



unions allowed for the creation of new branding, with green and orange chosen to differentiate itself from the major banks.

The brief given to Design Clarity was to create an 'anti-bank', incorporating elements not typically found in a bank setting.

These include coffee machines, communal lockers, umbrellas and trolley available to be borrowed by members, and iPads for kids.

"We worked with Design Clarity to create a far more warm, consumer engaging, friendly banking space that was different and you could go to sit and read the paper and relax," said Evers.

"If you're in a shopping centre, generally you have to pay for a coffee or sit in a noisy mall."

Sophie Ellis, Design Clarity design director, said the aim was to make the branches as open as possible,



while still providing a space for private discussions.

"We've tried to change the way of thinking for people who expect to go into the bank and be locked away in a room, and instead create an open space for discussion and a feeling of community."

People's Choice sites are divided into three distinct zones - personal, communal and social.

The personal zone encompasses self service banking, communal looks after banking transactions and functions, and the stand out feature of the store is social - a space for members free of banking activities.

"Because People's Choice is run by their members they want people to feel like they can come in and use the space as their own," said Ellis.

"They actually said to us in the original meeting, when people come in here, we want them to have a coffee and sit down. They don't necessarily have to talk to us, but if they feel like they can come in and use it as their own space, eventually they'll build up a trust and may open a bank account."

Design highlights are the booth seating areas, plywood 3D lettering and timber pencils that pop out of the wall for customers to write

feedback, and the floor to ceiling glass offices.

Noticeably absent from the stores, however, are the barriers separating bank staff at counters from customers.

Said Evers of the concession: "We think engaging with our customers at the highest level is far more important than the safety security issue that those barriers create. We've put TCR's (telecash recyclers) in all our branches that have security cupboards so you can open up the branch."

"If you go to a Commonwealth Bank there's still glass screens in front of the tellers - but they say they want to be friendly and warm. That's a conflict to me," Evers said.

The new fitout can already be seen in five locations, with all 60 of People's Choice's physical locations to be refurbished within the next four years.

Bank of Melbourne

In Victoria, Bank of Melbourne, the reincarnation of St George Bank's Victorian retail outlets, has also taken a new approach to its look.

Retail designers Angley Arrowsmith were briefed to design a bank that would welcome customers, break down the physical and emotional barriers between customers and staff, and reassure

customers that its services are specific to the needs of Victoria.

The result is an open space using an interactive 'wonder wall' of touchscreens, complemented by a central informal consultation zone.

"We tailored it to be a very Melbourne design," said Glaysher-Pay.

"The shield on the logo has a Federation Square feel to it with all the angular shapes, and we really tried to build off that.

"The triangular shape is taken through the whole design, from details on the glazing through to faceted panels on the wonder wall and even down to the details on the joinery - there's a little wooden shield embossed on there. The bottom of the writing bench is also the same faceted diagonal shape," she described.

One of the biggest design differences at Bank of Melbourne branches is the industrial style open ceiling, sprayed black and using floating panels to form a three dimensional ceiling.

Feature lighting differs between each site depending on its location, for example, St Kilda uses artichoke lights to fit in with the trendy vibe of the area.

"The idea was to make it a local bank for local people. It has touch screens customers can use while they are waiting, or the bank's staff can use it to upsell.

"We tried to make it more informal, not the stuffy banking of the past where everyone queues and you're waiting for the line. At Bank of Melbourne you are greeted by somebody and they either deal with you directly or take you to where you need to go, so the queueing process is eliminated," said Glaysher-Pay.

The carpet in all Bank of Melbourne retail locations is custom made to tie in with the colour of the logo, 65 inch screens in the windows show advertisements and local information, and quick enquiry standing counters in the central area aim to create a relaxed atmosphere.

Large digital prints of prominent local landmarks and icons also give the branches a distinctly Victorian feel.

Locations vary in size from 180sqm to 350sqm, with the design to be rolled out to 40 branches over a five year period.

