

# Branch Closure Impact Assessment



Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

## Bankwest Kununurra Branch is permanently closing on 18 April 2024.

We have been evolving to meet the changing needs of our customers for 128 years and, today, we're focused on being a simple, easy bank for Australians.

With over 97% of Bankwest customer transactions now occurring in digital channels, like the Bankwest App and online banking, we've seen a continual decline in branch transactions. After careful consideration, we will permanently close the Kununurra Branch and its ATM at Shop 1, Kununurra Shopping Centre on Thursday 18 April 2024. This branch has been closed since August 2022 due to ongoing resourcing challenges and will not be reopening.

We know that change isn't always easy, but it's important we invest in areas where our customers are choosing to do their banking. We will continue to work hard to deliver simple, easy experiences for our customers through digital services and alternative face to face options, such as Bank@Post.

## Where can I do my banking?

There are many easy ways you can continue to bank in person, online or over the phone. Visit [bankwest.com.au/waystobank](https://bankwest.com.au/waystobank) or scan the QR code to get started.



### In person at Australia Post

Our partnership with Australia Post means you can easily get an account balance, pay into your account and get cash out fee-free with Bank@Post at your local participating Post Office<sup>1</sup>:

#### Kununurra Post Shop

<b>Address</b>	89 Coolibah Drive, Kununurra.
<b>Opening hours</b>	Monday to Friday: 9am to 5pm. Saturday and Sunday: Closed.
<b>Distance</b>	190m from Bankwest Kununurra Branch

Please note, you're unable to make a deposit or withdraw money with a Bankwest credit card account at Bank@Post.

### Your nearest CommBank ATM

You can use CommBank ATMs fee-free to get an account balance and withdraw cash. The cash-out option also remains available at participating EFTPOS operators, such as major supermarkets.

Your nearest CommBank ATM is located at:

#### CommBank Kununurra Branch

<b>Address</b>	104 Coolibah Drive, Kununurra.
<b>Opening hours</b>	ATM outside branch is available 24/7
<b>Distance</b>	280m from Bankwest Kununurra Branch

## Why we made the decision to close Bankwest Kununurra Branch.

We regularly review customer trends to ensure we are investing in the channels our customers are choosing for their banking. Customers are increasingly preferring digital options that enable them to do their banking in a time they choose, which has led to significantly fewer visits and transactions in our branches.

The transition of our Business Banking customers away from Bankwest has also resulted in a reduction in demand for our branch network.



Less than 10% of our personal banking customers visit us in a branch for their everyday banking.<sup>2</sup>



97% of customer transactions are now through digital channels.<sup>3</sup>



Over 700,000 Bankwest App and online banking logins per day.<sup>4</sup>



Up to 90% of cash withdrawals and deposits can be done at Bank@Post.<sup>5</sup>

The Bankwest Kununurra branch has been closed since August 2022 due to ongoing resourcing challenges and will not be reopening.

<sup>1</sup> Bank@Post is an agency service provided by Australia Post on behalf of Bankwest. Bank@Post is available at participating Post Offices. Services available are cash withdrawals, deposits and balance enquiries. Transaction limits apply.

<sup>2</sup> Personal banking customers residing in WA who have visited a branch for an over-the-counter transaction in the 6 months to 30 June 2023.

<sup>3</sup> Personal banking transactions undertaken from October 2022 to May 2023.

<sup>4</sup> Average personal banking customer logins per day to Bankwest App and online banking in June 2023.

<sup>5</sup> Cash withdrawals and cash/cheque deposits undertaken in a branch from June 2020 to June 2023.

<sup>6</sup> Loose coin accepted up to \$20 otherwise coin must be in coin bags by denomination.

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## How we are communicating and engaging with customers and the community about the change.


We will send notification about this decision to our customers who have regularly used this branch, by post and/or email at least 12 weeks prior to the permanent closure. The letter and email will include information and resources on how to use alternative banking options. We have also contacted the relevant government and community stakeholders for your area to advise them of our decision and on the steps we are taking to support customers moving forwards. We will work with all stakeholders to respond to any concerns they may have.

### How to make a complaint

If there's something we can improve, or you're not satisfied with our products, services, staff or complaint handling process, it's important we hear about it so we can make things right. We will take your complaint seriously, work with you to address your complaint and try to find a solution that's fair and reasonable.

 Use our online form at [www.bankwest.com.au/retail-forms/customer-care](http://www.bankwest.com.au/retail-forms/customer-care)

 Call us on 13 17 19 or 1800 650 111 from Australia or +61 8 9449 2840 from overseas (8am–8pm, 7 days a week, AWST)  
*When calling from overseas using your mobile, standard roaming charges may apply. To avoid roaming charges, call the international operator in the country you're in from a land line and give them our number.*

 Write to our complaints team at Bankwest Customer Care, PO Box E237, Perth WA 6841  
*There's no need to use a stamp – we'll pay for the postage.*

Please tell us your name and your preferred contact method – though you can make an anonymous complaint if you prefer.

## Easy ways to manage your banking.

### The Bankwest App and online banking

Bank safely and securely in the Bankwest App and online banking, available any time, anywhere.

You can view your accounts, make payments, manage your cards and much more. Getting started is easy, visit [bankwest.com.au/setup](http://bankwest.com.au/setup)

### In person at Australia Post

You can access fee-free banking services with Bank@Post at your local participating Post Office<sup>1</sup>.

#### What can I do at Bank@Post?

Everyday banking transactions are safe and easy, and there are no fees, all you need is your bank card and PIN to:

Check your account balance	– Make sure you have your bank card handy
Deposit or withdraw cash	– Deposit up to \$6,000 cash per day <sup>6</sup> – Withdraw up to \$2,000 per day
Deposit Australian cheques	– Deposit up to \$100,000 per day – Maximum of 99 cheques in one transaction – Allow up to 7 days for cheque deposits to be cleared

Please note, you are unable to make a deposit or withdraw money with a Bankwest credit card account at Bank@Post. Find your nearest Post Office with Bank@Post services at [auspost.com.au/banking](http://auspost.com.au/banking)

### At an ATM

As well as Bankwest ATMs, you can also use other major bank ATMs fee-free to get an account balance and withdraw cash, including CommBank, ANZ, NAB and Westpac. Cash-out is also available via EFTPOS transactions at participating retailers, such as major supermarkets. Find your local CommBank ATMs at [commbank.com.au/locateus](http://commbank.com.au/locateus)

### Self-service phone banking

Spend less time waiting on hold with self-service phone banking. You can manage simple tasks for your accounts, 24/7, including checking your account balance, transferring money between your accounts and paying bills via BPAY®. To get started, call 13 17 19 and press 1 for self-service phone banking.

### Message us 24/7

Skip the queue and message us 24/7 in the Bankwest App or online banking for support with your everyday banking needs. To find out more visit [bankwest.com.au/message-us](http://bankwest.com.au/message-us)

### Call us

You can speak to us over the phone any day of the week on 13 17 19.

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## Keeping you safe and secure.

We monitor your account for unusual activity, protect your privacy and are constantly innovating features to secure your banking – it's our priority. To find out more, visit [bankwest.com.au/security-centre](https://bankwest.com.au/security-centre)

## Supporting remote First Nations customers.

No matter how remote your location, we're here to support you with a dedicated phone line offering better access to banking services for our First Nations customers. Call 1300 382 395.

## Help when you need it most.

We know there might be times when you need more support in the moments that matter, and we're here to help.

If you need any support during life's unexpected moments such as losing a loved one, unemployment, serious illness or injury, addiction, domestic and family violence or elder abuse, please visit [bankwest.com.au/safeandsavvy](https://bankwest.com.au/safeandsavvy) for information on our specialist support services.

If you've had a change to your personal circumstances, you may find it hard to keep up with your repayments. We're here to support you and can help you manage your credit card or loan repayments with a solution tailored to your situation. To find out more visit [bankwest.com.au/financial-hardship](https://bankwest.com.au/financial-hardship)

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