Story Overview
Noted a recurring $5.00 "Package Fee" being debited to my Westpac "Everyday Account" on about the first of each month-for as far back into my account history as I can go on electronic/internet banking (3 years).
I contacted Westpac to get information on what it was for....
So begins the "run around"....

Story Details**Story Of:** Al Jam
Bank Involved: Westpac
Bank Malpractice Type: Incompetent Business Practices
Powermongering & Greed
Unconscionable Conduct
Other Bad Banking Behaviour
Year Trouble Began: 2000
Year Problem Resolved: Not



Bad Banking Experience - Full Story:

I published this post via Face Book after running a search on "Westpac $5.00 package fee" which turned up a similar question on Face Book from a Nicole:
This is the copy of that post and what responses were offered by someone called "Michael" who may be from Westpac.

I have been banking with Westpac since the early 2000's. I noticed this re occurring "$5.00 package fee" that is automatically debited to my "Everyday Account" on the first or second of each month. I had assumed this was something to do with a life insurance policy I had held with Westpac until recently, which I have since cancelled. So i began to make some inquiries: Firstly I looked at the PDS documents on line on the Westpac Site, which basically state that to avoid the $5.00 fee one must deposit a minimum of $2k per financial month into the account; or be a full time student under 21; or have some other form of applicable concession. As my pay is deposited directly into my account twice per month my monthly deposit is over the $2k.

I called Westpac. Then the "run around" began.

Initially I was told that the most recent fee and my inquiry would be investigated by some relevant yet unnamed area within the corporation. I was given what was referred to as a "receipt number". In my inquiry I also advised the Westpac representative that I as a customer on internet banking I could only go back as far as three years on an electronic search, but i was sure that the fee must have been charged for the entire time I have been a Westpac customer. I found with a bit more tweaking

via electronic banking and the "e statements" I could go back to 2010 but no further.

The fee is there, every month without fail, regardless of balance. So on the phone I requested the investigation look at my entire account history with Westpac. I was then told that this could only be done by my Branch and that such would require me attend a branch to investigate further. With that I was advised to contact the branch myself. Amazingly; the Westpac representative "Elizabeth" was unable to contact my branch on my behalf. So, as is usual with highly profitable companies, the Customer does all the work.

I then contacted my branch. I spoke with the branch manager who basically listened to my inquiry and then stated that as "my account product was so old" i needed to attend the branch "to have the account "reviewed". Deftly and highly conveniently, the branch manager avoided responding directly to the actual purpose of my contact, instead making my purpose a request for an account review in order to "provide information and options in order to change to a better product more suitable to my needs".

I wasn't aware as the Customer that the product "didn't suit my needs", nor had Westpac ever made any attempt to advise me of such until this point so I was a bit surprised.

Update: So some two days later, with no contact from Westpac, I again called the 132032 number to ask for further information. This time I was told that the pds I had read applied to the present day Westpac account product, and not the one that applied to my product. I was further told that the pds that applied to my product which was "very old and no longer available to the public", actually states that "a $5.00 fee is applicable to the account if there is not a minimum balance of $2k kept in the account per financial month". Interestingly, when I asked the Westpac representative to send me a copy of the pds she had just quoted from, I was advised that she "did not have access to to the pds as the product was very old and no longer available to the public" ...

Like: What The??? What exactly is she quoting from then??? I was further advised that only way I could get to see the pds that "actually applied" to my account was, yes, you guessed it: "go to your branch"...

WESTPAC RESPONSE VIA FB: Sorry Al, as we don’t have access to your details here on Social Media, any information you give us would help resolve your issue. You don’t have to answer this question, but if you can please inbox us with your full name, postcode, contact number and the branch you visited, we’ll escalate your concern to the relevant managers. ^Michael

My Response: All of my details and the substance of my issue have been raised to your business via the means made available to me as a Customer. IF your Customer Service portal was effective, I would not have to take to social media to ask the (I think) relevant and legitimate questions I have raised here. This is primarily a question of Customer Service, and its essential Principles of Integrity, Consistency, Transparency and Fairness. Nothing more, nothing less. Hence; the purpose of these posts is to raise the question on a public forum as these Principles are strongly valued by the majority of average everyday ordinary People; i.e. Your main Customer Base.

It would seem to me to date, your Customer Service area has failed in its obligation to me as a Customer to adequately address my inquiries or make any reasonable attempt to obtain a satisfactory resolution based on those essential Customer Service Principles. My experience thus far is that your business has chosen to, at best, give me the "run around" and at worst, simply ignore me and hope I just go away. Westpac already has ALL my details and the questions I have raised directly with them. IF Westpac values me as a Customer they will take appropriate action, escalate or not accordingly, and respond to me efficiently and honestly via the Customer liaison mechanisms that have already been established and utilized. Simply put; The ball is in your court. All I can, and will do, is update my posts accordingly and take the appropriate options open to me as an everyday ordinary person who just happens to be (for now at least) a Westpac Customer.

Westpac Response: Thanks Al, we're committed to resolve your issue abut the fees, so if you would like us to help please inbox us with the details mentioned above and we'll be sure to escalate this on your behalf. ^Michael

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How My Life Has Been Affected:

No trust in Banks. No trust in their systems.
Being Financially abused.
Questioning authority; Questions, questions and more questions.

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