

True Blue

April 1991

STAFF NEWSPAPER

State Bank  Victoria

A business name of Commonwealth Bank of Australia.

INSIGHT



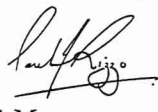
Paul Rizzo.

You will now have seen several Merger Updates, one of which gave an outline of how appointments will be handled. The principles we've expressed regarding treating people on merit are being adhered to. These principles were successfully tested recently in the integration of SBV Brisbane office.

I would reiterate that the integration process is being undertaken carefully and progressively. While I'm aware that numerous rumours abound, the reality is that we are making steady progress in bringing the two organisations together. Genuine care is being taken in considering the position of individuals, with retrenchment a last option only.

I would again urge you to not let the integration distract you from the primary reason of our existence which is, of course, to satisfy our customers' needs and provide them with appropriate service. I'm pleased to say that this focus is working. The Bank is not experiencing any significant drift of customers away from the group, and, in fact, with new products and our renewed advertising campaign, we are establishing new customer relationships.

You will now be familiar with the staff videos, Coast to Coast and Leads. Through these, and Merger Update, we shall continue to keep you informed on matters relating to our new organisation.


Paul Rizzo
Chief General Manager
and Adviser to the
Managing Director

Glenn's 1st?

Communication's Glenn Haslam may be the first recipient of the Bank's five days' paternity leave.

Glenn and his wife, Lisa, previously of Yarra Junction Branch, became parents when Amber Maree entered the world at 6.03 pm on 1 January at Lilydale Hospital.



Glenn, Lisa and Amber Haslam.

Getting into training

As part of the merger plan the new Bank's training needs, facilities, and methods are being addressed; quickly. True Blue recently had a talk to Chief Manager, Training, Rod Crane, to see what stage the Bank has reached in addressing the different training needs of staff, following the merger.

Interchanging staff

Rod opened our discussion by explaining that staff from the previously separate organisations are already participating together in training programmes. "Some courses already in place are suitable for staff regardless of their origin, or whether they work in a branch or department. In fact, since February we've had CBA staff taking part in the Four Quadrant Leadership Course, run at Baxter; the course originated from the CBA.

We have CBA staff scheduled to participate in SBV personal development courses for GCOs, and courses on PC training. It may also be appropriate for some of the SBV courses to be implemented within the existing CBA training framework."

Retail Networks

Within the new Bank,

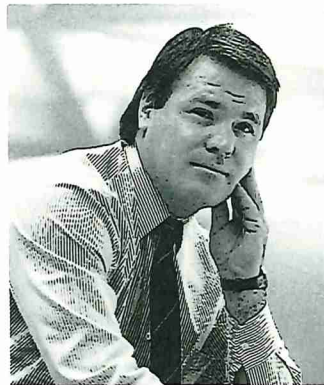
operational training is still specific to the respective retail area, because of the different retail systems and products. Rod explained, "At this stage, while we have two different retail networks the Bank will continue to train its staff according to the separate needs. Integration of training courses will accompany the business integration strategy and time frame."

Broad training methods

The CBA has a mixture of different training methods. Much of the branch training is computer based, particularly for tellers. According to Rod, "SBV was in the process of developing a computer based system of training, as it has many benefits. When appropriate we will adopt the CBA system." The CBA also uses formal methods of training, at zonal training centres. Additionally there is the residential college, Callaghan College, at St Ives.

Zonal training

Within Australia, each state qualifies as a 'zone', a geographical area headed up by a General Manager, responsible for this area. Rod explained, "Each zone has its own training facilities, and these vary considerably; depending on the number of staff within the zone itself.



Chief Manager Training, Rod Crane.

Hobart, for instance has two training officers, whereas Brisbane has 15 - 20. Each Zone General Manager is responsible for, and can initiate training particular to the staff within their geographical area; not all training is designed in Sydney."

Callaghan College

As mentioned earlier, CBA also has a residential college, similar in size to the former SBV college at Baxter. 'Callaghan College' is at St Ives, on Sydney's north shore and, like Baxter, caters for the more intensive courses. It is likely that Baxter will run concurrently with Callaghan College. As Rod explained, "Every indication I've got from Sydney Head Office is that Baxter will be very important in the management curriculum currently being developed.

The extent to which the college is used is still being determined; however, it is likely that it may cater for the training needs of staff in other states such as Tasmania and South Australia, as well as Victoria."

Managerial Courses

Managerial training in general has undergone many changes in the past year in CBA, and new courses are currently being developed; the Four Quadrant Leadership Course being the first of these to be put in place. Rod started working with CBA training personnel late last year, on a Management Training Working Party. The training designers of both environments are now working together to design management courses for all staff in the new Bank. Rod sees the existing SBV managerial courses continuing until they are replaced by the new courses.

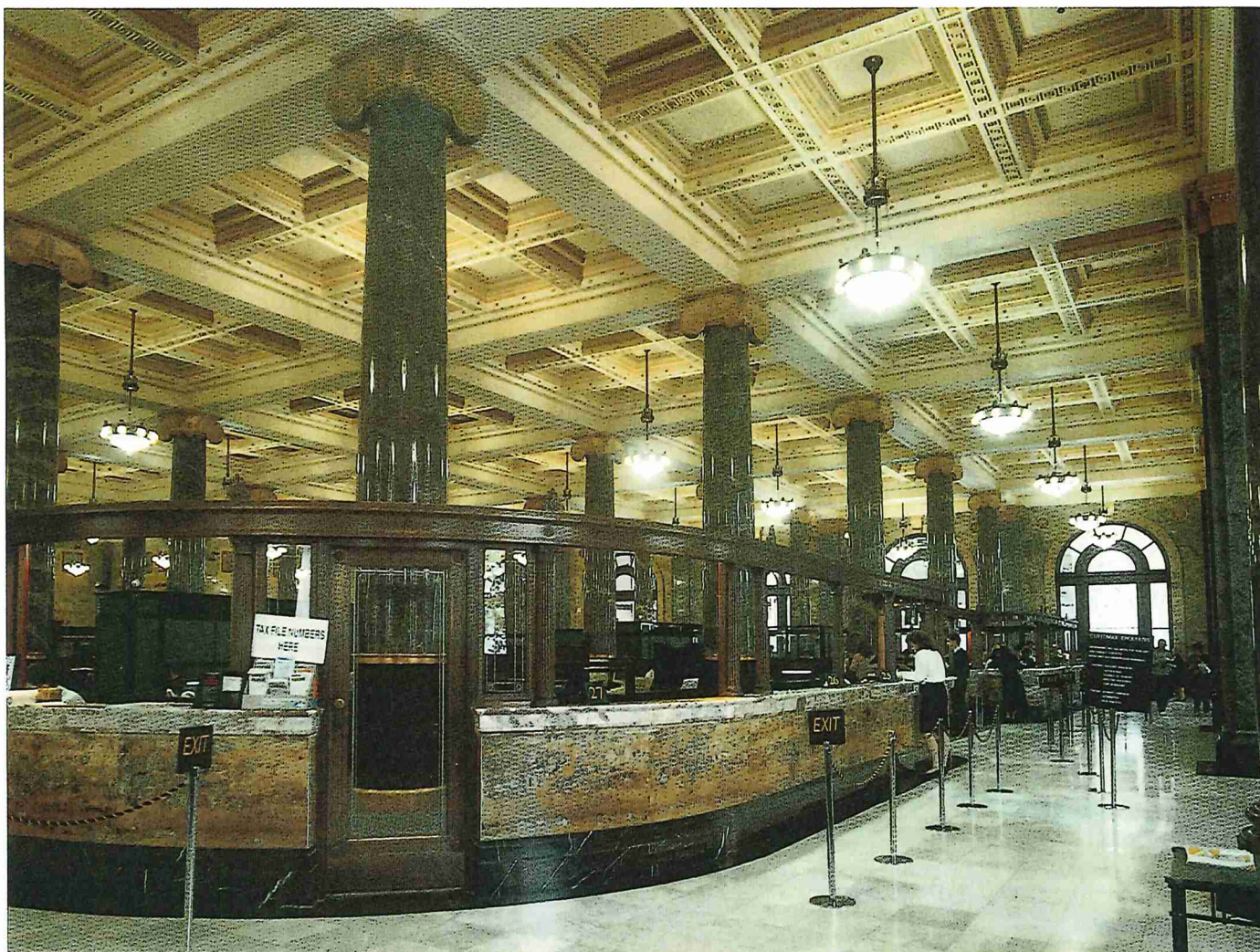
Transfers and Promotions

Attention is being given to training those staff who wish to transfer from one retail environment to the other. Rod commented, "We are starting to address the training needs of staff moving between the two environments. Former SBV staff can apply for vacant positions within the CBA retail network now (and vice versa), and we are ready for this progression. The training will be individualistic, as the training needs could vary greatly from person to person. When a transfer or promotion is confirmed, the coordinator of retail training will meet with the person concerned and representatives from the new retail network to determine the training needs of that person."

During periods of low training activity, SBV trainers have traditionally spent time in branches, familiarising themselves with the needs of branch staff. Earlier this year, a small number spent the time in CBA branches, starting the process of becoming familiar with CBA products and future training needs for SBV staff transferring to a CBA branch.

It is still early days following the merger, and the final structure for training methods, facilities and courses themselves has still to be determined. However, the new Bank has started the process of catering for existing and new training needs of staff, ensuring that staff can be fully equipped with the knowledge to adopt any new working environment with confidence.

*Carin Lavery
Managing Editor*



The Bank's showpiece head office

The magnificent building pictured left, the Commonwealth Bank of Australia's headquarters, opened as the head office of the Government Savings Bank of New South Wales in December 1928.

During refurbishment, the building, which was state-of-the-art in its day, was found to be structurally sound and the elaborate marble finishes, scagliola coated columns, tiled stairways and pressed metal ceilings needed a minimum of treatment to restore them to as-new condition.

As proof of its importance, the building has been given the highest rating by the National Trust.

The Commonwealth Bank of Australia's head office in Martin Place, Sydney.

Those customer may not always be write

Branch staff have many important responsibilities to contend with. Undoubtedly one of the most important is to be able to judge whether a signature on a document presented to them is genuine.

True Blue recently went to speak to Neil Holland who is an expert in analysing documents in relation to handwriting and particularly signatures. Neil heads up his own business "Scientific Document Services", which provides a complete scientific document examination service. Prior to this he was head of the document examination branch of the State Forensic Science Laboratory. We asked him to share some of his expertise and tell us what to look for when "cancelling" or checking signatures on documents.

To some branch staff it must seem like you check about a thousand signatures a day. But one thing is for sure, you are bound to be confronted with a signature sooner or later that does not "fit" the register card signature. Many branch staff will tell you that most customers are courteous and understanding, and will accept the inconvenience and realise that the additional security steps are in place to protect their accounts. Some, however, do not appreciate being asked to sign again or bear the delay this important step may cause, and this is when your blood pressure may start to rise.

The teller or supervisor at this point has a great deal of responsibility. Neil has kindly shared his knowledge and highlights below a number of important points on signature evaluation which will help you make your evaluation.

Signatures present a unique handwriting problem to anyone examining them, for the characteristics revealed in signatures can be different from those found in other writings of the same person. Often writers will individualise their signature, especially people who have to sign their name frequently. Most people at one time or another use three classes of signature:

- (a) A formal signature used on a will or other important documents.
- (b) The informal signature used on routine documents and personal correspondence
- (c) The receipt signature for signing receipts, mail deliveries etc.

The trained experienced document examiner is aware of the possible variations that can exist in signatures, but most branch staff will not be aware of the other variations of the customer's signature and must make a decision there and then.

Neil says the first thing branch staff should know is that signatures *do* vary and no two signatures are exactly alike. Secondly, there are three different types of forged signatures, as follows:

Traced Forgery

Where an offender has traced a genuine signature.

Simulated Forgery

This type of forgery occurs where the offender has copied a genuine signature. The offender is either familiar with the signature or has genuine samples to copy.

Freehand Forgery

In this case, the forger has no knowledge of what the genuine signature looks like, and is generally written in the offender's normal handwriting style.

To help branch staff detect a possible forgery in the short time available, Neil has provided tips of what to look for:

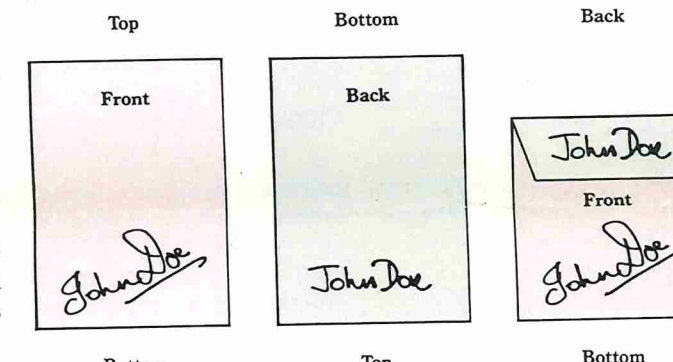
Where the document is signed in front of you

It is not always possible to stop and watch the person write their signature on the voucher, but you should become suspicious if the person has difficulty writing (although age and ill-health can cause difficulties) or if the person hesitates a great deal as if they were thinking about *what comes next*.

If you have any doubt, ask the person to sign again, not on the same side of the voucher but on the reverse.

Where the document has been pre-signed

If you have any doubt as to the genuineness of the signature get the customer to write the new signature on the back of the voucher, turned upside down. This is important because when you fold the new signature forward it will be correctly positioned to easily compare it to the signature on the front of the voucher.



The purpose of having the customer write the signature on the back of the voucher is in case the customer is not the genuine account holder, he/she will not have the signature on the front to copy and it becomes difficult for them to remember how the signature was formed.

There are no quick steps in signature examination, but it is important to be aware of the following:

- 1. Is the fluency of the presented signature similar to the register card or plastic card? (An unsteady, tremulous signature is quite easy to detect compared to a smooth well-formed signature)
- 2. Consider the letter proportions of the signature

David Drummond

David Drummond

- 3. Consider the slope of the signature

Mary Monkhouse

Mary Monkhouse

- 4. Is the signature written above, through or below the signature line?

Monica Adams

Monica Adams

- 5. Consider letter formations; how are they formed. It may be obvious that the pen stroke direction or one signature is clockwise, but on the other it is anti-clockwise.

Joe Smith

Joe Smith

- 6. Is the signature written in one pen movement or are there stops, hesitations or pen-lifts?

Kathy Rogers

Kathy Rogers

- 7. The size of the signature is also another important factor

Writing your signature is automatic, and an unconscious act. Genuine signatures are generally written with speed and the features of slope, proportions, letter designs, signature position, pen-lifts, and so on, are all part of the complex writing process.

When someone attempts to write another person's signature (in the case of simulated forgery), the signature dynamics are unfamiliar and the writer will have trouble in producing it correctly. If the forger concentrates on the design of the signature, the signature becomes laboured. But if the forger tries to write the signature quickly, the forger will have difficulty in maintaining the size and proportion.

It is reassuring to remember that you do not have to make the decision on your own. If you are still not sure that the signature is a genuine one, even after the customer has signed the voucher again, consult with your supervisor and/or other staff members.

Catherine Brizzi, Assistant Editor

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 Now that we've merged with CBA are we going to still get True Blue or

will we be getting the Commonwealth Bank's publication?

A As mentioned in March's edition we understand that True Blue will continue until mid-year at least, so keep sending in your articles. Regarding the future, the logistics of combining the two banks will take some time and the communication needs of the new Bank are currently being assessed. You will be kept informed of decisions as they are made.

Carin Lavery
Managing Editor

Q Why are State Bank Victoria and the Commonwealth Bank of Australia conducting separate media advertising campaigns? How long will the separate campaigns of the merged Bank continue?

A The Victorian public will continue to deal with us under the SBV banner for some time yet, so it is essential that our marketing initiatives be aimed at firstly retaining existing customers and as a secondary objective, increasing business.

By advertising its products as it has done in the past, SBV is signalling to the Victorian public that it's business as usual and that, from their perspective, nothing has changed. No advertising would have the opposite effect — it would lead people to assume that in fact things were

different and this could well have a detrimental effect on our business.

Preliminary research among our customers has shown that the "Attic" television commercial has already given them reassurance about their Bank's continuing operations and a sense of comfort that their day-to-day banking needs will continue to be catered for.

On the question of the length of time the separate advertising campaigns will continue it is not possible, at this stage, to give an answer in terms of months or years. It would be reasonable to expect, however, that separate advertising will continue for some time yet.

Peter Fitzhenry
Chief Manager
Marketing

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CBA faces up to environmental issues

Blue sky, lush green grass and clear, fresh air; it seems these assets are fast becoming top priorities for many earthlings. The 1990s are really going to test our commitment to our planet's welfare, our own health and that of our neighbours. It's also going to challenge corporations to act on their projected image of being a 'concerned corporate citizen'.

Some organisations have taken the challenge full on. Ciba-Geigy, for example, is in the process of changing its manufacturing methods, and Volvo is looking extensively at ways of recycling. CBA is also meeting the challenge. It all takes time; however, the Commonwealth Bank has started on a significant project to do what it can, in as many ways as possible, to turn around the destructive impact

humans have had on the world's fragile ecology.

CBA Environmental Issues Manager, Andrew McKinnon, quoted three main initiatives to be undertaken by the Bank in the near future. 'An external organisation that specialises in environmental issues is to undertake an independent environmental overview of the Bank, identifying areas in which we can act; as individuals at work, and as an organisation.'

'Secondly, the Bank intends to develop an informal code spelling out CBA's attitude regarding environmental issues. We envisage the code will be no longer than a couple of sentences, and will be available to all staff.'

'Thirdly, departmental heads will be required to ensure that sound environmental practices exist in their areas.'

These three founding actions were put forward as an

Environmental Issues Proposal to the Executive Committee, headed by Managing Director, Don Sanders, and were approved for implementation.

According to Andrew McKinnon, 'There are over 4,500 catalogue items within the Bank. Many of these are suitable for recycling. Most are paper based, but not all. Recycling paper is, of course, the most widely accepted and understood method of helping the environment. We currently produce 250 forms on 100 per cent recycled paper and estimate that this will have increased to 500 by the end of the financial year. But we are also looking at many other ways in which the Bank can help to put the world back in balance. Some of the projects we're currently working on involve re-inking/restuffing a range of ribbons and cartridges, examination of the use of plastic and cleaning solvents, 'waste through thoughtlessness' and the

consumption of electricity.

'We're even thinking about the Bank's motor vehicle fleet. Throughout the country CBA has approximately 1500 cars; if we could convert, or have them using LPG, this would play a major contribution in changing our world — for the better.'

Interest in environmental issues within the Bank is gaining momentum. A waste separation scheme has started in some branches and head office departments and Andrew McKinnon has organised for a representative from a paper recycling company to talk to staff around the Bank about environmental options.

It is early days, but hopefully, when more corporations clean up their own act as CBA is doing, the world will once again be the healthy, known quantity it used to be.

Carin Lavery
Managing Editor

TELLERS' TALES

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

Rumour has it a branch manager was red-faced when leaving his office one day. He shut one of the two doors leading into his office, not realising the other door was also locked. You guessed it. He locked himself out of his own office and guess where the keys were. How embarrassing.

Barbara Howe
CBD Region

Which branch supervisor caused hysteria among the women staff members when he had to suddenly rush home to change his trousers after mysteriously splitting them in the strongroom? The question is: what was he doing in the strongroom to split his trousers?

Lynne Kirkham
Ormond South Region

A staff member, working in Client Services, while filling out monthly statistics for February, casually asked: "Does February have 30 or 31 days this year?"

Suzanne Beavan
ISD

A Kingsbury Branch supervisor thought he would be smart after hours. He stuck his head between the glass slot and over the screen — when a reliever decided to pop the screens up.

News in brief...News in brief...News in brief

Retired officers' donations

The State Bank of Victoria Retired Officers' Club's annual charity collection resulted in a donation of \$2500 each to Berry Street Child and Family Care and the Children's Protection Society.

Secretary Keith Rodwell says: "We were pleased with the result."

Decimal currency 25 years down the track

Decimal currency had been in use in Australia for 25 years on 14 February.

State Bank Victoria Archives mounted a display at Aberfeldie Branch to commemorate the anniversary.

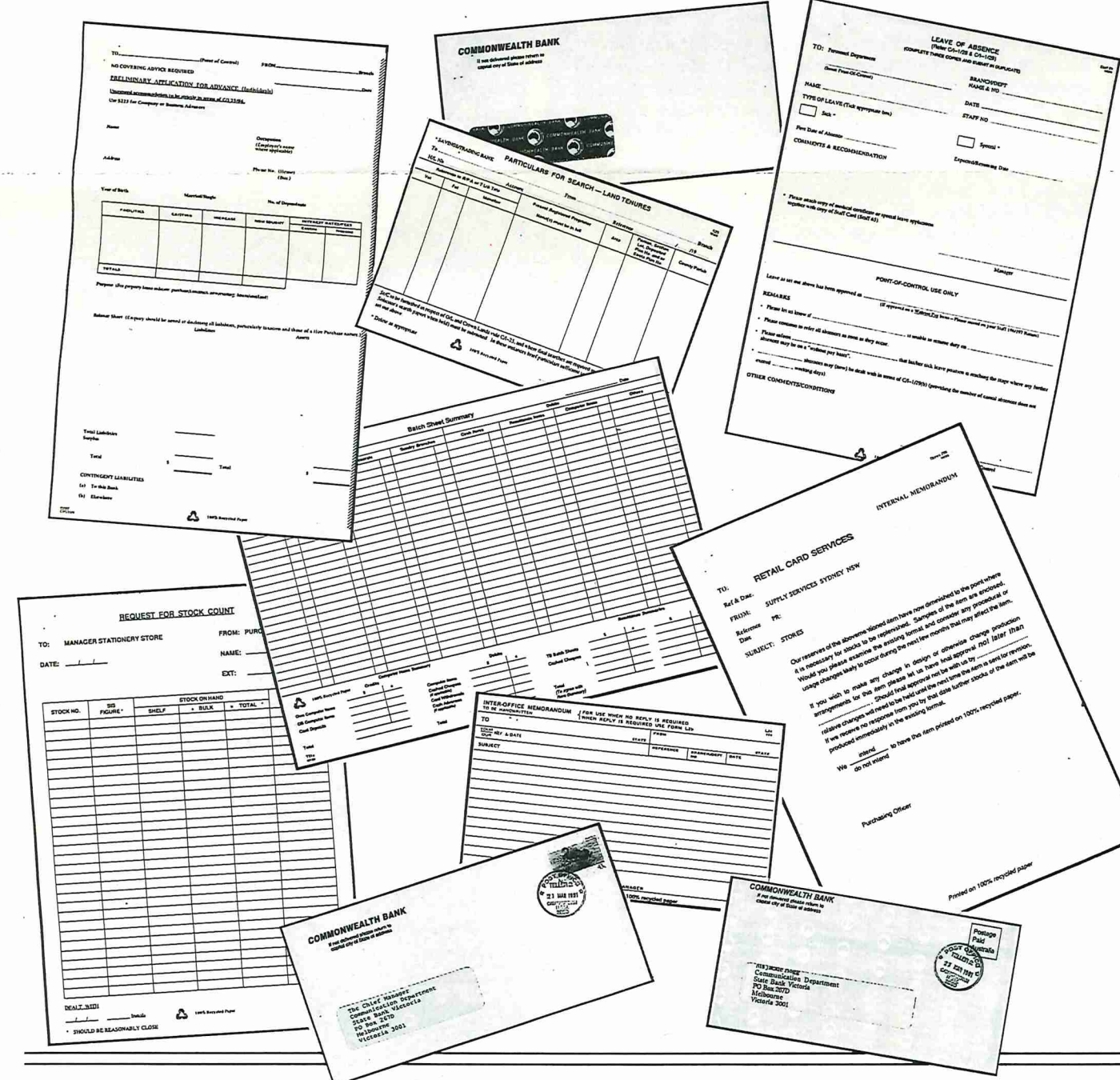
The display highlighted State Bank Victoria's role in facilitating a smooth change-over from pounds, shillings and pence to dollars and cents and reminded customers and the community of the important role State Bank Victoria had played in the development of Victoria for nearly 150 years.

It also promoted knowledge and understanding of the role and responsibility of State Bank Victoria Archives. Photographs, newspaper clippings and other records were included in the display.

Dee Price
Parkville West Region



Aberfeldie Branch display commemorating the 25th anniversary of changing to decimal currency. Staff members Sharon Miller and Tony Mallamace view part of the display at their branch.



Football clubs merge

State Bank Victoria and Commonwealth Bank of Australia football clubs have combined to become the State-Commonwealth Bank football club.

The new club will compete in C-grade of the Victorian Amateur Football Association

this season under coach Craig Jackson. Jackson took State Bank Victoria to a premiership in D-grade VAFA last year. Commonwealth Bank of Australia competed in F-grade.

Senior Vice-President Geoff Cameron (Regional Manager SBV Ormond South) says the new merged club will make the club's aim of playing in A-grade within three years so much easier to achieve.

The club will play in State Bank Victoria's blue and white jumpers and use State Bank Victoria's ground and facilities at Albert Park.

The club is still looking for players and anyone interested in playing should contact Geoff Cameron on 577 8451, Jeff Inglis, of Mentone Branch on 584 6622, or Fred Wright, of Properties on 678 9454.

OUR REGION OF THE MONTH BOX HILL NORTH

Compiled by David Cartwright

Box Hill North Region services 40 branches — on prior State Bank Victoria gradings, these include two level 7 and four level 6 branches.

The region extends from the established residential suburbs of Kew, Hawthorn and Balwyn to the more recent high-quality residential developments at Doncaster and Templestowe. From the residential and light commercial areas of Ringwood and Croydon, it stretches to the scenic rural Yarra Valley which encompasses Lilydale, Yarra Glen, Healesville, Wandin North, Yarra Junction and Warburton. Hence, a wide-range of personal and commercial banking facilities have been developed.

The region is predominantly residential, but consists of some light industrial and commercial activity; as well as small-scale farming in the outer areas. Understandably there are different socio-economic groups identified in each area.

Since the region was established in 1986, liabilities have increased by 20 per cent and assets by 150 per cent. The loyal and dedicated commitment of the 472 permanent and 147 part-time staff in the branches and regional office is greatly appreciated, and acknowledged, in attaining these results.

In the difficult circumstances of the past months, staff at all levels have been supportive with their endeavours to retain customer confidence, staff morale and training. A heavy workload has resulted in the restructure and control of asset growth.

After a period of consolidation, we look forward to expanding service and business growth under the operations of our new merged Bank.

Kevin Glenister
Senior Regional Manager



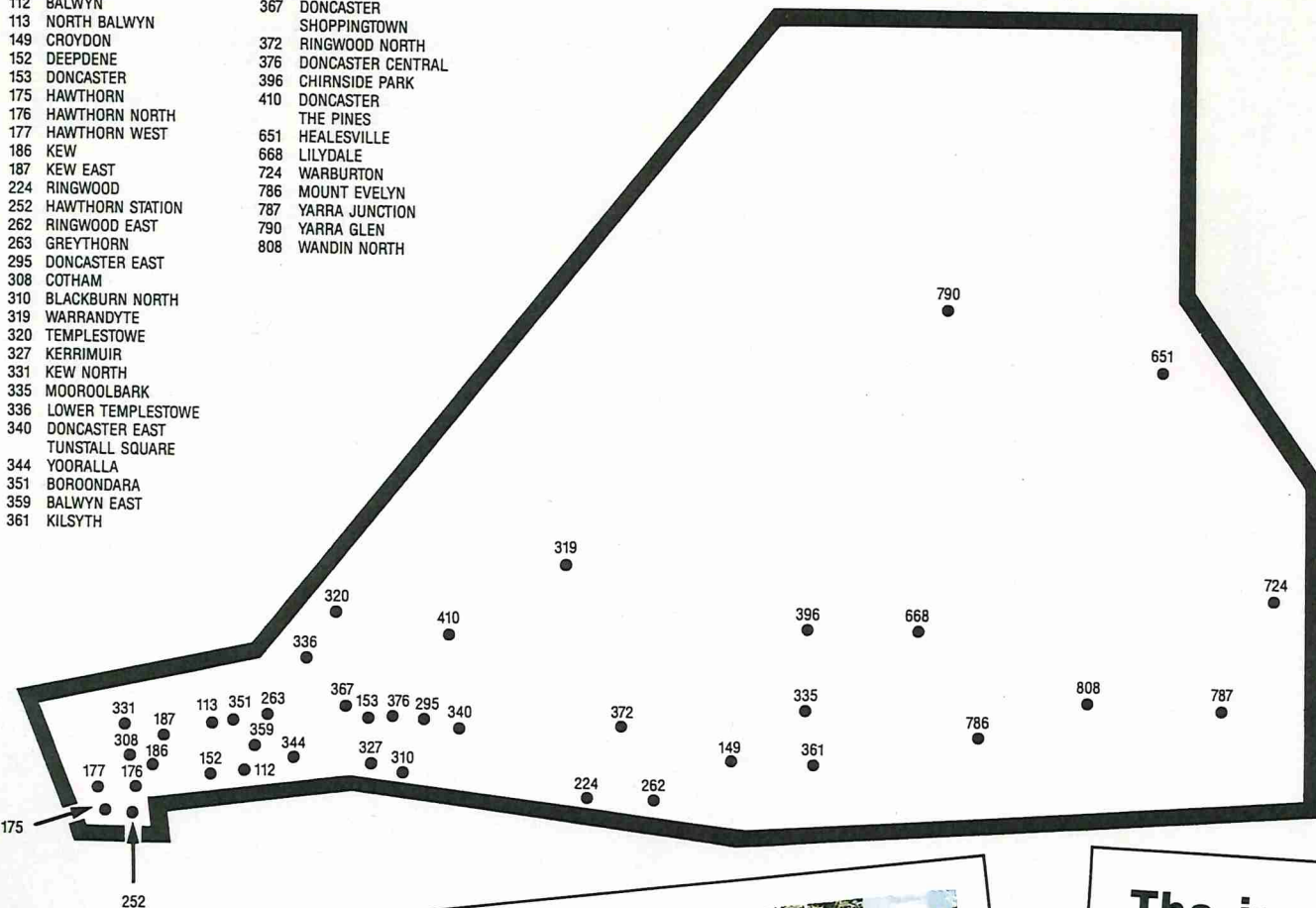
The management team from left: Frank Melican, Regional Manager; Peter Morris, Acting Regional Manager, Business Banking and Kevin Glenister, Senior Regional Manager.



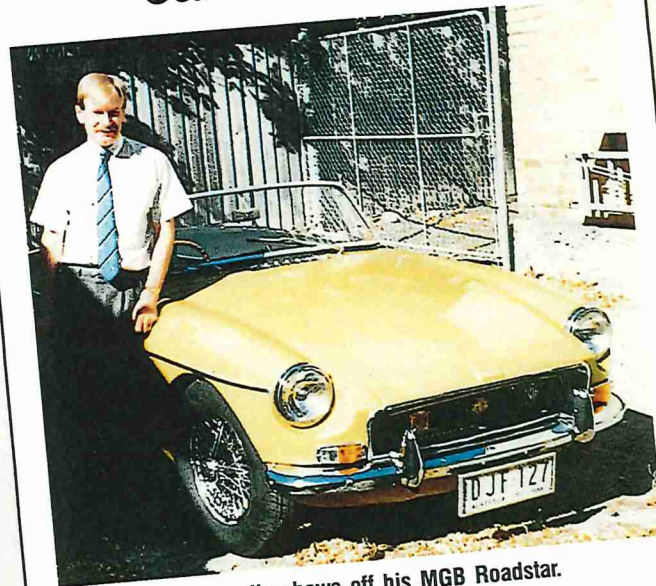
The staff of Box Hill North Regional Office. Back row from left: Barry Cox, Peter Fielding, Jan Coad, John Lorensini, Kevin Glenister, Senior Regional Manager; Peter Morris, John Lavender, Andrew Glass, Tony Barnes, John Hofman, Peter Lau, Chris Manders, Frank Melican, Regional Manager; Tom O'Callaghan, Peter Hodges, Peter Ellis, Tony Jones, Rod Bed, David Cartwright. Centre row from left: Bruce Hodgson, Liz Hunt, Laura Lubow, Joanne Wood, Caroline Ganster, Sue Nankervis, Tony Winchester, Nicole Powell. Front row from left: Sue Gervasoni, Dianne Ramsdale, Loretta Sayer, Carol Linnell, Sue Hutchinson.

- 112 BALWYN
- 113 NORTH BALWYN
- 149 CROYDON
- 152 DEEPDENE
- 153 DONCASTER
- 175 HAWTHORN
- 176 HAWTHORN NORTH
- 177 HAWTHORN WEST
- 186 KEW
- 187 KEW EAST
- 224 RINGWOOD
- 252 HAWTHORN STATION
- 262 RINGWOOD EAST
- 263 GREYTHORN
- 295 DONCASTER EAST
- 308 COTHAM
- 310 BLACKBURN NORTH
- 319 WARRANDYTE
- 320 TEMPLESTOWE
- 327 KERRIMUIR
- 331 KEW NORTH
- 335 MOOROOLBARK
- 336 LOWER TEMPLESTOWE
- 340 DONCASTER EAST
- 344 TUNSTALL SQUARE
- 344 YOORALLA
- 351 BOROONDARA
- 359 BALWYN EAST
- 361 KILSYTH

- 367 DONCASTER
- 372 SHOPPINGTOWN
- 372 RINGWOOD NORTH
- 376 DONCASTER CENTRAL
- 396 CHIRNSIDE PARK
- 410 DONCASTER
- 651 THE PINES
- 651 HEALESVILLE
- 668 LILYDALE
- 724 WARBURTON
- 786 MOUNT EVELYN
- 787 YARRA JUNCTION
- 790 YARRA GLEN
- 808 WANDIN NORTH



Cotham's classic car restorer



David Franzke proudly shows off his MGB Roadstar.

Manager of Cotham Branch, David Franzke has been restoring his 1970 MGB Roadstar for three years. In this time he has re-built the rear and front suspension and the engine and has cleaned up the body and the interior. In November, David hopes to compete in the annual Historic and Classic Car Rally to Adelaide for the Formula One Grand Prix.

Croydon's ace player

Croydon Branch's Wendy Racine is quite an accomplished tennis player having recently won the Healesville A-Grade Ladies' Singles Championship and the Section 1 Upper Yarra and District Tennis Association Ladies' Singles.

Modesty prevented Wendy from showing off all her prizes and trophies. Wendy has been playing tennis for 10 years, but has no aspirations to become a professional tennis player.



Croydon's tennis ace Wendy Racine.



Kew Branch staff.

Country life in a metro region

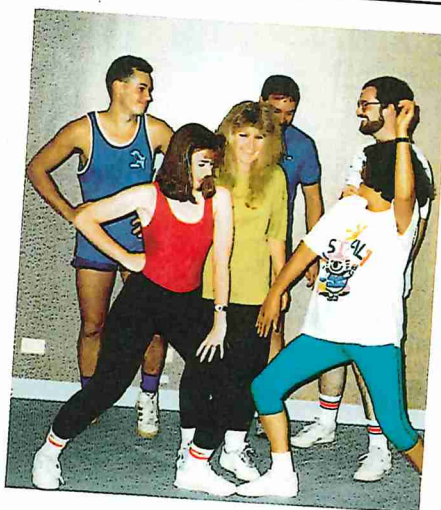
The team at Yarra Glen Branch enjoying the fresh-air before starting work. From left: Hilary Sharples; Debby Thomas; Manager, Alan Griffin; Michelle McKerron; David Egan and Debbie Barclay.



The jumping region

The staff at the regional centre believe in keeping fit and to do this they have an aerobics fitness session every week at the regional office.

Some of the regional office staff get ready for a work-out. Back row from left: John Lavender, Noel Jessup, David Cartwright. Front row: Sue Hutchinson, Sue Gervasoni, Loretta Sayer.



Corp



A very corporate left, Lisa Vesce Divirgilio and C

Janet will venture to Switzerland

Lending Officer Janet Tymms, of Hawthorn Branch, keeps busy as a group leader with the East Doncaster Venturers. She leads a group of 14-18 year olds through activities which include hiking, skiing and canoeing. Janet spends one weekend every month with her group and has been selected to attend the Rovers' World camp being held in Switzerland in 1992. Only 300 people from Australia are selected for this camp. Janet started Brownies in 1973 and has risen through the ranks from a guide leader to her present position.

Janet Tymms, Switzerland-bound.

Downtown Deepdene



Getting ready for another busy day. The staff at Deepdene Branch are, from left, Kristine Doidge; Stephen Morris; Fiona Steventon; Paul Clark and Sue Young.

Where's that?

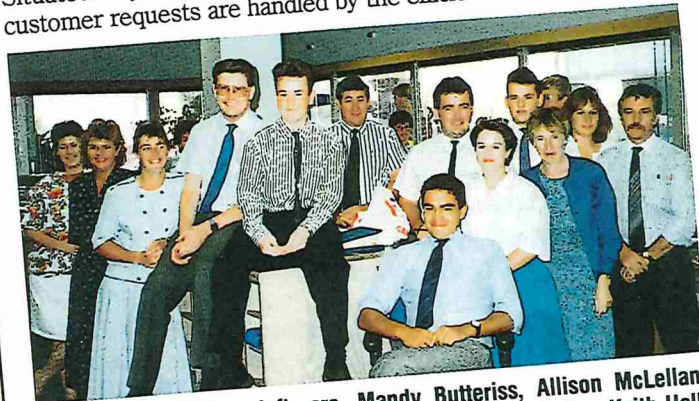
Like Boroondara Branch, some people get confused to the whereabouts of Kerrimuir Branch. In fact, it is in Box Hill North. The staff in the picture were busy looking into the new Pensioner Security Account on the day of this photo.



Kerrimuir Branch staff are, from left, Brian Beagley, Manager; Margaret Hiatt, Tony Hubbard and Rob Hilston.

Busy, busy, busy

Ringwood Branch is one of the region's busiest branches. Situated adjacent to Eastland Shopping Centre, the many customer requests are handled by the efficient and friendly staff.



Ringwood staff, from left, are, Mandy Butteriss, Allison McLellan, Rosemary Basford, Rita Christie, Peter Oates, David Bates, Keith Hall, Manager; Helen Scott, Ian Leithhead, Andrew Peters, Raylene McKenzie, Jason Rooney, Elaine Oakley, Patricia Langdon, Leanne Trace, Andrew Peterson.



Ringwood Lending staff. From left, are, Rosemary Basford, Leanne Trace, Keith Hall, Manager; Jeff Smith.

The biggest of them all

Croydon is our largest branch in the region and one of the largest in the SBV network. Pictured are just some of the 63-member team.



Croydon Branch staff get together for a picture. Back row from left: David McLeod, Stephen Cortissos, Ross Bottomley, Graham Anderson, David Long, Ron Carmichael, Ken Davey, John McDonald, Karen Burns, Scott Arnold, Matt Daley, Harry Stirling, Leigh Clayton, Collette Ballard, Chris Treloar, Julie Bruce, Nicole Angliss, Tina Allwell, Dianne Bailey. Middle row: Wendy Racine, Charmaine Grant, Andrea Ewart, Heather Clarke, Linda Kamieth, Barb Bromley, Carol Coulson, Donna Bell, Rosemarie Deane-Freeman, Marilyn Sudomirski, Barbara Terry, Margaret Green, Jacqueline Ruigrok. Front row: Sue McDonnell, Jacqueline Coelho, Fairlie Voutier, Dilwen Williams.



Croydon Lending staff take a break for True Blue's camera. Back row from left: Ron Carmichael, Ross Bottomley, Graham Anderson, Tina Allwell, Brendan Wisby, Gordon Gaudin. Front row: Harry Stirling, Linda Kamieth, David McLeod, Karen Burns, Sue McDonnell, Wendy Racine.

Time-out at Ringwood North



Staff at Ringwood North Branch take a break from serving customers during a busy day. Back row from left: Maureen Dow, Jeanette Healey, Stephen Giblett, Sarah Smith, Shirley Ayres, Michelle George, Adrian Marriner, Greg Webster, Marlene Wright, Linda Edwards, Sheelagh Tiltman, Gwen Griffiths. Front row from left: Sharon Anderson, Deanne Forbes.

Well-trained



The staff at Hawthorn Branch take their training sessions seriously. Pictured after one of their sessions, are, from left, Alison Mackay; Bob Phillips; Grant Walters; Janet Tymms; Sylvia Groh, Manager; Terry Walsh; Heather Stamatakos.

Stephen's racy red

Stephen Dynes from Warrandyte Branch takes Manager Ray Hetherington for a ride in his 1927 Overland Vintage Car. Stephen restored the car himself over two years and this picture was taken at a staff picnic where Stephen took great delight in giving his fellow staff a taste of motoring from yesteryear.



Stephen Dynes takes the wheel of his 1927 car.

Up, down and all around



The staff of Doncaster Shoppingtown Branch. Back row from left: Neil Robbins, Narelle Young, Elizabeth Guthrie, Jennifer Micheli, Mark Haldane. Middle row from left: John Chibnall, Rae Flanagan, Leah Kerr, Angela Shepherd, David Garrett, Relieving Manager. Front row from left: Robert Seeds, Franca Francione, Fiona Proudfoot, Franca Salvatore, Melissa Sellar, Vicki Sandman.

The staff at Doncaster Shoppingtown Branch keep fit as the Branch premises is situated in three different locations. The main banking chamber, pictured, is on the ground floor in the shopping centre. The manager's office and lending suite is situated in the Westfield tower, and the staff lunch room is on a different floor of the tower.

rate image



king team at Balwyn Branch are, from Steven Munro, Irene Grigg, Serge lyn Drew.

Driving Driving Driving Driving

Restrain yourself, please!

Victoria took the lead in road safety in 1970 when it made seat belt wearing compulsory. Yet, despite the fact that seat belts save lives, there are a surprising number of people who do not wear seat belts.

In fact, the number of fatalities involving car occupants not wearing seat belts now rivals drink-driving deaths as our most serious road safety problem. Twenty years on, since the introduction of compulsory seat belt wearing, 3000 lives have been saved in Victoria alone. But in spite of the fact that seat belts do save lives, nearly 10% of front seat passengers and 30% of rear seat passengers do not wear correct restraints.



VIC ROADS, in conjunction with the Victoria Police started a major restraint-wearing promotional and enforcement campaign in February. So, when you're next out in the car: restrain yourself — and everyone else — and enjoy safe, secure driving.

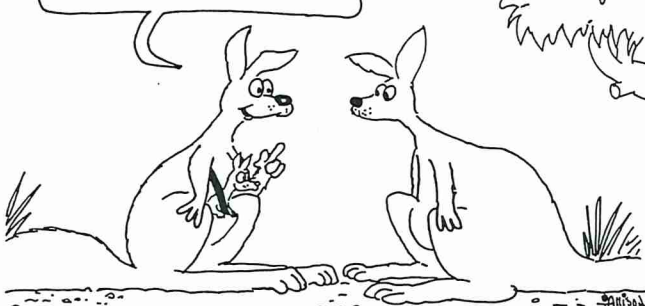
Backseat diver!



If you're not wearing a seatbelt, what's stopping you?

Reproduced with the kind permission of VIC ROADS.

Most accidents happen within 10 km of home!



If you're not wearing a seatbelt, what's stopping you?

Reproduced with the kind permission of VIC ROADS.

From 1 January 1990 to 31 December 1990, 87 SBV staff members were involved in a car accident either driving to work or driving home from work.

Bank's driving program recognised

Last August, State Bank Victoria's Occupational Health and Safety Unit, in conjunction with Drivesafe Australia Pty. Ltd., introduced a program of defensive driver training for staff who regularly drive Bank-owned vehicles.

The program has been running for more than seven months and has been well received by those who have participated.

It aims to reduce the potential for death or injury resulting from motor vehicle accidents and to reduce the high personal and property costs involved.

The program has initially been aimed at executives and other staff who have a designated vehicle, many of whom spend hours travelling on business.

It covers practical defensive driving techniques such as

collision avoidance, vehicle safety and tyre dynamics, road law and vehicle functions.

To date, a 100 per cent success rate has been achieved as no driver who has taken part in the program has been involved in an accident.

Drivesafe Australia Pty. Ltd. presented a Corporate Certificate to the Bank in February in recognition of its initiative in introducing the defensive driver training program.



Rowan Harman, of Drivesafe Australia, left, presents the Corporate Certificate to Chief Manager Staff Management Personnel George Crockett.

We have an oboist in our midst



Neil Stafford of Melbourne University Branch, ready to play his oboe with the Australian Musicians' Guild.

If you want to find out more about chamber music, being part of a professional orchestra, or what's involved in playing the oboe, ask Neil Stafford, of Melbourne University Branch, who balances his working time with professional music commitments.

The former principal oboe of the Melbourne Youth Orchestra, Neil graduated from the Victorian College of the Arts with the inaugural Gwen Nisbet Memorial Scholarship. He was also presented with the John Gaitskill Memorial Mensa Prize, as Student of the Year.

He played with the Melbourne Symphony Orchestra for five years before studying in the Netherlands with Swiss oboist Thomas Indermuhle.

After returning to Australia, he freelanced with the Melbourne Symphony Orchestra and made television and disc recordings for the Australian Chamber Orchestra.

Neil is a committee member of the Australian Musicians' Guild which recently participated in a festival at Methodist Ladies' College, Kew. For more information about the Guild's future performances, contact Neil on 726 4029.

Bank presents sculpture to Victoria Police

A sculpture sponsored by State Bank Victoria and created by former actress Gabrielle Hartley was presented to the Victoria Police at the Police Academy, Glen Waverley, on 1 March.

The presentation was made by Chief General Manager Retail Banking, Bob Escudier, to Acting Chief Commissioner John Frame.

Marketing's Community Affairs Manager Ross Barnett says the presentation arose from a suggestion two years ago that a statue would complement the Academy and epitomise policing.

State Bank Victoria agreed to sponsor a statue and a

Bank-Victoria Police working party was convened. Accomplished sculptors were approached and invited to submit their concept for a statue.

Ms Hartley was awarded the commission in March 1990. Her winning concept has historical significance and supports the memorial chapel in the Academy.

The statue has been placed in a prominent position near the main entrance of the Academy.

Admiring the sculpture are, from left, Gabrielle Hartley, Acting Chief Commissioner John Frame, and Chief General Manager Retail Banking Bob Escudier.



On the buses with Doug



Doug Cowling shows off his buses.

Heidelberg Regional Office has its own Reg Varney On the Buses fame, Relieving Manager Doug Cowling.

Doug is a coordinator and driver of a community bus for his local council.

He also has a licence to teach people to drive trucks, buses and semi-trailers.

The buses can be hired for sightseeing and tours by State Bank Victoria staff at discounted rates. Doug recently took the Bank's bowling club to Adelaide for a tournament.

Leah Woodward
Heidelberg Region

The one in the middle



The inaugural Banking Ombudsman, Mr Graham McDonald.

looks at three things: the law, good banking practice and what is fair in all the circumstances.

If the Ombudsman finds that a customer does have cause for complaint and that the Bank has erred in the administration of that account, thereby costing the customer money, it does not necessarily mean that the Bank will be directed by the Ombudsman to pay compensation. The Bank is given every opportunity to settle the matter directly with the customer. Mr McDonald intervenes only when negotiations between the Bank and its customer are deadlocked.

If this happens, the Ombudsman calls the parties together to talk about the problem in an effort to find a solution to it. This process is called conciliation. The Ombudsman helps clarify the complaint, draw out the issues in dispute and encourage the parties to find their own solution to settle the matter.

If conciliation fails, the Ombudsman informs both parties of his proposed determination (decision). Both parties have one month to think about it. During this month, both parties can make final submissions to the Ombudsman. At this stage the dispute can still be settled without final determination being made formal. But, at the end of the month if the customer is still pursuing the complaint, the Ombudsman brings down his final determination. If the Bank is found to be at fault the Ombudsman can ultimately

award up to \$100,000 damages against the Bank for actual losses incurred on any one matter. The Bank is bound by the Ombudsman's determination. The customer, however, can reject this final determination. In such situations, the customer can take the complaint to court, or through any other process the customer believes will lead to its resolution. But whether the customer accepts it or rejects it, the process is ended as far as the Ombudsman is concerned.

The scheme has now been in operation for almost nine months. Prior to this, many customers had no recourse in a dispute with their bank other than costly legal action or through non-banking related consumer organisations, such as Consumer Affairs. During the nine months, approximately 60 complaints out of approximately 1200 have escalated to the dispute stage. The 18 banks in the scheme contribute to the maintenance of the scheme, according to the number of disputes lodged against them.

Lisa Ryan, Manager SBV Customer Relations, has informed the Ombudsman's office of the procedures adopted within SBV's Customer Relations to resolve customer complaints. Lisa and her staff will be the ones the Ombudsman liaises with on a daily basis. Lisa also helped finalise the text for the Ombudsman's brochure, which is being distributed to all SBV branches.

Catherine Brizzi
Assistant Editor

State Bank Victoria became part of the Australian Banking Industry Ombudsman Scheme on 1 January 1991 as a result of merging with CBA. SBV previously came under the jurisdiction of the State Ombudsman.

The Australian Banking Ombudsman Scheme is the first industry-wide private ombudsman scheme in Australia. Mr Graham McDonald, a Perth lawyer, is the inaugural Ombudsman.

The scheme was set-up by the Australian Bankers Association which invited all retail banks to participate.

Mr McDonald will look at any complaint that meets four criteria:

1. The event giving rise to the complaint occurred on or after 10 May 1989
2. The damages claimed do not exceed \$100,000
3. Alleges maladministration by the bank
4. Is lodged by an individual

When the Ombudsman investigates a complaint, he

Bank to the fore in South Gippsland

Nearly 40 golf clubs were represented in the South Gippsland Golf Classic which was sponsored by State Bank Victoria.

The Golf Classic ran from 17 to 24 February and was the second time it had been held.

It was held on seven golf courses in South Gippsland: Welshpool, Foster, Meenyan, Leongatha, Korumburra, Wonthaggi and Cowes.

Foster Branch Manager Keith Williams said the opening day of the Golf Classic was a big success. It was sponsored by Gippsland Regional Centre and Cowes, Korumburra, Leongatha, Wonthaggi, Meenyan and Foster Branches.

The highlight of the day was a hole-in-one on the 17th by Marg Blake, a Foster Branch customer.

"The day was a great success with clubs from Victoria as well as interstate being represented, those being South Australia, New South Wales and Queensland," Keith said.

Keith said that more than 800 rounds of golf were played during the eight-day Golf Classic, with total prize money of more than \$3000 being contested.



Foster Golf Club President John Gilder, left, receives a cheque from Foster Branch Manager Keith Williams.

Picture: The Foster Mirror.

Shifting into late gear

Working for a bank is not just battling peak-hour traffic to and from the office, coping with the Met at 8 am and 5.30 pm or working an eight-hour day shift Monday to Friday.

Thousands of people in the workforce go to bed when the sun is coming up, start their shift when the moon is in the sky, work on Saturdays and Sundays and public holidays.

This Bank is no exception.

Many of its areas start operating before 9 am, keep going after 5 pm and are still going on weekends. They include Information Systems Department, Corporate and International, Treasury and Correspondence.

About 950 people work in ISD and of those, about 600 work shift hours, in areas including Operations, Development, Corporate Communications and Clearing.

In Corporate and International, shift work has responsibilities including international dealing and telex areas.

Some Bankers say they prefer shift work, particularly in hotter weather. Others say it can cause some social disruption when their friends and families are not on shift work, particularly if there are young children in the family, with parents going to work when children are coming home from school.



Burning the midnight oil in ISD General Operations are, from left, Rick Radford, James Rizzo, Peter Grasso and Tim McCall.



Lexie Waters starts her shift in the Communications Room of Divisional Systems Group, International.

Competition winners

The winners in March's Product Spotlight are: Tiffany Bourke, Box Hill Central; Theresa Tabone, Fawcner Bonwick Street; Meagan Corfield, Frankston Young Street; Katy Lynch,

Lilydale; Karen Sutton, Preston East; Lynette Milne, Kew East; Sandra Pretty, Essendon North; Faye Harris, Leongatha; Michele Mitchell, Lilydale; Greg Woolard, Norlane.

The winner in March's Funny Caption competition is Rick Lovel, of Braybrook Branch. Rick's caption was: "Hah... I've won this George Bush look-a-like contest easily!"

Runners-up were: Katina

Renieris, Records Centre; Troy Furlong and Craig Hubbard, International Settlements Department; Richard Kerbatieh, Personal Credit Staff Loans; Peter Woodbridge, Ormond North Region.

Shedding our old skin for a New Bank

The logistics of combining the two banks will take time and happen progressively. Printed below is a quick checklist of the major changes to date. This list will appear in each edition of True Blue with new information added and highlighted.

For full information on the particular topic, refer to the circular or reference given.

Remuneration

- There will be a three month integration period of salaries, with any additional payments retrospective to 1 January 1991. *Staff Handbook, page five*
- Former SBV staff will receive their new classifications in the first three months of the merger. *Staff Handbook, page 18*

Loans

- Former SBV staff who were employed by SBV as at 31 December 1990 are able to borrow under current SBV staff housing loan and car loan terms until 31 December 1991. *Staff Handbook, page nine*
- After 1 January 1992, former SBV staff may continue their loans that were outstanding on 31 December 1991 under SBV staff housing loan conditions. However, staff who have their loan increased or redrawn after 1 January 1992 will come under CBA staff housing loan conditions. *Staff Handbook, page nine*

Benefits

- The State Bank Staff Medical Scheme will continue to run for the 1990/

1991 year. Former SBV staff may join the CBHS at any time up to 30 June 1991 and not have a two month qualifying period. Existing staff who wish to join after 1 July 1991, will have to serve a two month qualifying period.

Circular memo from John Williams, 16/1/91, page 2

- Former SBV staff are eligible for Gainshare. Gainshare is a system in which staff benefit when the Commonwealth Bank performs well in a particular year. The gains are dependent on the performance of the Commonwealth Bank Group. *Staff Handbook, page seven*

Training and Career Opportunities

- Former SBV staff undertaking a degree course for the first time in 1991 now come under the Commonwealth Bank Study Scheme (CBSS). *SHO Circ No. 3/91*
- Vacant positions are notified in the weekly Promotion & Placement Circular. *Staff Handbook, page 14*
- **Staffing SBV has been replaced by the CBA Promotions and Placements Circular.** Classified staff promotions, transfers, and vacancies will appear on this circular with former SBV positions identified by the notation "(SBV)". This circular will be issued every Tuesday. *SHO Circ No 4/91*

Superannuation

- Former SBV staff superannuation cover will not be altered as a result of the merger. *Letter from Paul Rizzo, 16/11/90*

- All staff joining the merged bank from 1 January 1991 will join the vesting scheme of the CBA Officers' Superannuation Fund. *Staff Handbook, page 10*

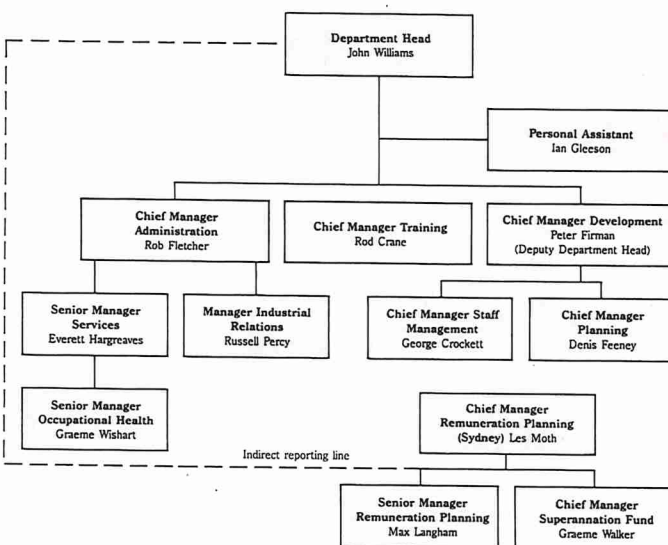
Operational News

- **With the merger of CBA and SBV, it is now appropriate that customers of CBA be charged on the same basis as SBV customers for services rendered by SBV branches.** *RB Circ No 4/91*

Integration

- **As SBV is now part of CBA, an appropriate exchange of information with CBA branches and departments may be undertaken, consistent with the exchange of information that now occurs between SBV branches and departments.** *RB Circ No 8/91*
- **An interim structure for the newly established State Personnel Department has been determined. A review will be conducted after 30 June 1991. At present the structure is as follows:**

State Personnel Department, Victoria
Interim Structure February 1991



Leave

- An officer is entitled to leave on full pay of five working days at the time of his/her marriage. *CBA Officers Award 1990, clause 30*
- Staff are credited with 15 working days sick leave (pro-rata for part-time staff) on commencement of each twelve month period of continuous employment. *Staff Handbook, page 28*
- An officer who has completed 12 months service shall be entitled to 12 weeks maternity leave on full pay within a total period of 52 weeks. *CBA Officers Award 1990, clause 32*
- The father, or the person accepting responsibility for the care and maintenance of an expected or newly born child, may take up to one week's leave with full pay around the time of the birth of the child where he requires the leave to take care of the mother and/or children. *CBA Officers Award 1990, clause 32*

PRODUCT SPOTLIGHT

In this month's Product Spotlight competition you have the chance to win a box of chocolates by simply answering the question at the end of the article. Just write your answer on the back of an envelope with your name and where you work. Send your entry to Communication Department marked April Product Spotlight competition by 26 April. The first 10 correct entries drawn will win.

Safe Deposits

In an age where household burglaries are a common occurrence, State Bank Victoria offers a number of safe deposit facilities for the secure retention of clients' documents and valuables.

The most well-known of these facilities is the safe deposit envelope solely for documents. Customers can store valuable documents at any branch for a yearly fee, currently ranging from \$7 — \$10.

A safe deposit may also take the form of a security box supplied by the customer. Currently a minimum fee of \$16 per year is charged and the fee increases depending on the size of the box. The security box is only for documents and can be lodged at any branch.

Wall safes are also available from State Bank Centre Branch, in the lower banking chamber. Wall safes are usually used to store valuables such as coin collections, stamp collections, gold and precious stones. Safes range in size from A to H; A being the smallest measuring 48mm high X 130mm wide X 550mm in length. H is the largest, measuring 375mm high X 400mm wide X 515mm in length. The annual charge for using the wall safes ranges from \$55 to \$345 per year. There is an access charge of \$2 per inspection. In addition, a customer is charged \$65 for the two keys issued with the facility.

Finally, for those customers wishing to store large valuable objects such as antiques and paintings, State Bank Centre Branch also has an area called the Plate Room. Objects can be stored for either a three, six, nine or 12-month period; the cost being determined by the size of the valuable. Currently the minimum charge is \$35, with a \$6 inspection fee.

The main benefit of a safe deposit is that customers have peace of mind, knowing their valuables are locked in a bank vault and those items are therefore "as safe as a bank."

Question

What main types of safe deposit facilities does State Bank Victoria offer?

Country tennis a smash

Swan Hill hosted the State Bank Victoria Victorian Country Tennis Association's Country Week tennis tournament in February.

Marketing's Community Affairs Manager Ross Barnett says approximately 400 players from 75 teams competed in the five-day tournament at the Ken Harrison Sporting Complex.

They competed in four grades of competition in men's and women's sections.

The Country Week tennis tournaments had been at Albury for the previous four years.



Swan Hill Branch Manager Max Baldwinson, who was part of a State Bank Victoria team, delivers a backhand during the tennis tournament.

Sing us a song at State Bank Centre

American super-star Billy Joel turned up at State Bank Centre's theatre on 22 February and entertained the enthralled audience for more than two hours.

Joel, who was in Melbourne for his concerts at the National Tennis Centre, was at SBC as part of the State Bank Victoria Melbourne Music Festival.

Marketing's Community Affairs Manager Ross Barnett

says the audience comprised aspiring musicians and song writers.

Joel performed and answered questions from the audience on topics including management, where he gained

his inspiration for his music, how many hours a week he worked, how he judged the success of his work and the number of failures he had compared with his successes.



Billy Joel entertains the enthralled audience at State Bank Centre.

Sharks too strong in the water



The victorious Finance and Accounting Department Finance Sharks, who defeated Herbert Geer and Rundle's Herbies in the State Bank Victoria Fitness Centre water volleyball grand final on 18 December are, from left, Andrew Hives, Cindy James, Brian Keane, Gavin Laidlaw, David Lambert (holding the trophy and champagne), Steven Siesmaa, Rod Penman and Amanda Smith.