

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 it 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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Kathleen Armour



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