**Anna Bligh’s bank branch closure protocol is a swifty, not a solution**

The Australian Citizens Party (ACP), which campaigned for the current Senate inquiry into bank closures in regional Australia, today slammed Anna Bligh and the Australian Banking Association’s new branch closure protocol.

ACP Research Director Robert Barwick said: “The ABA and the banks are pulling a swifty, trying to pass off their branch closure protocol as the solution to branch closures, when the only thing it even attempts to solve is their bad PR.

“First of all, the branch closure protocol is not new—the ABA has had a branch closure protocol for 20 years, following a recommendation of an earlier parliamentary inquiry.

“Did the previous version of the protocol stop banks from closing branches? Of course not—the banks adopt these instruments of self-regulation to pull the wool over the politicians’ eyes.

“The new version of the ABA’s protocol is the same. It doesn’t stop branch closures; it simply requires banks to ‘communicate’ the closures better.

“This was one of the pathetic recommendations of the Regional Banking Taskforce. Whenever ‘better communication’ is a recommendation from a government inquiry, it’s simply a politician’s cop-out.

“The Regional Banking Taskforce was the Coalition’s pre-election stunt to make it appear that they were addressing this crisis of mass bank closures, but they stacked the taskforce—8 of the 11 members represented banks.

“No wonder it gave the banks the green light to accelerate their branch closures!”

Robert Barwick said the current Senate inquiry was proving that Anna Bligh’s ABA was gaslighting the community about the reasons for branch closures, and that the banks are not justified in closing branches at all.

He said: “Anna Bligh is all over Australia running the banks’ line that customers are ‘overwhelmingly jumping into the opportunity of digital banking’, but the Senate hearings and an examination of the ABA’s and banks’ statistics tell a very different story.

“The Finance Sector Union testified on behalf of bank staff at the hearing in Sale in Victoria in March that the banks are putting their staff under intense pressure to sign up all of their customers to online banking.

“The staff report they aren’t allowed to mark on the customers’ record if they decline, so the customers who don't wish to bank online get asked repeatedly—actually *harassed!*

“And NAB’s figures prove that the banks are only interested in meeting targets, not whether their customers are comfortable with their banking options.

“NAB’s fact sheets for closed branches show they close the branch when around 90 per cent of customers are ‘registered’ to bank online, even though, by NAB’s own figures, only a quarter of them are regular online users.

“Meanwhile, Anna Bligh’s ABA has started producing meaningless statistics that show only 1 per cent of bank ‘interactions’ are now at branches.

“But interactions include literally every time someone opens a banking app, even just checking their balance multiple times a day.

“It reflects an explosion in technology-driven interactions, not a real decline in branch visits.

“But it’s a stat for Anna Bligh, the banks and politicians to wave around to justify the banks’ agenda of forcing, not following, their customers into what is, especially for elderly customers, the risky world of digital banking, by taking away the reliable alternatives of branches, ATMs and cash.”

Barwick said the truth is coming out in the Senate inquiry: “The Senate inquiry has proven that bank branches are profitable, and has forced Westpac to reverse the closures of eight branches”, he said.

“The Senators are also talking about the need for a public bank to guarantee banking services and force the Big Four to compete.”