

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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correspondence need      *Cost Management of Construction Projects* Donald Towey, 2013-06-12 The cost manager quantity surveyor plays a pivotal role in the financial and contract management of construction projects although the exact nature of the service they provide depends on the project employer's terms of engagement This can mean acting as consultant in a range of roles including cost and advisory services for budget setting to initiate a project cost management through the design and construction phases contract administration and acting as the client side project manager to oversee the entire building process *Cost Management of Construction Projects* focusses on the cost manager quantity surveyor engaged by the project client and discusses key elements that help drive project success including measurement based on the New Rules of Measurement published by RICS procurement cost planning contract administration and project cost management With examples it provides a thorough guide to the role in the workplace and in the field directly addressing the day to day situations faced by 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      *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 that more established consultants are demanding      **2003**

**International Tax Havens Guide** Barry Spitz, 2002 This 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      **Storytelling for Grantseekers** Cheryl A. Clarke, 2009-01-12 Grantwriters 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 approach the process as one in which they are connecting with an audience grantmakers and writing a narrative complete with settings characters antagonists and

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