

## EAAA Member Profile



**Organisation:** Westpac Banking Group

**Website:** [www.westpac.com.au](http://www.westpac.com.au)

**Contact Person:** Tess Howard - Executive Manager, Customer Fairness & Insights, Customer Solutions, Customer Excellence  
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### What services does your organisation provide to respond to the abuse and mistreatment of older people?

Westpac provides Financial services to customers of all ages, and is focussed on providing extra care to customers in vulnerable circumstances including those who may be experiencing financial abuse.

### Why is the work your organisation does so important to the people in your community?

Westpac is Australia's first bank and oldest company, one of four major banking organisations in Australia. Westpac provides a broad range of consumer, business and institutional banking and wealth management services through a portfolio of financial services brands and businesses.

Westpac Group's purpose is creating better futures together – it's what we do, who we are and why we come to work every day.

Westpac's Customer Excellence team is responsible for setting standards for Customer experiences in moments that matter and influencing product and service design across the Group by harnessing customer and community insights. The team's focus is on supporting customers in vulnerable circumstances including embedding the implementation of the eSafety Commission's Safety by Design principles across the organisation.

Two initiatives demonstrate Westpac's commitment to preventing financial abuse and protecting its customers.

- **SaferPay** alerts customers to potential scams by asking a series of questions for new payments that have a high scam risk. If the customer responses suggest that the payment is highly likely to be a scam, the bank will not allow the payment to be processed. This innovation has been integrated into Westpac's fraud detection systems to help identify red flags without disrupting genuine payments.
- **Power of Attorney monitoring and alerts.** Westpac has increased its efforts to protect the ~15k customers with a power of attorney arrangement with monitoring and alerts that will help identify potential power of attorney misuse based on certain account activity. Specialist teams administer the alerts and undertake further investigation including speaking with customers and Attorneys. The customer care team, who have expertise in supporting people in vulnerable situations, will step in to assist if the investigation indicates potential misuse.

### What are the outcomes your organisation is seeing as a result of its work?

Improved access and safety for customers experiencing vulnerability.

### What are some of the areas that are still being overlooked but which could make a big difference in the elder abuse space?

Greater understanding of elder financial abuse and the extra care and support available when older people let their bank know they are at risk or experiencing harm. We're working on making this simpler and less challenging for our customers to tell us about their situation and have specialist teams that can provide support. We are continuously understanding and acting on community expectations to uplift our products, services and processes.

## What challenges are common across a range of services when it comes to supporting older people?

There are a number of challenges in supporting older people, and we continue to focus on continuous improvement. This includes:

- Supporting customer financial confidence in the shift to digital banking, and the challenges faced by all customers in protecting themselves from the risk of financial loss from scams.
- Considerations of equity with respect to customers with differing types of income when applying for lending, for example retirement income types.
- The complex state-based legal ecosystem presents challenges in supporting older people who may be experiencing vulnerability, for example differing rules and services on Powers of Attorney, Adult Safeguarding and Deceased Estates. We continue to advocate for simplification including submissions to government inquiries and consultations.
- Supporting customers experiencing financial abuse with the help of external expert agencies.

## Why did your organisation choose to be a member of EAAA?

We want to build and strengthen our relationships with consumer advocates and community leaders who represent older customers and especially those who may be experiencing vulnerability. We greatly value the expertise and connections EAAA has in supporting older Australians.

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## About Elder Abuse Action Australia

<https://eaaa.org.au/>

The Elder Abuse Action Australia (EAAA) is the national advocate for eliminating elder abuse. Funded by the Attorney General's office, EAAA aims to address elder abuse and protect the rights of older Australians at both the grassroots and macro level.

EAAA believes in the rights of older Australians and our actions seek to eliminate elder abuse. Our campaigns, advocacy and policy development positively impact the lives of older Australians and their families, our communities and broader society.

We work with State and Territory bodies and authorities, sharing and co-ordinating information to develop a national understanding, framework and response for elder abuse.

**Our mission:** Be a national voice for action that eliminates elder abuse

**Our vision:** A society that respects and values older Australians, and is free from elder abuse

### Our commitment

- Social justice and the rights of older people
- Respect for difference and inclusion
- Community collaboration to eliminate elder abuse
- Accountability and integrity
- Evidence-based practice and research
- Innovation and forward thinking

We acknowledge the Traditional Owners of country throughout Australia and recognise their continuing connection to land, waters and culture. We pay our respects to their Elders past, present and emerging.

EAAA is committed to ensuring equitable and inclusive responses to end elder abuse for people with diverse characteristics and life experiences.