Newsletter

Summer edition

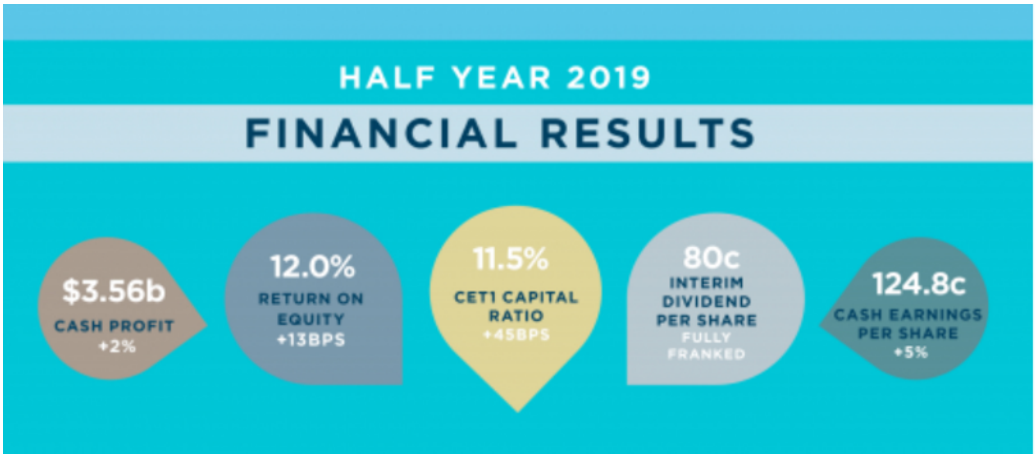
2019 No 93

ANZ Pensioners' Association UK

Message from Diana Brightmore-Armour, CEO, UK & Europe & Patron of the ANZ Pensioners' Association UK

As we look forward to another long, hot summer, it's my pleasure to give you some context for our half year 2019 results.

You'll be pleased to know that Europe has performed strongly again this half, and continues to play an integral part in delivering ANZ's strategy.



The Group headline numbers illustrate a solid performance despite a tough operating environment and the work we started in 2016 to simplify our business and strengthen our balance sheet has helped us to tackle the headwinds we've been experiencing in the Australian retail banking sector.

In Australia, we made it quicker and easier to get a home loan by rolling out a new system for customers and by increasing the number of dedicated home loan assessors and we maintained digital leadership with more than 88 million transactions in the last 12 months.

In response to the Royal Commission, we implemented 16 initiatives to improve the treatment of retail customers, small businesses and farmers in Australia. Our focus on fair and responsible banking saw the increase of our dedicated remediation team by more than 50% to speed up customer refunds and we proactively contacted more than 276,000 customers to help them get better value from their banking products.

New Zealand put in another good performance, with home loans and retail deposits growing by 6%. We also introduced the 'Healthy Home Loan Package' program to encourage Kiwis to build or upgrade their homes to environmentally sustainable standards.

ANZ is committed to helping the environment and has funded and facilitated $14.6 billion in environmentally sustainable solutions since 2015, with $3.1 billion funded since September 2018.

Institutional has been transformed into a well-managed business delivering consistent and diversified results. We were named number one trade financier in Australia across Institutional Markets for the eighth consecutive year we maintained leading market position in Australia and New Zealand and retained the number one position for overall relationship quality in Asia for the second consecutive year. We were also named Asian Bank of the Year for 2018 by International Financing Review Asia (IFR Asia), Asia's most authoritative capital markets magazine.

Turning closer to home, our UK and European business continues to perform solidly, making a critical contribution to Institutional and ANZ Group as a whole.

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Message from Diana Brightmore-Armour, CEO, UK & Europe & Patron of the ANZ Pensioners' Association UK *(cont'd from P1)*

While we take time to reflect on our solid first half performance, we see continuing headwinds and we are taking appropriate action. Retail banking in Australia will remain under pressure with subdued credit growth, intense competition and increased compliance costs and ANZ will look to Institutional to help offset these headwinds. I'm pleased to say that our continuing transformation, discipline and energy, underpinned by our commitment to ANZ's purpose, places us well to rise to the challenge.

I look forward to seeing those of you who are able to attend the Pensioners' reception at ANZ's offices on 19 July.

Best regards,
Diana Brightmore-Armour

Postal Acceptance no later than 30th June 2019

Acceptance forms can be downloaded and printed from the website notice board, which you should complete and post to the address given on the form. Alternatively, please write to The Treasurer, ANZ Pensioners Association, 27th Floor, 40 Bank Street, Canary Wharf E14 5EJ, including **the same details as required in an email acceptance, see below.**

Email Acceptance no later than 30th June 2019

The following information is required in the email to be sent to treasurer@anzpauk.co.uk

Subject: Annual Reception 19th July 2019

Number of people attending the Reception from 12pm

The names of the people attending

Whether you will pay by cheque or online via BACS (using instructions on our website)

Directions to ANZ Bank Offices at Canary Wharf: These can be found on our website

Message from the Chairman

My thanks to Mary and Tony for putting together another information packed Newsletter. Most importantly, we are reminding everyone of the changes to the event timetable this year and in particular the Annual Reception which is now scheduled to be held at the ANZ offices in Canary Wharf on 19 July and the AGM which will now be held at a later date on 29 November also at the ANZ offices. Due to the building of security procedures at the ANZ offices, it is imperative that you let us know if you wish to attend either event. Instructions on how to enrol for these events are included in this newsletter and also on our website noticeboard (www.anzpauk.co.uk/notice-board).

I would also like to thank the UK & Europe CEO, Diana Brightmore-Armour, for inviting us to use the offices this year for these events. This is a major help towards maintaining our financial security. We look forward to seeing her at the Annual Reception when she will be giving us a presentation on the business and work environment at ANZ. She will also be able to answer your questions, so come prepared!

I suspect that you like me, and the rest of our population are fed up with our political scene and hence I will not comment. Suffice to say, “whatever happened to the Raving Loony Party”? Where are they when they are needed?! Seriously, I fear that this whole Brexit issue is becoming a distraction from dealing with more pressing issues such as tackling climate change. I wonder how this will impact on the future for our children and grandchildren….

Nevertheless, life must go on and me and the Mrs have been making the most of some early summer sunshine by travelling around the south of England and going topless in my old MG. Here’s a photo of my pride and joy.

I am distraught, I am only a young boy and just because I was born in 1950, some folk think I am past it. Okay my brain might write cheques that my body cannot cash and I might forget and write something I have already written. You expect that for a youth of 69 years, but I was upset when I needed to rent a car from one of the major rental companies and they wanted to load my rate because I am over 65…. Cheek!

Time for me to join Gaga (or is it Saga). I can never remember. If they ask my age, I shall say….”in Mercurian years, I am over 90 years old. In Martian years, just over 3. In Earth years, somewhere in between.”

And finally, many of us are blessed to have grandchildren and my twin granddaughters are crazy about chocolate. They asked me the other day if I could make a noise like a frog and I obliged with “Ribbet, Ribbet, Ribbet”. They were delighted and I asked them why? They said that Mummy and Daddy said that when Grandad croaks, they can take them to Disneyland.!

Peter Smith

Editorial

I am writing this note accompanied by the sight and sound of low flying airplanes. Overhead I am lucky enough to see some of the US Daks Over Normandy airplanes that will be taking part in the celebrations for the 75th Anniversary of D-Day and which takes place in the first week of June. I saw the play ‘Pressure’ last year which was centred on the story of Operation Overlord and in particular the weather forecasting for the D-Day landings. Now here I am watching these extraordinary airplanes flying by to pay respect to those who took part and, I hope, that 75 years on the weather will be kind to the anniversary events. As always, we must not forget all those brave people who fought and lost their lives or were injured to make sure that the world was a better place for all of us.

Please remember that we have our own ANZ & Grindlays Ex-Services Association which at their next Reunion and AGM on the 8th November celebrates its own centenary. A wonderful achievement for all those who have been and still are members.

On the same old, same old story of Brexit, I admit my surprise that having returned from the USA recently, I was amazed by the number of people from taxi drivers to hotel receptionists, etc., who once they found out we were from the UK asked what was going to happen about Brexit. Oh to be able to tell them but the crystal ball gave up a long time ago on this subject but if I do find out you’ll be the first to know!!

cont'd P4

Editorial (cont'd from P3

I would also ask you to delve into your memory banks as it would be good to receive stories and photos of times past as I think we all like to see and hear about them so it would be lovely to carry more of these in the newsletter. Also, stories of any recent get togethers with ex- colleagues are appreciated by our readers.

What a summer we have coming up with so many social, musical and sporting events taking place. There will be lots for everyone so whether you are watching, taking part or just thinking about eating strawberries and cream while you do please enjoy your time.

In the meantime, I look forward to catching up with those of you attending the Annual Reception in July.

Kind regards

Mary

mary.lipscombe@btinternet.com

Social

Minerva Club

It was good to see all those who made it to the Minerva Club held on Wednesday 20th March (see photo below). The next meeting is Friday 29 November at the usual time and venue; i.e. 3pm at the Mug House in Tooley Street near London Bridge. Attendees of these events are assured of a warm welcome by fellow pensioners with plenty to talk about aided by some fine ale and wines. All members and friends are very welcome. Photos from past meetings are available on the photo gallery page on our website.

Kay Davis, Peter Smith & Jeremy Padgham

Maralyn Armstrong

Kent Lunch – 8 March 2019

The Kent lunch was held The Little Brown Jug at Chiddingstone Causeway. We had another good turnout with 39 attendees. Those in attendance included: *Chris and Norma Allen, Edward and Jill Bell, Pam Brackpool, Ray Brooke and Margaret Pembro, Colin and Audrey Coleman, John and Beryl Coleman, Roger and Carole Davies, Linda and Ian Dibben, Marjorie Flinton, Julie Russell, Graham and Angela Gibbens, Roy and Joyce Gibbs, Marie Hall, Doris Holyoak, Neil and Karen Jones, Mary Lipscombe, Colin and Jennifer Martin, Rita Miller, Linda Moore, Ted and Valerie Newton, Jeanette Nunn and David Hinks, Mike Rice, Petranella Rigney, Peter and Sheila Smith, and Tony and Anna Twohey.*

(These and other photos of this event can be viewed online by clicking on the "more..." link on the home page of our website: www.anzpauk.co.uk)

Forthcoming Social Events

Social Diary for 2019

Minerva Club

The next meeting is Friday 29 November at the usual time and venue; i.e. 3pm at the Mug House in Tooley Street near London Bridge. Attendees of these events are assured of a warm welcome by fellow pensioners with plenty to talk about aided by some fine ale and wines.

All members and friends are very welcome. Photos from past meetings are available on the photo gallery page on our website.

London Lunch

Due to the change of the date for the Annual Reception, this has been moved to the later date of Tuesday 3 September. It will be held at the same venue, TAS restaurant in Borough High Street near London Bridge. A 3 course meal including wine, coffee and gratuity for only £32! If you would like further information, please contact Peter Smith on 01732 352630 or by email to pjsmgb@btinternet.com

Mid and West Sussex Lunch.

The Mid and West Sussex Lunch will be held at The Birch Hotel, Haywards Heath, on **Thursday 26th September**, commencing at 12.30 pm. with a welcoming drink, followed by a three-course lunch with wines in the Sussex Room. The cost will be £27.

If you would like further information including the menu pre-order options please contact Anne Chapman at Manora, Gravelye Lane, Lindfield, West Sussex, RH16 2SJ, telephone 01444 482755 or email @ archapman@btinternet.com

Scotland Lunch

This lunch will be held on **Wednesday 2 October** in the New Club, Princes Street, Edinburgh. Invitations will be sent out nearer the event to those in Scotland (Area 1) but if you would like to be included for this event, please get in touch with Jock Laing via email (jock@aldertree.co.uk) or telephone 01330 822854.

Orpington and Hayes Lunch

The Orpington and Hayes lunch will be held on Wednesday 23rd October at the Bromley Court Hotel. Invitations will be sent out nearer the time to all those in the Orpington and Hayes regions, plus any who have previously attended the lunch. If you

Annual General Meeting, 29th November 2019

The 31st Annual General Meeting will be held on Friday 29th November 2019 at 1.30pm at the office of ANZ Banking Group, Floor 27, 40 Bank Street, Canary Wharf, London E14 5EJ. The formal notice and papers are included at the back of this newsletter. If you would like to attend the AGM you can either print, complete and post your acceptance application or alternatively send your acceptance by email. ***Your application should be sent as soon as possible, and in any event no later than 15th November 2019***

Postal Acceptance
Acceptance forms can be downloaded and printed from the website notice board, which you should complete and post to the address given on the form. Alternatively, please write to The Secretary, ANZ Pensioners Association, 27th Floor, 40 Bank Street, Canary Wharf E14 5EJ, including the same details as required in an email acceptance, see below.

Email Acceptance
The following information is required in the email to be sent to admin@anzpauk.co.uk

- Subject: AGM 29th November 2019
- The names of the people attending

Directions to ANZ Bank Offices at Canary Wharf: These can be found on our website

Societies & Clubs

Ex-Services Association

The Association will be holding its 100th AGM and Reunion on the 8th November 2019 which will be held at the Hercules Pillar Public House, Great Queen Street, London WC2B 5DG, commencing at 10.45 am and, as usual, respects will be paid to our fallen comrades at 11am. This will be followed by the AGM and lunch. Please let David Gowers (tel 020 8668 4300) or Ken Spicer (tel 01304 363340) know asap if you will be attending.

Ken Spicer

Retirements

We welcome the following new members of our Association who have retired since publication of Newsletter 92

Name	Bank	Retirement Date
Mrs B (Beverley) Hayward	ANZ Grindlays	26-Apr-2019
Mr D (Duncan) Holt	Grindlays	07-Feb-2019
Ms B (Barbara) O'Leary	ANZ	26-Apr-2019
Mr K (Keith) Osborn	ANZ London	22-May-2019
Mr L (Leslie) Paine	Grindlays Bank	01-May-2019
Mr K (Ken) Poole	ANZ	13-Nov-2018
Mr M (Malcom) Rodwell	Grindlays Bank	02-Nov-2018

Bereavements

We regret to report the deaths of the following pensioners since publication of Newsletter 92

Name	Bank	Date of Death	Retirement Date
Mr J. R. B (John Robert) Barbour-Smith	Capel-Cure Myers	12-Mar-2019	06-Jan-2004
Mrs M. A. (Miriam) Cooper	E S & A	21-Apr-2019	12-Dec-1983
Mr R. A. (Ronald) Dane	William Brandts Bank	26-Mar-2019	02-Jun-1995
Mr J. L. H. (Leon) Dicks	National & Grindlays Bank	21-Apr-2019	01-Apr-1993
Mrs E. J. (Eileen Joan) Johnston	Grindlays Bank pre 1959	30-Oct-2018	27-Jun-2002
Mr D. L. (Dave) Robertson	National Bank of India	04-Jan-2019	01-May-1997
Mr J. (John) Smith	ANZ	11-Apr-2019	01-Jan-1995

ANZ PENSIONERS' ASSOCIATION

(A) Notice of AGM (B) Agenda for AGM (C) Annual Report (D) Income & Expenditure Report (see p 8)

(A) NOTICE is hereby given that the 31st Annual General Meeting will be held on Friday 29th November 2019 at 1.30pm at the office of ANZ Banking Group, Floor 27, 40 Bank Street, Canary Wharf, London E14 5EJ to confirm the Minutes of the 30th Annual General Meeting held on 17th September 2018, receive the Annual Report, elect officers and members of the Committee, appoint an Honorary Auditor and transact any other business brought before the meeting. Matters that members wish to raise under 'Any Other Business' must be submitted in writing to reach the Secretary at least 14 days prior to the meeting.

Copies of the 31st Annual General Meeting papers and Minutes of the 30th AGM are available from the Secretary upon request. Copies of all these documents are also available to download from our website noticeboard (www.anzpauk.co.uk /notice-board) .

Election of Officers and Committee Members.
Officers to be elected at the meeting are the Chairman, the Deputy Chairman and the Secretary.

The present Chairman Mr. Peter Smith has confirmed that he is willing to stand for re-election.

Mr. Neil Jones has offered himself to stand for re-election as the Deputy Chairman.

Ms Sue Waters has offered herself to stand for re-election as the Secretary

Committee members, Anthony Twohey, Ann Twinn and Denise Murphy have confirmed that they are willing to stand for re-election to the Committee.

Appointment of the Honorary Auditor
Mr. D.L.S. Phibbs has been nominated for re-appointment as Honorary Auditor.
All Members are cordially invited to attend the Meeting.

(B) AGENDA for the Annual General Meeting (Friday 29th November at 1.30 pm. (See also Notice above)

1. Apologies for absence
2. Confirmation of the Minutes of the 30th Annual General Meeting
3. Committee's Annual report
4. Presentation of the Financial Report
5. Election of Officers to the Association, including the Chairman, the Deputy Chairman and the Secretary.
6. Election of Members to the Committee
7. Appointment of the Honorary Auditor.
8. Implementation of Constitution Changes
9. Any other Business

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ANZ PENSIONERS' ASSOCIATION *(Cont'd from P6)*

(A) Notice of AGM (B) Agenda for AGM (C) Annual Report (D) Income & Expenditure Report (see p 8)

(C) ANNUAL REPORT of the Committee for the year 2018

As required by our Constitution, the Association's primary objective is to encourage contact and communication between and to encourage social activities for its members. This year has been another very active and successful one for the Association. This success has been largely due to our team of Regional Liaison Officers (RLOs), on whom we depend to keep us in close touch with our members. Some of them, where they consider it appropriate, also organise social events in their Areas with RLOs of adjoining areas. Lunches were arranged by RLOs in Harare, Scotland, London, Mid Kent & West Sussex, Orpington and Hayes and Kent Area and were all well attended and enjoyed by members and their partners. We have RLOs around the country and there are currently vacancies in 13 areas, including 5 in East Anglia, 4 in the South, and 4 around London.

The Association's Autumn Party was held in the Library at Southwark Cathedral attended by over 60 members and guests. We were delighted to welcome the UK based CEO, Diana Brightmore-Armour to address our members. She gave an interesting and insightful update on the ANZ Group’s business and cultural development both in Europe and worldwide. She answered several questions from members and outlined some of the possible consequences of Brexit for the City and ANZ.

I was pleased to be re-elected as the Chairman. This meant for the year under review the Committee consisted of Peter Smith (Chairman), Neil Jones (Deputy Chairman), Sue Waters (Secretary), Mike Turner (Treasurer) and Committee members, Mary Lipscombe, Ann Twinn, Tony Twohey, Andy Woska, Jeanette Nunn and Denise Murphy with David Phibbs as Honorary Auditor.

During the year, the Association office has been manned every first and third Friday of the month. Sue Waters as Secretary, has handled all the Association's correspondence. Mike Turner pays the bills and keeps the accounts up to date as well as organising the Autumn Party and the Annual General Meeting. Neil Jones and Jeanette Nunn have done a great job of keeping the database up-to-date, especially following the new Data Protection legislation and the associated implementation of a new database system. Mary Lipscombe has done a wonderful job in her first year as Editor of the Newsletter. The three editions which were issued during the year have been popular and well received by our members. Tony Twohey has also played a pivotal role in the publication and printing of the Newsletter and the associated internet-based technologies for both our Newsletter and website. We are actively looking for successors to this role which Tony has undertaken for several years.

The most significant event for the Association during 2018 was the implementation of the Data Protection regulations (GDPR). This involved contacting all members and obtaining their written permission to continue their membership of the Association and the associated retention of their personal data on our systems. In order to enable us to meet the requirements of the legislation, we also had to select and implement new web-based technologies to support our database, email and data archive processes. I would like to record my thanks to the Committee members who gave up their time to ensure these changes were successfully implemented. I would also like to thank ANZ for their logistical support with this project, especially in the context of legal advice and technology support. Regrettably, we initially lost approximately 300 members who failed to respond to our request for written confirmation before the deadline in May 2018. As part of the legislation requirements we also introduced our Privacy policy, which outlines the way we maintain the security of our members' personal information data and our policy not to divulge this information to any third parties.

The MINERVA CLUB continued to meet at the Mug House Wine Bar in Tooley Street and which attracted over 50 people during 2018. The Club meets at the Mug House in March, June and December.

We are grateful to the Bank in London for the support during the year and especially Mary Bacon and her staff in the Pensions Department. We are also grateful to the Bank Support Services for the use of an office and associated materials and equipment.
As at 31st December 2018, our membership was 1,258 which was 290 less than as at the beginning of the year, mostly as a result of the GDPR exercise. Our thoughts and sympathy go out to the families and friends of the 59 of our members who died during 2018.

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31ST DECEMBER 2018

			2018 £	2017 £
INCOME	Grant from Bank for 12 months		£8,500.00	£8,500.00
	Interest received			
			£8,500.00	£8,500.00
EXPENDITURE				
	AGM & Party		(£2,264.29)	(£2,572.80)
	Committee		(£2,104.23)	(£1,763.48)
	G.D.P.R.		(£708.15)	£0.00
	Newsletter		(£1,566.64)	(£1,672.00)
	Office Expenses		(£121.66)	£0.00
	RLO Expenses		(£505.52)	(£583.01)
	Subsidies for Social Functions		(£1,834.23)	(£1,814.81)
	Website and Software		(£134.58)	(£154.43)
			(£9,239.30)	(£8,560.53)
SURPLUS / (DEFICIT) for the year			**(£739.30)**	**(£60.53)**
BANK ACCOUNT	**Available**	Opening at start of year	£3,629.69	£3,690.22
		Nat West bank balance adj	£0.01	£0.00
		Add surplus / (deficit) for the year	(£739.30)	(£60.53)
		Closing at year end	**£2,890.40**	**£3,629.69**
	Bank Account Total		**£2,890.40**	**£3,629.69**
	Cheques Outstanding (1)		**£29.08**	**£13.80**
	Cleared	**At year end**	**£2,919.48**	**£3,643.49**

P Smith — Chairman

M H TURNER — Treasurer

These accounts are subject to review and confirmation by the Scrutineer (David Phibbs)

The content of members' Articles in this Newsletter does not necessarily reflect the views of the Editor, Committee or members of the Association

ANZ Pensioners' Association UK

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