While we are quick to reply to customer enquiries and complaints, Lisa says it is equally important to respond to customers' compliments and thank them for the time and effort they have taken.

These are some of the letters Customer Relations has recently received.

**The Manager  
State Bank Victoria  
Foot Street Frankston**

At a time of uncertainty and change in banking, I thought that I should write about the service I have had at your branch. For more than 10 years I have banked at Foot Street and have found that your staff have been courteous, efficient and unerringly accurate. This not only includes yourself and the tellers, but in particular, your accountant, Brian.

My experience at other banks and branches has, I regret, not been as satisfactory. I hope for more of the past success at your branch.

**The Public Relations Manager  
State Bank Victoria**

I opened a State Bank...

**The Manager  
State Bank Victoria  
Port Melbourne**

I have had dealings with the State Bank for the last 10 years. I have just taken over a new venture, and with the paper work it all got too much for me to handle.

Then I met your Linda Taylor. She has been of great help to me in my mind troubled times. As my brain goes in six different directions at once, Linda was able to piece everything together and fix it all up. Many thanks. Service is mostly a thing of the past. I also had dealings with Melinda and found her helpful. Linda is the girl I will search out every time and staff like her.

**The Manager  
State Bank  
75 Colli**

I would provide unknow

It v on a cour acc

**The Manager  
State Bank Victoria  
Brighton North**

I have delivered the cheque for my daughter's school fees, subsequent to permission having been granted to withdraw the sum of \$1872 from my daughter's account which was made up of the accumulation of Family Allowance deposited to the account at your branch of the State Bank.

I would like to thank you for your kindness and the sympathy which you displayed at your knowledge of my financial difficulties in meeting my overdue accounts. Also, I wish to thank you for your promptness in handling this matter.

**The General Manager  
State Bank Victoria**

I am writing to compliment you on your choice of staff at Chadstone Branch. The person being Mr Peter Woodbridge.

We had a problem that was only solvable by proof of a bank cheque being paid. Mr Woodbridge listened, wrote down and miracles of miracles, carried out his procedure for finding such information. This is rare in today's busy workforce when one can't get help other than financial.

Right from the beginning, Mr Woodbridge gave the impression he was there to help (and did). I feel with staff of this calibre, more people would regain trust with banks that have been knocked about in recent times.

**Customer Relations  
State Bank Victoria**

On Monday 13 August I contacted the Kensington Branch of the State Bank with some general enquiries on my housing loan.

The lady who attended to my call was Mandy Lonie, whom I found to be most pleasant, helpful and courteous. After our initial conversation, Mandy actually went out of her way to check on details and calculate figures for me.

I would like to officially record my appreciation of Mandy's efforts and compliment the State Bank on having such a friendly and efficient employee.

**The Manager  
State Bank Victoria  
Boronia**

On 6 February 1991, I advised your branch that I had damaged my State Bank Visa card, breaking it in two and that on the coming Sunday, my new wife and myself would be departing for our overseas honeymoon and that we were relying on Visa for credit. From that one phone call, your staff, in particular the girl I spoke with (Evyonne Seferth) managed to arrange a new card available for pick up at your branch by Thursday the 9th.

I consider this to be a display of terrific service and excellent organisation. I would like to extend my compliments and thanks to you and your staff as their good work helped to make our honeymoon worry free and most enjoyable.

I thank you for your kindness and understanding. I wish to advise that I held an account for the past six years and was happy with the service I received at your Bank. At the time when I renewed my Term Deposit account I was unaware of the fact that I will be returning to live permanently overseas. However, my circumstances changed when the communist regime departed from my country of Czechoslovakia. I have been asked by my family to return.

**The Manager  
State Bank Victoria  
St Kilda South**

**The Manager  
State Bank Victoria  
Oakleigh**

I refer to a case in which an ambulance was called to a male patient who collapsed at 42 Portman Street, Oakleigh, on 18 January 1991.

The ambulance crew have informed me that two State Bank employees — Tanya Deves and Shane Van de Wardt — performed excellent CPR on the patient prior to the arrival of the ambulance. All attempts to revive the patient were unsuccessful. This was due to the nature of the trauma to the patient and was not caused or contributed to by attempts to resuscitate by your staff members or the ambulance crew.

The excellent efforts by Tanya and Shane to revive this person are to be commended. On behalf of the ambulance officers would you please express their gratitude for the assistance of Tanya and Shane.

My staff for outstanding service. It was very surprising. I would like to help all staff to help all staff for outstanding service.



State Bank Victoria's Customer Relations team. Back row from left: Julie Gurney, Receptionist; Lisa Ryan, Customer Relations Officer. Front row: Stuart Cooper, Customer Relations Officer; Carolyn Davis, Supervisor.

# Service is...

### The Managing Director State Bank Victoria

We all tend to take the opportunity to speak when we are unhappy about the way we have been treated but all too often we fail to acknowledge people, or organisations, when they perform very well.

I have had a recent experience with members of your organisation who, in my opinion, have provided excellent service to both my daughter and myself in a time of need. My daughter, who is someone in international section in London. She then notified me around 6 am. By 7.30 am, your staff had also contacted my wife to advise us of the lost card and to offer assistance in getting the card replaced. By 4.30 pm the same day (a Tuesday) I was able to supply the required details to your staff who said they would make suitable arrangements for the card to be replaced. I was naturally very pleased to hear from my daughter on the Thursday that she had already been contacted in England and provided with the replacement card.

I cannot think of any other organisation that could have responded with the speed that occurred. Would you please pass on my appreciation to staff in your organisation, the night supervisor who telephoned my wife, Mr Miles who assisted me in the morning and the pleasant lady who assisted me later in the day. Also should your normal correspondence allow, I would like to express my thanks to the people who assisted in this matter in England. Once again, thank you for providing an excellent and speedy service. It certainly eased our concern for her welfare.

### The Manager State Bank Victoria Brighton Middle

We run some small accounts with your branch which we have done now for several years. As we are fortunate and own our house, most of our equipment/vehicles and have no overdraft facilities, we have scant dealings to say the least with your Bank.

Early on, I had some problems with cheques being represented as I was inadvertently drawing on uncleared funds, so to rectify this, I sought "special clearance" on longer cheques at your and other branches when we made deposits.

It became clear that after paying the bank's fee, in less than 50 per cent of cases was the paperwork followed through and in most cases it took the normal four days for the cheques to clear. (In several cases, the \$10 was taken and no further action was taken). The problem seemed universal as I had problems at each of the three branches at which special clearance was sought.

Enough of the small problem — it was not the reason for me writing. I initially raised this problem with Angela, one of your tellers, and her attention was exceptional, both with the initial discussion and then with the follow up.

Other members of your staff joined in on the various discussions (unfortunately, I am unsure of their names) with a level of service that frankly shocked me. It is a credit to you and your bank that you have staff who make a small customer feel so positive towards the State Bank.

### The Chief General Manager State Bank Victoria

I am writing to bring to your attention the exemplary service provided consistently by a teller at your 324 St Kilda Road Branch. The gentleman's name is Wee.

Since commencing banking at this branch some four months ago, I have been served by Wee several times and always found him extremely courteous and efficient. Whilst opening a new account today, once again, I found his attitude extremely professional and courteous. Alas today, excellence in customer service is rare, so this level of service with your organisation is a pleasure.

### Central Business District Region State Bank Centre

I am writing to you with regard to one of your employees, relieving accountant, Mr Greg Lagamba. Recently I have had cause to seek advice with regard to the misplacement of my State Bank Visa card. Mr Lagamba provided me with assistance at the State Bank branch — 75 Collins Street.

I am simply writing to state that I have been greatly impressed by the quality of service offered by Mr Lagamba and that I wish to "put this on the record." Like most members of the public, I do not notice it when people go out of their way to help and such people need to be recognised. I therefore would appreciate it if you could pass on my appreciation to Mr Lagamba.

I have also noticed that several tellers at this Bank are very pleasant in their approach — despite the fact that extremely long queues do develop from time to time.

### Personnel Manager State Bank Victoria

I am writing in appreciation of the help given to me by Miss Tammy Krukowich of the West Brunswick Branch in Melville Road, West Brunswick, regarding the affairs of my late mother. Miss Krukowich did an excellent job in arranging a cheque for the funeral costs, closing the account, then later, opening an account for my mother's estate. Her attitude and professionalism to a delicate matter was greatly appreciated. Miss Krukowich is indeed an asset to the State Bank.

### The Manager Geelong Malop Street Branch

I don't do this very often! In fact, this is the very first time . . . and I'm glad I'm doing it.

Let me explain . . . As a customer of the State Bank, this Association expects good service. So . . . when we receive good service we really only receive what we expect . . . and deserve.

For some time now, the Association has been receiving something other than good service from the State Bank.

You see, a member of our staff visits the Corporate Teller Box at your branch twice every working day. Also my accounts department staff are in close contact with the staff from your Corporate Teller Box for any cheque or deposit enquiries that arise. During these visits and phone conversations we are served by two of your employees, Stephen and Craig.

And the service our staff receive is not good! It's excellent! Stephen and Craig have afforded, and I hope will continue to afford, our staff the utmost in courteous, prompt and efficient service. As I mentioned earlier, I haven't written a letter of this type before, but I'm doing it now because these employees deserve some recognition for their efforts. If their attitude and commitment to serve is indicative of all your staff you should feel very proud of your team.

One way and another I have been banking with the State Bank since 1924.

For some years now, I have had considerable business with the Mentone Branch and have had the benefit of having all investment transactions processed for me by Mr John Porter. Never in any class of business, banking or otherwise, have I had the good fortune to have the services of such a competent and pleasant officer. He is consistently thorough and untiring in his efforts to see that one receives 100 per cent satisfaction. Should I have pains to lay before me all the options the Bank has to offer. Always I leave the Bank after a session with John knowing that I have received better deals than any other reputable bank could offer.

I am an economist, highly qualified, 84 years of age and greatly interested in helping out the community. Consequently, I have become the very willing unpaid financial adviser to quite a number of local "oldies." Because of John, I have no hesitation in sending them along to the State. Excuse this rather long letter, but I have such high regard for John, I feel I should pass my experiences on to management.

Whilst holidaying in Melbourne recently from Perth, I was fortunate to deal with two of your staff members. I had difficulty withdrawing money from a passbook (R and I Bank of Western Australia Ltd) in the centre of town and as you will appreciate, it was desperately needed, as I was holidaying. Aneta and Sam were the two very helpful tellers. Would you please pass on my sincere thanks to them for their kind service.

### The Manager State Bank Victoria Armadale

### The Manager State Bank Victoria Hawthorn West

I would like to congratulate you and your branch for providing good banking services.

Yesterday, I called into your branch with the express purpose of organising a bank draft. Mr Joseph Marin assisted me in this matter. He was extremely courteous, attentive and proceeded everything smoothly. I was most impressed with his efficiency and courtesy.

The purpose of this letter, therefore, is to thank you and your branch for being most helpful to me.

### The Manager State Bank Victoria Port Melbourne

I am writing concerning a recent visit to your branch. I was greatly impressed by the customer service provided.

I was doing my father's banking and was unsure as to the best way to solve the problem. Your staff were most helpful and was unsentimental.

The young man who served me (whose name, unfortunately, I did not ask) was more than friendly and very helpful. I was also very impressed with the fact that as soon as I showed him my identification he started calling me by name. It makes you feel more like a person than just another customer.

He also explained everything so fully and in very simple terms so that I knew exactly what was going to happen to my money. He spoke to me in such a way that (a) I felt I had known him for years and (b) so that I felt he was treating me as he would a friend.

The account I opened was going to be an extra account to help me control my finances, but because your staff have been so good to me, this will become my main account. I know that your staff are always this good because I made it my business to ask around.

I just wanted to let you know what wonderful staff you have. And that they are a bigger asset than any advertising campaign could ever be. I opened the account at the State Bank Centre in Bourke Street.

Inform you of the excellent service our staff member John (surname) provided.

It was a pleasure to deal with John when I was having my lunch break. He was efficient, courteous and very helpful when dealing with my cheque which is located at another branch.



Manager; Louise McLaughlin, Public Relations Officer; Louise

# Video Network helps us see the clear picture

**M**aking a television show for a national audience of around 50,000, with viewers' ages ranging from teens to late 50s is no easy task. But that is what faces the Bank's Video Network with the production of videos Coast to Coast and 'LEADS', a task not unlike that faced by a regional television station.

Former State Bankers will be aware of the increasing use of videos in the Bank.

The Video Network, part of Retail, Staff Communications, Sydney, was established six years ago and since then has produced more than 210 videos.

The producers have to come up with programmes to suit a general mix of all staff in the Bank, with their different needs and wants — hence two programme styles.

Viewers of the videos can range from 16-year-olds to professional bankers with more than 45 years' experience.

The programmes are produced in the main by corporate video makers Culliton Davis Business Communications Pty Ltd, Sydney, in association with TelevisionMakers Pty Ltd.

The Bank's Executive Producers are Max Gore ('LEADS') and Mike Williams (Coast to Coast) in Sydney. Max and Mike are with the Staff Communications group and point out that they are professional bankers and leave creative production of the videos in the hands of video professionals.

With their banking backgrounds Max and Mike can understand the needs of departments and branches and act as a bridge between the Bank and video producers.

The variety of styles expressed through Coast to Coast, 'LEADS' and the special programmes dealing with the Bank's Public Share Offer show the entertaining, educational and effective nature of video.

Coast to Coast reflects lively, grass-roots banking. It is shot across Australia, usually in branches, with television personality Maurice Parker as presenter. The producers try to have Bank staff tell the story. Newsreader Ross Symonds presents 'LEADS', the video used for senior executive messages and management news. 'LEADS' provides face-to-face contact with executives.

On average, seven 'LEADS' and 11 Coast to Coast programmes are produced every year.

Manager Staff Communications Bruce Weitzner says: "While all staff may watch all programmes produced, each is targeted toward specific audiences — 'LEADS' to branch managers and the more senior staff, Coast to Coast to staff under 26 years of age. In the case of special, single-subject programmes, the prime audiences are advised separately."

Adam Hankin

# Classic start for the season



Charlton Branch Manager Fred Borg presents winner Charlie Castles with his prize money and trophy.

**T**he State Bank Victoria Bendigo to Charlton Cycle Race provided an excellent start for the professional road season on 25 May.

Former three times World Champion Danny Clark was the star attraction for this year's race.

This was to be his last event contested in Australia before departing for Europe.

This is the third year the Bank has sponsored the event which attracted a top field of 110 riders, which included former Olympian Scott Steward.

The start of the race was in the car park of television station Southern Cross Networks, thus ensuring the event gained excellent exposure.

With the smell of goanna oil and other linaments in the air, the riders started the race in their various time bunches — the outmarkers starting from 20 minutes.

The 103 kilometre race certainly had its casualties, with Steward and Clark crashing heavily with 10 other cyclists 20 kilometres from the Charlton finish line.

Steward was able to pick himself up, catch up to his other scratch-makers and ride away from them to record the fastest time in two hours 17 minutes and 29 seconds. Clark did not complete the race due to injuries sustained in the fall.

However, Bendigo cyclist Charlie Castles outsprinted a bunch of 20 competitors to win the race from the 14-minute handicap group and co-marker, Cameron Dean, also from Bendigo. The finish line was outside State Bank Victoria Charlton Branch.

Presentation of the "State Bank Victoria Blue" cycle top was made to Castles by Charlton Manager Fred Borg in front of an enthusiastic crowd which had gathered in the town to watch the closing stages of the race.

The race is a combined effort of the Charlton Community Development and Tourist Association and the League of Victorian Wheelmen.

Wendy Watkins  
North Central Region

# Environmentally friendly staff

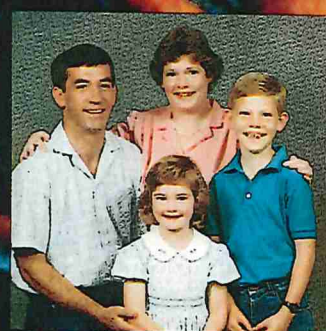
**C**leaning up the world in which we live is one of the most crucial issues facing us today if we are to preserve it for our children and their children. Most of us know that we all can contribute in some way in making our environment a better place to live.

True Blue spoke to a few readers to find out what they are doing at home, work or just out and about in our great outdoors to help our world become a cleaner and healthier place to live.



Murray Aeschlimann, of Lower Templestowe Branch.

Murray Aeschlimann, of Lower Templestowe Branch, and his family take many very practical steps in their home to preserve the environment. Some of these include: making compost from kitchen scraps, using milk cartons and bread bags for rubbish instead of using plastic bags, limiting the amount of newspapers bought and then recycling them, recycling plastic and glass containers, bottling seasonal fruit to reduce the use of tin cans, only heating two main rooms, using energy saver globes, using a power saver nozzle on the shower head, and sending engine oil back to be recycled from the family cars. Murray says: "These measures may appear small, but if we all contribute in any way we can, the environment and future generations will be the winners."



Peter Menz, of Box Hill South Region, and his family.

Peter Menz, Securities Officer, Box Hill South Regional Office said: "I help my young son collect aluminium cans for his school to be recycled. The programme was set up to educate children from a young age of the importance of recycling. At home, I separate bottles and paper from other household rubbish to be collected for recycling. Vegetable scraps are put in our compost heap."

Ascot Vale Branch staff, use superseded stationery for recording messages instead of throwing the paper in the bin. They are also careful not to order excess stationery.

Some of the staff at Ascot Vale Branch who are environmentally aware at work, from left, Audrey Raviola, Chris Gay, Joanne Knight and Maryanne Mizzi.



Joanne Disher, of Traralgon Branch.

Joanne Disher of Traralgon Branch says: "We try to encourage staff to use hand towels in the toilets instead of paper towelling and we use outdated forms to record messages instead of note pads. At home, my three young children are constantly learning about the environment at school and this becomes helpful when purchasing goods as they point out the approved environmentally safe products. We forward aluminium cans to the schools and containers and cardboard boxes to the kindergarten. The children love to help in the yard by spreading the leaves and grass cuttings on the garden. Used computer paper from work comes in handy for active little hands to draw on and glue."



Rosemary O'Grady, North East Regional Office Receptionist.

Rosemary O'Grady, of North East Regional Office, says: "At work I reuse typing paper with errors as scrap for notes (as long as it's not confidential). I take home any obsolete pamphlets for our monthly recycle collection. At home, I use a fly swatter instead of fly spray and I use environmentally sound detergents, deodorants etc. I try to conserve water and walk instead of drive where possible."



Bill Aidonis, of Ormond North Regional Office.

Bill Aidonis, of Ormond North Regional Office, feels that he helps to make the environment a healthier place by being a non-smoker. He's against burning-off and has his own compost heap. To help stop excess car emissions, Bill makes sure that his car is always tuned and says: "I prefer to walk to the shop or ride my bike instead of driving my car."

Catherine Brizzi

# ODD SPOT

Before taking a RDO, a manager in our region gave his keys to another staff member. He stayed back after the others had left and said the cleaner would let him out.

The cleaner came and went, leaving the boss locked inside. He couldn't contact the staff member with the keys, so, in desperation,

phoned the locksmith across the road who came to his rescue.

A reliable informant told staff that their boss had asked the locksmith to keep the incident quiet — but somehow the news leaked out.

Kathy Constantinou  
Box Hill South Region

# Victoria's Occ' Health Explained

In the March edition of True Blue we introduced you to the combined Personnel Department for Victoria. The restructure of Personnel Department has meant some changes to sections within the department.

One such change is a new interim structure for Occupational Health and Safety. It will now be known as the Victorian Occupational Health Division. CBA Occupational Health Nurses and former SBV Staff Counsellors will now form part of the Division. The WorkCare area (now Comcare) has become a separate section within Industrial Relations. It will continue to work closely with Occupational Health Division in the area of rehabilitation to help staff to resume work as quickly as possible.

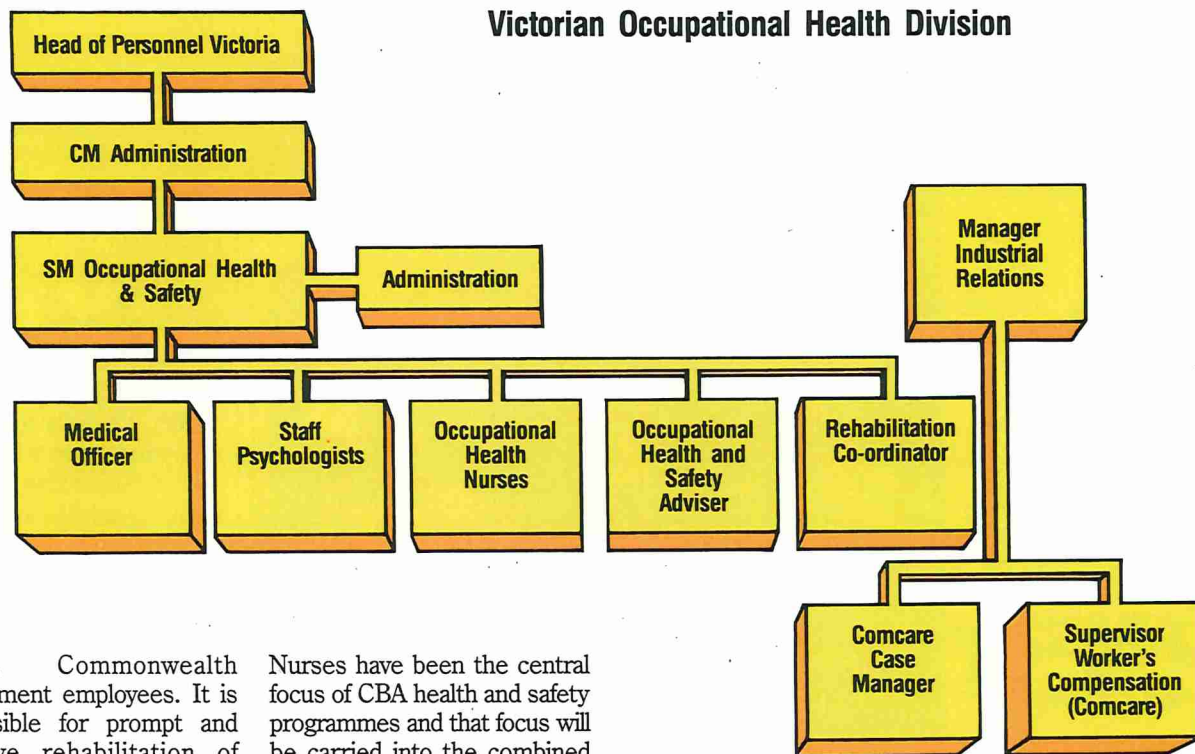
Comcare is the Commission established to promote safety and rehabilitation and to provide compensation for

injured Commonwealth Government employees. It is responsible for prompt and effective rehabilitation of injured employees.

The most obvious change for former SBV staff will be the inclusion of Occupational Health Nurses into the division. Occupational Health

Nurses have been the central focus of CBA health and safety programmes and that focus will be carried into the combined bank once full integration has occurred. Combining Occupational Health and Safety professionals from both banks will mean an expanded service for all staff.

## Victorian Occupational Health Division



The former SBV Staff Counselling service will now be part of the Occupational Health Division. Professional staff in that area are all psychologists and now will assume that title. The new Victorian Occupational Health Division is managed by Graeme Wishart.

Graeme says "Professional advice and support services will continue to be provided on a variety of issues including:

- first-aid needs
- returning to work after illness or injury
- confidential personal counselling
- hold-up support
- consultation on issues affecting the psychological and social needs of staff
- workplace and environment hazards
- ergonomic and safety audits and advice
- health and safety education."

The Victorian Occupational Health Division reports to the Chief Medical Officer in Sydney, Dr Ralph Meyer.

While policy decisions will be made from Sydney, the Victorian Occupational Health Division team will continue to provide expert service and advice for all CBA Victorian staff.

*Joanna Walter  
Communication*

## WORKING INTEREST

### Marie clicks a winner



Marie's prize winning picture that has put her in the running for an end-of-year award.

Marie Taylor, of 303 Collins Street Branch, is quite a shutterbug.

Marie, a member of the Minolta and Associates Photographic Club in Rosanna, came second in a club competition recently with a picture she took of two policemen on horses at a Melbourne Anzac Day parade.

The competition was called Two of a Kind and the picture

has put Marie, who has been with the Bank five years, into the running for the club's end-of-year award.

It was taken at the corner of Flinders and Swanston Streets. For colleagues similarly interested in photography, Marie used a Ricoh XR10 camera with 35-70 ml lens and 100ASA Konica film.

### Has Lou put the 'Kiss of Death' on Billy?

Belmont Branch was honoured recently with a visit from media football commentator Lou 'The Lip' Richards.

Lou, a former Collingwood player, went to Belmont to interview Teller Billy Brownless after Billy had kicked 11 goals against Brisbane on 14 April.

But Lou may have planted his famous 'Kiss of Death' on Billy. The next game, Geelong defeated Carlton however Billy did not kick a goal.

The Cats then lost the next three games in a row, won against Collingwood but lost against Fitzroy to give Fitzroy its first win for the season before defeating Adelaide and then losing to Hawthorn.

Billy is not too concerned about Lou's 'Kiss of Death.' "The roller-coaster continues this season," he says. "The win against Collingwood at Collingwood was a good win but then we lost to Fitzroy."

Billy's tip for the 1991 grand final, or more accurately, which team will challenge Geelong for the premiership, is West Coast.



Belmont Branch staff are all smiles during a visit from Lou Richards. From left: Billy Brownless, Karen Van Ingen, Lou Richards, Gloria Simper, Kevin Blain, Margaret Maronian, Janet Hollis, Anita Hockey and Geoff Causon.

### Retirements

John G. Kennedy, Insurance, joined 1951.

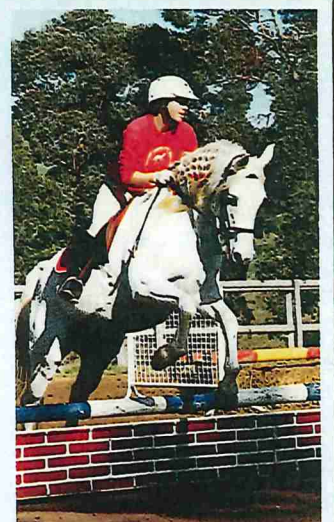
### Anne loves to horse about

Here's a lady who loves horsepower one-horsepower that is. Anne Tracey, Acting Administration Manager, Business Banking Department is into horses in a big way. Every weekend (and every spare moment) she can be found riding her 14 year old part Arab gelding, "Bon Jovi".

As a member of the Kangaroo Ground Adult Riding Club, she often competes in gymkhanas, dressage, show jumping, and occasionally, cross-country events.

"We are both still learning, but we have improved heaps since we started two years ago", says Anne who already has a wall full of ribbons.

*Athena Andreadis  
Retail Division*



Anne Tracey of Business Banking Department and Bon Jovi compete in a jumping competition at Kangaroo Ground Adult Riding Club.

### Bad taste tied up



Finalists in the Box Hill North Region 'bad taste tie' competition are, from left, Bruce Hodgson, David Cartwright, John Hofman, Tom O'Callaghan, Loretta Sayer, Andrew Glass, Peter Lau.

Box Hill North Region held a 'bad taste tie' day in May. Staff scoured the opportunity shops in Box Hill in search of the ultimate bad tie.

Eventually, Lending Officer Bruce Hodgson was declared the winner — with a tie featuring a raging bull and Russian writing.

Bruce has not worn it at work since.

*David Cartwright  
Box Hill North Region*

# Bank's winning runners celebrate victory

The combined CBA-SBV running club had a major victory, winning the Chubb Cup in the Inter-Bank Fun Run on 7 April.

To mark their success, a function was held in Melbourne on 4 June, attended by about 40 of the 51-strong team and executives.

It was especially pleasing for the club that two of the four patrons, General Manager CBA Operations Victoria, Peter Andrews and General Manager Institutional Banking Bill Wilson were present, along with Head of Personnel John Williams.

In the 8.5-kilometre race, held at Yarra Bend National Park, Fairfield, the winning team is the one with the lowest aggregate of a team's first 15 runners.

The Bank's first 15 received a medallion on the day. In addition, the other 36 runners were each presented with a medallion by Mr Andrews at the celebratory function.

The CBA has had a running club for 12 years, called the Commonwealth Bank Road Runners. The club was formed in 1978 to organise a team for the newly-commenced Inter-Bank Fun Run.

The club had only been successful twice before this year. For the last five years, it has come second to ANZ.

After this year's success, the runners had plenty to talk about at the function, including the possibility of a string of victories in the future to match ANZ's five in a row.

For further information about the club, contact Pat Dougherty on (03) 616 4298.

Celebrating the Bank's victory in the Inter-Bank Fun Run are, from left, Lorraine Marazita, of State Bank Victoria's Social Club-Staff Shop; Karen Pringle, of Economics; and Peter Andrews, General Manager CBA Operations.



## With sore knees, calves, thigh, hips, shoulders, arms, ankle and a blister — Peter struggles on

Peter Wynd, of Central Branch, ran the Qantas Melbourne Marathon on 2 June in a time of three hours 48.47 seconds.

He started training for the 42-kilometre Frankston-Melbourne run in February and hoped to finish in a time of three hours 30 minutes.

"I had calculated my times for each five-kilometre mark and other landmarks to make a total time of 3.25," he says. "My aim was to beat 3.30 so I figured if I could run most of the

race on a 3.25 schedule, I'd have five minutes spare at the end. "I felt good at the start and was anxious to get going. I dropped into what I felt was the right pace fairly quickly, although the danger is in running too fast to keep pace with those passing."

At the 10-kilometre mark, Peter, 45, was 52 seconds up on his time and 88 seconds up at the half-way mark but he started to feel tired, his right knee was sore and he had a blister under a toe.

"I decided it was time to start counting steps to help keep me on the job," he says. "Between the 25 and 30-kilometre marks I had really slipped. I knew that I was slowing and would probably be unable to beat 3.30. My aim now was to finish without stopping. Both groins were hurting and calves and hamstrings were tightening. No amount of effort or determination could have produced longer paces."

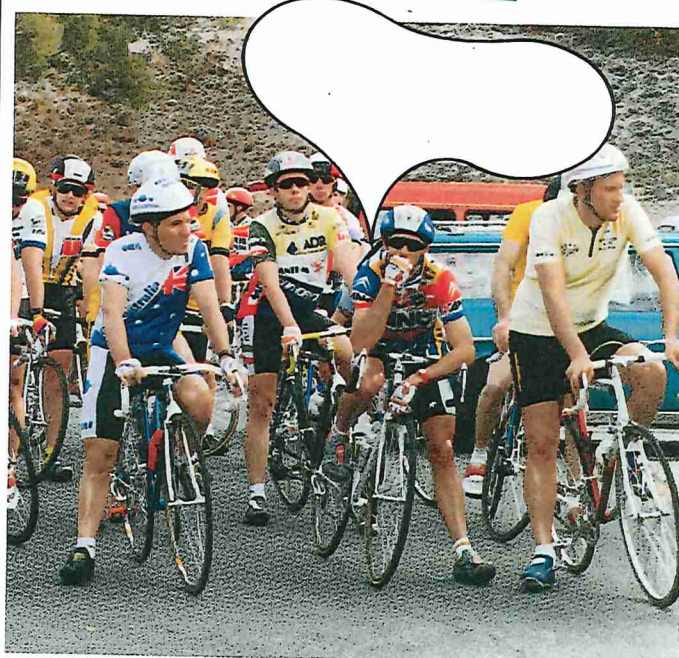
Peter says that with about three kilometres to go, he knew he just had to keep moving although "everything was hurting."

"Whatever the problem was, I ran it, missed my target, but finished, still running, in spite of the bad conditions," he says. "For a distance runner, the marathon is certainly the pinnacle. I suppose to finish is an end in itself."

Peter finished 1762 in a field of 3100 runners.

Last November, Peter competed in the Bright Alpine Climb, a run to the tops of Mounts Porepunkah, Feather-top, Hotham and Buffalo. The race was held over four days and Peter's time for the four mountains, 40 kilometres and 6000 metres was 7.01:38.

### Who said that?



What do you think the words in the bubble in the picture could be?

Send your caption to True Blue Funny Caption Competition, Communication Department, by 24 July. The funniest caption wins a mystery prize.

## PRODUCT SPOTLIGHT

In this month's Product Spotlight competition, you have the chance to win a box of chocolates by answering the questions at the end of the article. Just write your answers on the back of an envelope together with your name and where you work. Send your entry into Communication Department marked July Product Spotlight by 24 July.

### Housing loans

For most people, buying a home is one of the biggest investment decisions they will make. As many of us are aware, it usually means taking out a home loan and making repayments for what seems like an eternity.

With the decline in interest rates and the generally lower property prices, owning your own home is becoming more affordable yet again. Thus an opportunity exists for us to promote and market our full range of Home Loans.

State Bank Victoria has traditionally been and continues to be a bank which is very competitive on the interest rate it offers and the service it provides. Therefore it is to be expected that as the housing market picks up, so will the number of enquiries we will receive in response to the more favourable interest rate conditions.

The following questions are provided to serve as a reminder to ourselves of some of the aspects a customer may enquire about in search for a housing loan.

- What is the current Prime Housing Rate for an owner-occupied housing loan?
- Name five other costs that the borrower may incur, other than the interest costs
- What is the establishment fee for an \$80,000 owner-occupied housing loan?
- Name two ways of reducing a loan term
- What repayment frequencies are available (eg monthly)?
- What is the maximum term of an owner-occupied housing loan?

## Competition winners

Winners of June's Product Spotlight are: Erin Lundie, Frankston East; Kevin Boardman, Reservoir Broadway; Leanne Daly, Yarragon; Pam Cook, Moe; Ian Harner, Newcomb; Paul Galimi, Ormond South; Jackie Ruigvok, Croydon; Maria Tsakmakis, Reservoir Broadway; Annette De Hoon, Warrandyte; Mary Quintana, Craigieburn.

## Richard equals record in race victory



ISD's Richard Hope heads for the finish to win the 1991 Corporate Cup race.

Information Systems Department's Richard Hope won the Corporate Cup 3.8 kilometre race in the Royal Botanic Gardens, Melbourne, on 5 June.

A total of 1696 competitors contested the Corporate Cup this year, held over seven fortnightly runs, from which the 12 fastest runners were selected to compete in the final.

Richard, 20, an Information Systems Officer with Systems Support, won the race in a time of 11 minutes and nine seconds to equal the course record.

Brian Simmons, of RACV,

was second, two seconds behind Richard.

About three minutes after the start, Richard was leading Brian by about five metres but as they approached the final leg of the race, with less than a kilometre to run, they were stride for stride.

In a close finish, Richard was able to hold off a strong challenge from Brian and Graeme Olden, of Fluor Daniel. Only six seconds separated the first three place-getters.

Last year, Richard came second in the race and in 1989, he finished fifth.



A weary Peter Wynd crosses the finish line in the Melbourne Marathon.