To: Ms. Gail Kelly, CEO and Managing Director, Westpac Bank

Mr. Peter Clare, Group Executive, Products and Operations

From: _____, Principal, Asia-Pacific & Australia, Verint Systems

Date: March 26, 2009

Re: Operations Transformation at Westpac

We are very pleased with the opportunity to deepen our partnership with Westpac and believe our proposal provides the most comprehensive approach for Westpac to execute its strategy successfully. This initiative is critical for Westpac to differentiate its service delivery model in the midst of an industry shift towards growing customer share. Westpac lags behind its key competitors and the risk of further customer attrition will result in a systemic deterioration of profitability.

Westpac and Verint have formed a shared perspective on the importance of operational improvements to the bank's overall transformation. Our diagnostic work earlier this year suggests that a successful transformation program can free up at least 2,000 personnel for frontline sales roles over the next 12-24 months. Assuming current levels of Westpac sales productivity, migration of 2,000 personnel to the frontline could add \$156 million in annual revenues.

As important, a successful redesign of existing operating processes will allow the bank to substantially improve turnaround times for customers and free up time consuming tasks carried out by frontline staff. We therefore view operations transformation not simply as gaining efficiencies in back office processes, but as a strategic catalyst to lower cost, reduce frontline work, improve customer service, and increase the bank's capabilities as if offers more complex products and services to market. As such, operations transformation is an integral part of Westpac's customer centric strategy that must be executed in full alignment with the bank's new strategic direction.

This proposal outlines an operations centralization program that seeks to quickly add to the bank's bottom line performance and is organized as follows:

- Executive Summary
- Expected Benefits to Westpac
- Project Focus
- Key Success Factors
- Proposed Approach and Deliverables

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the cost manager quantity surveyor Donald Towey MRICS has extensive experience of the construction industry His experience began as an estimator with a glass glazing contractor in Manchester Following a number of positions with UK contractors he relocated to Australia and has worked with a number of developers and main contractors as well as doing freelance work He is currently working in contracts management in Sydney AMA Handbook of Business Letters Jeffrey Seglin, Edward Coleman, 2012-07-15 Though the fundamentals of letter writing have remained the same the way we communicate in business is constantly evolving With the understanding that consistently professional correspondence is essential to success in any industry The AMA Handbook of Business Letters offers readers a refresher course in letter writing basics including focusing the message establishing an appropriate tone and getting your readers attention You ll also receive tips that apply to all written forms of communication on things like salutations subject lines signatures and formatting Jeffrey Seglin communications director and professor of Harvard University's graduate and professional school and author Edward Coleman provide over 370 customizable model letters divided into categories reflecting various aspects of business such as sales marketing public relations customer service human resources credit and collection purchasing permissions and confirmations With helpful appendices listing common mistakes in grammar word usage and punctuation the latest version of this adaptable book extensively updated with more than 25 percent new material will assist professionals through every **2003 International Tax Havens Guide Barry Spitz**, 2002 This conceivable business correspondence with confidence comprehensive guide reveals precisely how each tax haven works for individuals corporations trusts and any other entity that wants to reduce today s crushing tax burden You will not find a more complete information service of international offshore financial centers Learn all of the world's best techniques to LAWFULLY slashing taxes There are more than 40 country analyses Each analysis includes Geographic and demographic data Political and economic stability Legal system and form of government Tax treaties and double taxation Disclosure information Social Security tax import duties capital gains tax Types of corporations includes a checklist Banking Also includes a companion CD ROM containing a wide array of client letters proposals checklists and much more Consulting For Dummies Bob Nelson, Peter Economy, 2011-01-31 A clear concise resource for entering this lucrative career field Consulting For Dummies 2nd Edition includes a reorganization and narrower focus of the topic with new or updated information that delves into the specifics of running your own consulting business There is greater emphasis on the business of consulting along with financial and legal issues involved in setting up a consulting business deepening coverage of consulting proposals and entirely new chapters on higher level consulting issues Storytelling for Grantseekers Cheryl A. Clarke, 2009-01-12 Grantwriters that more established consultants are demanding often have little or no training in the practical task of grantseeking Many feel intimidated by the act of writing and some don t enjoy writing In Storytelling for Grantseekers Second Edition Cheryl Clarke presents an organic approach to grantseeking one that views the process through the lens of the pleasures and rewards of crafting a good story Grantseekers who

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