

Postal banking in regional areas

I would like to begin by stating who I am:

Wendy Hoffmann, Rural WA.

As a small business operator I have encountered many and varied problems which arise from regional branch closure.

The inconvenience of changing banks with all it involves only to repeat the process every time some branch closes. So people end up swapping banks which is ridiculous and frustrating. Some of our elderly clients have great difficulty to access their funds for simple tasks such as shopping, bill payment, home maintenance and much more. Also in rural Australia many farmers still use a cheque book which has its own problems that are escalated by the closure of regional branches.

But I think, one of the most confronting issues is that when at an ATM. I have personally had to assist confused elderly people with contacting the bank when a problem arises, this as you know can take some time, and inevitably they are stuck in town with no access to their funds which is needed to complete their chores, one of which is fill the car with fuel. So as you can imagine this causes huge stress and apprehension which could be avoided by the implication of postal banking.

Most of the senior members of a community are not computer savvy not to mention trying to do it on a cell phone, both of which require a good uninterrupted service, which is not always the case. In rural areas reliable reception is an issue in and of itself, and you have to travel many kilometres to access an actual bank.

Thank you for the opportunity to voice my concerns, anyone living in regional Australia would have to agree that postal banking would greatly assist in reducing these incidents.

Wendy Hoffmann

5th generation Australian.

This is not the Australia I and countless others know, sad to say