



17 September 2018

Her Worship the Mayor, Viv Napier  
South Wairarapa District Council  
PO Box 6  
Martinborough 5741  
By email: [The.Mayor@swdc.govt.nz](mailto:The.Mayor@swdc.govt.nz)

Dear Mayor Viv

**ANZ Martinborough: SWDC submission**

Thank you for your council's submission dated 7 September 2018 regarding our Martinborough branch.

As I confirmed when we spoke last week, we've made the difficult decision to close our Martinborough branch. The branch's last day will be 19 October 2018 and all three of our staff have been offered new roles in other towns.

I can assure you we haven't made this decision lightly and we understand you and your council will be disappointed with our decision along with others in the community. Unfortunately the factors driving this decision aren't set to change.

We've taken on board the feedback we received and we believe we're still well placed to serve Martinborough, albeit without a physical branch.

We've seen an incredible change in our business with customers managing their day-to-day banking via internet banking and our goMoney mobile app. The average ANZ customer only visits a branch 1 or 2 times a year and since 2010 foot traffic in our branches has dropped by 68% as customers are choosing to do most of their banking online. Specifically in the wider Martinborough region, fewer than two out of every ten customers set foot in branch now.

While the South Wairarapa region saw a 6.7% rise in GDP last year, even with new tourism and business ventures continuing to be set up, over-the-counter transactions have actually dropped over the last year.

**Other ways of banking**

While we accept your point that our closure will be especially difficult to hear for people who shifted their accounts to us after BNZ closed, the number of new customers we acquired was small. Our home loan market share has actually declined very slightly since they closed.

That said, over the coming weeks we'll be doing all we can to assist customers in becoming more familiar with other ways of banking, including our 0800 phone banking service which is obviously a good option for customers with limited or no internet connectivity.

We'll install a Smart ATM which will be available for customers and business alike to withdraw cash and make deposits.

We'll also run information sessions in Martinborough on a periodic basis after our branch closes, providing customers with face-to-face assistance to help them with phone and online banking as well as the ATM. We'll work with the community to confirm details of these sessions in the coming weeks and ensure they're publicised locally.

### **Cash handling**

We'll be advising our business customers about options for cash pick-ups and deliveries by ACM, the courier firm.

The businesses we bank are handling less cash as they accept more electronic payments from their customers and 73% of all our Martinborough customers already use internet banking.

I also want to reassure you that our commercial banking team will still be available to Martinborough businesses, as will our mobile mortgage managers and business bankers who will continue to visit customers in person.

Like most businesses we need to invest in our digital platforms as customers demand convenience and want us to deliver a banking service in the way they most prefer. We believe the rapid uptake of digital banking channels and digital payments has resulted in the declining use of our Martinborough branch. Ultimately, having a shop front isn't indicative of accessibility now days and across the world, technological solutions are replacing the need to have a physical presence in some towns.

### **ATMs in nearby towns**

We're aware there's been some uncertainty about our ATMs in nearby Wairarapa towns so I can confirm our ATM in Featherston will remain until January 2019. There are other ATMs in the area – since the start of the year ANZ bank customers can use any other banks' ATMs without having to pay a fee.

The lease on our ATM in Greytown expires in January 2019. We'll make a decision about its future nearer the time but, like all ATMs, is constantly under review. Our ATM in Carterton will remain.

Finally, we'll still be supporting your community by helping locals to own homes, grow businesses and build their futures. We'll continue to sponsor various causes and community groups, plus we'll assist charities with funding via the ANZ Staff Foundation. More details about this are available here <https://anzstafffoundation.anz.co.nz/>.

Thank you again for contacting me.

Sincerely



Andrew Gaukrodger  
**ANZ Bank NZ Limited**

## Local Government Conference

Getting to Christchurch was a bit of a mission with flight delays and a detour to Auckland. The worst outcome from the delays was that we missed meeting up with our counter parts from the Mackenzie District Council. They were going to host us on a visit to Mount John observatory to see the Dark Sky first hand.

Saturday was a lay day so I spent time walking around the City and catching up on some friends. Boy Christchurch is looking great with all the new building and reserves where there were in most cases old building that were well past their prime.

The Conference kicked off on Sunday with the AGM and then an opening from Dave Cull followed by Grant Robinson minister for finance. As we walked out from the opening and after listening to the speakers I mentioned to Viv, Paul and Colin that they must have read OUR Long Term Plan, their message for the future was exactly what we had in the plan. Well done to us.

Day two was full on, with very good presenters and topics. The topics were Building strong Communities. Strong local prosperity. Helping Maori to build thriving communities particularly in the regions. Climate change and how local government can promote mitigation. Government plans for managing the three waters. Creating sustainable communities. I was very impressed with the presenter that delivered the topic on building strong Maori communities. After afternoon tea we all headed off to workshops I chose climate change, interesting how people are waking up to the fact that it is becoming a real issue. After a long day we went to the Wigram Air base for the conference dinner sponsored by Fulton Hogan.

Day three began with an address from the Local Government minister Nanaia Mahuta. She shoots from the hip and has great knowledge of this portfolio. This was followed by a presentation on Localism and empowering our communities, a very good presentation. This presenter would be well worth getting to talk to our community Boards.

Having the opportunity to talk to other councillors and network was a bonus not to be missed.

Brian Jephson



# Report to Council

( Tabled 19/09/18 )

## Water race user group

On Wednesday the 12<sup>th</sup> of September, Mayor Napier and I met with Bruce Farley, current Chairman Water Race User Group. Bruce had raised concerns previously about the functions of the working group and where Council viewed this group, moving forward.

It was quite clear that there had been some difficulty communicating with the group in the past and that Lawrence had been extremely busy with other Council projects, unable to commit the time to the user group.

After some discussion it was decided to hold a workshop with members of the user group.

The workshop would serve to identify the structure of the group, it's shape, size and the roles / responsibilities of maintaining the Moroa and Longwood water race networks.

This workshop is scheduled for Thursday the 4<sup>th</sup> of October.

Councillor Colin Olds.