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Carol Caratti  
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Dear Carol

As much as I resent the wasting of my time on your internal problems, I can't help myself from doing what I can to at least get one person to understand what it is you guys are doing to consumerism and business enterprise in the name of modern marketing technology.

Before you dismiss me as a raving, disgruntled old bugger, let me remind you that I have run a successful PR practice since 1975, have worked on significant projects in Australia, New Zealand, Malaysia, China, Singapore, Indonesia and India, I've worked in politics and tourism, I am a former senior journalist, I have excelled in producing documentary productions to distil highly technical issues into understandable and entertaining stories, and generally speaking I believe I have something to offer.

When I get letters like the one you sent me with your politically correct survey on the back, I actually fume. In case you don't know, all business people do. Either that, or they laugh and toss it in the bin. We actually expect more from a noble banking institution than a MacDonalld's approach to marketing and customer management.

Quality Managers and National Customer Relations people didn't exist in the bank not so many years ago. It is a whole new industry which doesn't seem to do much but annoy and frustrate. Your form letter is degrading and purile, as are nearly all of the marketing letters I get from Westpac (you are not on your own – others do it too). You are not really interested in hearing from me. If you did, you wouldn't send such simpering, childish correspondence. You've even given my complaint a reference number. How quaint. So if my number is 528737, does that mean you are handling more than half a million complaints currently. What a great industry you've created for yourselves.

I recall the golden era when everyone in the bank knew what they were doing, and when officers were capable of taking responsibility for their actions.

Despite what you might think, I don't have major complaints with the bank. They have treated me fairly in my business dealings and I can't say the bank has ever duded me in any way.

What you are doing, given that I have been dealing in business banking, personal banking, superannuation, term deposits, property loans etc, is making life downright bloody miserable with your interminable interruptions and do-good waffle. You, the Customer Relations Branch have created the complaint.

Your marketing department, with its recent bout of really hilarious marketing letters offering to give me financial advice are your cohorts in this crime.

You'll note my quick scrawl on your form.

I will explain a little further in the fond hope that you will understand, and ultimately throw away your text books and idealistic but useless letters, and get into the real world of customer relations and understanding real needs.

You don't seem to realise that it took a senior person to instantaneously resolve all my issues and answer all my questions. His name was Darren Hanigan (see the letter attached).

Darren handled my concerns with wisdom, maturity, concern and sincerity. As I said to him in a long phone conversation, (which he initiated) had I spoken to him in the first instance, I might not have had to run the gauntlet of marketing and customer relations letters which quite frankly, take you nowhere. He actually fixed, in a simple (and uncharacteristically intelligent) conversation, what all your customer relations people had undone.

You are running a financial house of ill fame. You have people called customer relations personnel to listen and momentarily satisfy, but you don't provide any permanent commitment or long term understanding of my affairs or my business. It wasn't always like that you know. Do you actually remember when business was treated with respect and not like a number in a brothel queue?

So enough. I don't want to deal with Quality Managers, Customer Relations automatons, financial advisors, business advisors or anyone else of this ilk ever again. Pretend I don't exist. I think I will be better off.

If I have a problem, I will ring Darren, as long as he stays with Westpac. When he leaves, I guess we start this whole routine all over again with a new set of graduates. I should live that long.

Yours sincerely believe it or not

**Ken Newton**  
**Managing Director**