



Speech by

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MEMBER FOR LOGAN

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AUTOMATIC TELLER MACHINES

Mr MICKEL (Logan—ALP) (7.18 p.m.): Several weeks ago, I raised the issue of access to automatic teller machines in my electorate. Briefly, for the benefit of honourable members, I said that as banks are withdrawing their services from suburban and rural areas, they should provide the same quality of service as that which existed previously. Most automatic teller machines cannot be accessed by wheelchair-bound people. They find it impossible to key in their codes, and therefore the service is simply unavailable to them. Also, there are few services from automatic teller machines offered to visually impaired people. In addition, many people find that the deposit system for cash or cheques is not accessible, often due to the malfunction of the machine. So in that case there is no service at all offered to those people.

In effect, the banks simply pull out—as they have done in the suburban areas in my electorate—leaving customers with an inferior service to the one that existed previously. Tonight I will point out that the ATM system operating at Marsden in my electorate leaves people quite vulnerable. I will explain why. Last week, the bank that adjoins my electorate office was robbed. Since then, a security guard has been posted outside the premises. I support that enhanced security for those people. However, just 50 metres along the shopping centre, people have to queue up for the automatic teller machine service, which is completely exposed to the roadway and to everything else. It is only a few metres from the roadway and the car park. If the banks can find the money for a security guard—as I said, I support that—after a bank has been robbed, then they should enhance the security for people using automatic teller machines at any time of the day. The elderly, mothers with children in prams and other everyday folk who simply line up currently place themselves at risk. Their hard-earned cash can be stolen from them easily.

The machine at Marsden should be fully enclosed so that people can carry out their transactions not only in privacy but also in complete security. I know the Police Service has been calling for greater security for people accessing ATM machines. It is time the banks recognised their responsibility to people, started treating their customers as people and provided improved security access for people using ATM machines. People are finding that there is no shortage of fees and charges from banks, but there has been a simultaneous decline in bank services and safety offered as the bank fees and charges have increased. It is no wonder that small communities are organising protest meetings about the loss of services. It is no wonder that people are looking to other alternatives like credit unions in southern States to step in and fill the gap left by the decline of the banks.

The fact is that on weekends—and, I am afraid, on weekdays for Marsden customers—people have no choice but to use ATM machines. They should have a choice about safety. Banks should regulate their own activities as part of a quality assurance for their customers and install safety measures to protect their customers. Customers should not be lining up like the ducks in a sideshow alley waiting for some thug to knock them down and have their hard-earned savings taken off them. It is time that a bit of old-fashioned decency and courtesy returned to the banking system, that is, the view that the customer comes first. I invite the banks to trial a safety first program at the Marsden Park Shopping Centre and give that hardworking community something back after the banking services have been stripped away from them. In that way, the banks would be returning some service to those people, a service that will provide safety for them. We are not asking for anything more than has been provided at the bank just 50 metres away. After it was robbed, a security guard was installed. I want to safeguard all those people who are using ATM machines who currently are vulnerable and who currently are exposed to any thug who wants to pull up in a car park.