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**From:** [REDACTED]  
**Sent:** Wednesday, April 12, 2023 5:53:55 AM (UTC+00:00) Monrovia, Reykjavik  
**To:** ANZ Suncorp Merger <ANZ-Suncorp-Merger@acc.gov.au>  
**Subject:** A TERRIBLE Deal for Queensland Customers

To whom it may concern,

Both Suncorp and ANZ CEOs have said separately and jointly that this merger/acquisition will be a good deal for Queensland banking customers.

This is an absolute LIE. I'm a Suncorp employee and an ANZ customer. I feel very sorry for *our* customers who will soon have to endure the atrocious customer service that ANZ provides. They simply refuse to answer the phone within half an hour. Of course, we wouldn't need to ring them if they didn't spontaneously remove benefits, or charge unjust fees on our accounts.

This transaction is NOT good for competition, or consumers. It should NOT go ahead.

Yours sincerely,

[REDACTED]