



# ANZ Staffing Audit

*FSU – Building a Better Finance Industry*

## Understaffing at ANZ

### Introduction

Understaffing, unpaid overtime, unachievable targets and excessive workloads are issues of growing concern for retail workers in the finance sector.

In an attempt to quantify the extent of these problems, the Finance Sector intends to conduct audits in the 'big four' banks.

This report summarises the findings of the ANZ audit nationally and in your state.

### The Audit

FSU visited 493 ANZ branches during November and December 2008.

An audit was conducted on the day of the visit with staff. Staff were asked questions about staffing, overtime and targets. The staffing audit questions provided an insight into whether staff were requesting relief for vacant positions and whether relief was being provided. Staff were asked how much overtime had been worked at the branch in the week of the audit and whether a claim for payment would be made. Staff were also asked if targets had changed within the last six months and whether or not workloads had increased over that same time.

300 of the 493 branches visited were then contacted again in January and February 2009 to establish whether there was any difference to the initial audit results. These 300 follow-up calls validated the data collected in the initial audit and serve to demonstrate the audit information is more than just a 'snapshot' of working in ANZ retail.

Whilst ANZ's retail network was largely 'untouched' by the One ANZ restructure, the data collected through the audit will be used by FSU to oppose any future branch staff reductions which the bank may propose.



“Understaffing is an issue of growing concern for workers in the finance sector, resulting in an overstretched and stressed workforce.”

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## National Data



### Number of positions vacant or uncovered:

343 vacant positions in 493 branches.

*(Rostered staff minus staff actually working on day of the audit).*

No. of vacancies/ absences	No. of branches	Total No. of Positions Vacant/ Uncovered
0	265	
1	149	149
2	54	108
3	15	45
4	4	16
5	5	25
<b>Total</b>	<b>493</b>	<b>343</b>

### State breakdown

State	Number of branches visited	Percentage of branches visited nationally
Valid NSW/ACT	143	29.0
QLD	99	20.1
SA/NT	47	9.5
VIC/TAS	164	33.3
WA	40	8.1

### Degree of short-staffing

Of the 493 audited, 228 branches reported understaffing. These branches were down by a total of 343 staff on the day of the audit.

### Reason for short-staffing/vacancies

- Annual leave 48%
- Sick leave 32%
- Unfilled vacancy 15%

### Top 3 vacancies/absences

- Service Consultant
- Personal Banker
- Senior Personal Banker

### Relief Requested

56% of branches that responded had requested relief.

### Relief Provided

46% of branches that responded stated that no relief was provided.

### Entire vacancy/absence covered by relief if provided

39% of branches that responded stated that the relief did not cover the entire vacancy.

### If relief was provided were they fully trained?

36% of branches that responded stated that the relief was not fully trained to cover the role.

### Individual targets

79% of branches that responded reported that individual targets had increased in the last six months.

### Branch targets

78% of branches that responded reported that branch targets had increased in the last six months.

### Workloads

62% of branches that responded reported that workloads had increased in the last six months.

### Amount of overtime worked in the week of the audit

29% of staff in the branches audited had worked overtime during the week of the audit.

This equates to 890 employees who worked a total of 3,714 hours of overtime in the week of the audit.

12 hours' overtime was worked, on average, at each branch where overtime had been worked in the week of the audit.

### Claiming overtime

69% of those who worked overtime intended to claim payment for it.

Of the remaining 31% who did not intend to claim payment -

- 38% had chosen to take time off in lieu.
- 12% had been instructed to take time off in lieu.
- 46% did not intend to claim because it would not be authorised; because the branch did not have the budget or because they had been told not to claim their overtime.



### Number of positions vacant:

In Queensland there were 55 vacancies in the 99 branches audited.

No. of vacancies/absences	No. of branches	Total No. of Positions Vacant/Uncovered
0	61	
1	26	26
2	8	16
3	3	19
4	1	4
<b>Total</b>	<b>99</b>	<b>55</b>

### Degree of short-staffing

38 branches reported understaffing. These branches were down by a total of 55 staff on the day of the audit.

### Reason for short-staffing/vacancies

- Annual leave 53%
- Sick leave 23%
- Unfilled vacancy 19%

### Top vacancies

- Service Consultant
- Personal Banker

### Relief Requested

Of the 38 understaffed branches, 26 branches had requested relief.

### Relief Provided

24 branches had relief provided.

### Entire vacancy/absence covered by relief if provided

22 of the branches that received relief reported that the relief covered the entire vacancy.

### If relief was provided were they fully trained?

22 of the branches that received relief reported that the relief was fully trained.

### Individual targets

73% of branches that responded reported that individual targets had increased in the last six months.

### Branch targets

79% of branches that responded reported that branch targets had increased in the last six months.

### Workloads

40% of respondents reported workloads had increased overall in the last six months.

### Amount of overtime worked in the week of the audit

Overtime was worked in 59 branches in the week of the audit.

184 staff worked a total of 906 hours; which equates to 28% of staff having worked an average each of 5 hours' overtime in the week of the audit.

### Claiming overtime

27% of staff who worked overtime did not intend to claim payment for overtime worked.

### Of those who will not claim payment

33% had chosen to take time in lieu.

### Difficulty in getting overtime authorised?

56% believed it would not be authorised, or that the branch did not have the budget, or had been told not to claim, or had been instructed to take time off in lieu.

### Unpaid overtime worked in the week of the audit

396 hours.



### Number of positions vacant:

In Victoria/Tasmania there were 112 vacancies in the 164 branches audited.

No. of vacancies/absences	No. of branches	Total No. of Positions Vacant/Uncovered
0	87	
1	51	51
2	19	38
3	6	18
5	1	5
<b>Total</b>	<b>164</b>	<b>112</b>

### Degree of short-staffing

77 branches reported understaffing. These branches were down by a total of 112 staff on the day of the audit.

### Reason for short-staffing/vacancies

- Annual leave 45%
- Sick leave 38%
- Unfilled vacancy 11%

### Top vacancies

- Service Consultant
- Personal Banker

### Relief Requested

Of the 77 understaffed branches, 51 branches had requested relief.

### Relief Provided

40 branches had relief provided.

### Entire vacancy/absence covered by relief if provided

31 of the branches that received relief reported that the relief covered the entire vacancy.

### If relief was provided were they fully trained?

35 of the branches that responded reported that the relief was fully trained.

### Individual targets

90% of branches that responded reported that individual targets have increased in the last six months.

### Branch targets

88% of branches that responded reported that branch targets had increased in the last six months.

### Workloads

60% of branches that responded reported that workloads had increased overall in the last six months.

### Amount of overtime worked in the week of the audit

Overtime was worked in 103 branches in the week of the audit.

297 staff worked a total of 1011 hours; which equates to 30% of staff having worked an average each of 3.4 hours' overtime in the week of the audit.

### Claiming overtime

34% of staff who worked overtime did not intend to claim payment for overtime worked.

### Of those who will not claim payment

33% had chosen to take time off in lieu.

### Difficulty in getting overtime authorised?

62% believed it would not be authorised, or that the branch did not have the budget, or had been told not to claim, or had been instructed to take time off in lieu.

### Unpaid overtime worked in the week of the audit

187 hours.



### Number of positions vacant:

In South Australia/Northern Territory there were 41 vacancies in the 47 branches audited.

No. of vacancies/absences	No. of branches	Total No. of Positions Vacant/Uncovered
0	23	
1	15	15
2	4	8
3	3	9
4	1	4
5	1	5
<b>Total</b>	<b>47</b>	<b>41</b>

### Degree of short-staffing

24 branches reported understaffing. These branches were down by a total of 41 staff on the day of the audit.

### Reason for short-staffing/vacancies

- Annual leave 57%
- Sick leave 37%
- Unfilled vacancy 6%

### Top vacancies

- Service Consultant
- Personal Banker
- Senior Personal Banker

### Relief Requested

Of the 24 understaffed branches, 18 branches had requested relief.

### Relief Provided

13 of branches had relief provided.

### Entire vacancy/absence covered by relief if provided

12 of the branches that received relief reported that the relief covered the entire vacancy.

### If relief was provided were they fully trained?

14 of branches that received relief reported that the relief was fully trained.

### Individual targets

91% of branches that responded reported that individual targets had increased in the last six months.

### Branch targets

56% of branches that responded reported that branch targets had increased in the last six months.

### Workloads

71% of branches that responded reported workloads had increased overall in the last six months.

### Amount of overtime worked in the week of the audit

Overtime was worked in 42 branches in the week of the audit.

143 staff worked a total of 648 hours; which equates to 40% of staff having worked an average each of 4.5 hours' overtime in the week of the audit.

### Claiming overtime

21% of staff who worked overtime did not intend to claim payment for overtime worked.

### Of those who will not claim payment

63% had chosen to take time off in lieu.

### Difficulty in getting overtime authorised?

25% believed it would not be authorised, or that the branch did not have the budget, or had been told not to claim, or had been instructed to take time off in lieu.

### Unpaid overtime worked in the week of the audit

151 hours.



### Number of positions vacant:

In New South Wales / Australian Capital Territory there were 117 vacancies in 143 branches audited

No. of vacancies/absences	No. of branches	Total No. of Positions Vacant/Uncovered
0	66	
1	48	48
2	23	46
3	1	3
4	1	4
5	3	15
<b>Total</b>	<b>143</b>	<b>117</b>

### Degree of short-staffing

Of the 143 branches audited, 77 reported understaffing. These branches were down by a total of 112 staff on the day of the audit.

### Reason for short-staffing/vacancies

- Annual leave 48%
- Sick leave 32%
- Unfilled vacancy 17%

### Top vacancies

- Service Consultant
- Branch Manager
- Senior Personal Banker

### Relief Requested

Of the 77 understaffed branches, 53 branches had requested relief.

### Relief Provided

47 branches had relief provided.

### Entire vacancy/absence covered by relief if provided

37 of the branches that received relief reported that the relief covered the entire vacancy.

### If relief was provided were they fully trained?

39 branches reported that the relief was fully trained.

### Individual targets

70% of branches that responded reported that individual targets had increased in the last six months.

### Branch targets

72% of branches that responded reported that branch targets had increased in the last six months.

### Workloads

63% of branches that responded reported workloads had increased overall in the last six months.

### Amount of overtime worked in the week of the audit

Overtime was worked in 94 branches in the week of the audit.

213 staff worked a total of 743 hours; which equates to 22% of staff having worked an average each of 3.5 hours' overtime in the week of the audit.

### Claiming overtime

33% of staff who worked overtime did not intend to claim payment for overtime worked.

### Of those who will not claim payment

33% had chosen to take time off in lieu.

### Difficulty in getting overtime authorised?

47% believed it would not be authorised, or that the branch did not have the budget, or had been told not to claim, or had been instructed to take time off in lieu.

### Unpaid overtime worked in the week of the audit

150 hours.



### Number of positions vacant:

In Western Australia there were 19 vacancies in the 40 branches audited.

No. of vacancies/absences	No. of branches	Total No. of Positions Vacant/Uncovered
0	28	
1	9	9
2	0	
3	2	6
4	1	4
<b>Total</b>	<b>40</b>	<b>19</b>

### Degree of short-staffing

12 branches reported understaffing. These branches were down by a total of 19 staff on the day of the audit.

### Reason for short-staffing/vacancies

- Annual leave 43%
- Sick leave 30%
- Unfilled vacancy 26%

### Top vacancies

- Service Consultant
- Personal Banker

### Relief Requested

Of the 12 understaffed branches, 8 branches had requested relief.

### Relief Provided

8 branches had relief provided.

### Entire vacancy/absence covered by relief if provided

7 of the branches that received relief reported that the relief covered the entire vacancy.

### If relief was provided were they fully trained?

6 of the branches that responded reported that the relief was fully trained.

### Individual targets

75% of branches that responded reported that individual targets had increased in the last six months.

### Branch targets

69% of branches that responded reported that individual targets had increased in the last six months.

### Workloads

72% of respondents reported workloads had increased overall in the last six months.

### Amount of overtime worked in the week of the audit

Overtime was worked in 21 branches in the week of the audit.

73 staff worked a total of 406 hours; which equates to 25% of staff having worked an average each of 5.5 hours' overtime in the week of the audit.

### Claiming overtime

20% did not intend to claim payment.

### Of those who will not claim payment

67% had chosen to take time in lieu.

### Unpaid overtime worked in the week of the audit

95 hours.

## Analysis of National Data

### Reasons for short-staffing

Whilst sick leave and annual leave are the most common reasons for vacancies, the high number of unfilled positions was an area of concern to come out of the audit.

On average, 15% of vacancies nationally were a result of an unfilled vacancy. However, Western Australia was well above the national average with 26% of vacancies being unfilled positions.

The predominance of unfilled vacancies raises issues about the ongoing strain they create for staff who are constantly required to ask for relief and cover the role themselves when relief is not available. It also raises questions about whether the bank intends to fill all of these vacant positions.



### Degree of short-staffing

Of the 493 audited, 228 branches reported being down by at least one staff member. This means that nearly half of the branches were short-staffed on the day of the audit (46%).

### Increasing Workloads

A majority of branches audited reported that workloads had increased in the last six months. At 71%, South Australia was well above the national average of 62% that reported this increase.



### Targets

Whilst data was not gathered on the types of targets which have been increased, an overwhelming majority of branches reported an increase in both individual and branch targets. Given current economic factors, this noted increase is a concern; particularly in respect to sales targets. An increase in targets is also a possible explanation for the majority of branches reporting that workloads have increased.

### Overtime

69% of staff who had worked overtime in the week of the audit intended to claim payment. The only notable exception to this national average is Western Australia; 80% of staff who worked overtime in WA intended to claim payment. Of staff who did not intend to claim payment, the majority had chosen to take time off in lieu of payment. However, a substantial portion – 18% of staff - had either been told to take time off in lieu or had been constrained from claiming payment.



## From the Frontline



During the audit visit, FSU sought comments from ANZ staff. This selection of comments gives a sense of the issues facing ANZ retail staff.



### Relief

*Staff believe that if there was a relief pool in the region, that would assist with staff shortages.*  
New South Wales

*Sick leave vacancy today. Manager attempted to phone relieving staff, no luck contacting them – so manager will relieve on the counter today.*  
New South Wales

*Cover each other when absent. Workload's increased from an increase in targets.*  
Victoria

*Nobody can be sick.*  
South Australia

*Workload's trebled. Overtime payment not usually made, time in lieu not a realistic option. Relief not usually provided. Hours cut over last year.*  
Victoria

*Time consuming to monitor casuals/untrained relief, more (of a) burden on branch staff.*  
Victoria

*Usually no problem getting relief or covering absences.*  
Victoria

*Always have a problem getting relief, usually (we are) short-staffed.*  
Victoria

*No relief staff so (we don't) ask for it unless it's for a period of greater than one week. Anything less than that and (we deal) with it by using internal part-timers or run short.*  
South Australia

*Targets have decreased in numbers but now require 'quality accounts' (minimum balances). Rewards are harder to achieve.*  
Victoria

*This branch has an in-built relief person to cover planned absences such as annual leave.*  
South Australia

*We never ring for relief because we never have relief and our market is always short of staff and they take staff away from us during the week which leaves us even shorter with staff in the branch.*  
New South Wales

*Relief not requested, staff (are) aware no-one's available.*  
Queensland

*Have been running two down on and off for the last six weeks due to lack of available relief – obviously workloads for staff have increased over this period.*  
South Australia

### Not enough staff

*There are only two tellers on a Tuesday and Wednesday all day – so just one teller over lunches. The personal banker tries to help out over lunches, but they are busy with their own work.*  
New South Wales

### Unpaid overtime

*Staff do not get paid for working back therefore the staff - all of them - refuse to work unpaid overtime.*  
New South Wales

*Full-time claiming overtime is frowned upon.*  
South Australia

## From the Frontline

### Pressure and stress

*Tellers are encouraged to commit to goals well above the required one referral every five hours.*

New South Wales

*Targets are set for hours you work not time spent on the counter.*

New South Wales

*Unrealistic targets are set from the 'ivory tower' and are not negotiable.*

South Australia

*Targets impossible.*

New South Wales

*Morale is very low. Feeling that all are working too hard. Very difficult belligerent management.*

New South Wales

*Workloads are not achievable.*

New South Wales

*Issue around accounts – not activated until \$500 goes through – does not say this in the customer brochure.*

Victoria

*Feeling the pressure a lot more – filing, promotions, absences, targets, record keeping, training – some done at home.*

Victoria

*All about sales – no customer service.*

Victoria

*Expected to do three hours of IKNOW training but no time given to do it. Meant to be during work hours but there is no time.*

Victoria

*Workload manageable - provided we have relief.*

New South Wales

*Staff feeling pressure not to take leave.*

Victoria

*For a large branch all staff are happy and feel no pressure.*

New South Wales

*Repetitive blue forms (Your Financial Solution) and continuous follow-up. . .*

New South Wales

*Paperwork/reports (Your Financial Solution) – staff hate these (Your Financial Solution).*

New South Wales

*Blue forms – do not have time to complete.*

New South Wales

*Staff are apprehensive about job security at the moment. Lack of information shared to staff. (There is) much uncertainty around restructuring and job losses.*

Queensland

*Branch workload's increased – more forms, more calls. . .*

New South Wales

*ANZ has implemented many new policies and processes which takes so much more of our time.*

Queensland

*Blue forms – pressure to complete while customer's (in the branch).*

New South Wales

*Workloads have increased due to ANZ's increased expectations.*

Queensland

*Constant coaching, Big Brother always watching, blue sheets. Staff don't like them.*

New South Wales

*ANZ needs to protect and look after the long term, experienced staff.*

New South Wales

*New reward scheme is not fair to all staff, especially as they now have to be events.*

Western Australia



## Conclusion



*Staffing here is now full  
as vacant positions have  
been fully staffed*  
Western Australia

The audit results provide an insight into the working conditions at ANZ and this data can be used by FSU and our members to work with the bank to improve these working conditions in many respects.

*“Staff are having to cancel leave  
Victoria”*

The audit has shown that – while understaffing is an issue at ANZ – relief is provided more often than not when it is requested. A concern is a large portion of branches did not request relief for vacancies. Although it seems some branches are staffed to a level to take into account expected absences, the comments FSU received through the audit indicate that numerous branches did not consider it worth asking because relief would not be provided.

- Staff should request relief when their branch has vacant positions. Relief is one way to guard against excessive workloads.

The audit has also shown that – while the majority of those who work overtime intend to claim payment - there is also a portion who are denied their entitlement to overtime pay or time off in lieu.

- Staff have a right to be paid for the hours they work. Staff should claim the overtime they work and contact FSU for assistance if the claim is rejected.

The audit data indicated that targets and workloads have generally increased throughout the country.

- Workloads should be capable of completion within rostered hours. If targets and workloads are unachievable in working hours, staff should oppose them in writing and contact FSU for assistance.

FSU has already provided collective assistance to members in retail this year, on issues such as targets and changes to hours, and we will continue to run collective disputes for members to enforce your rights.

*“Staff work as a team and will work  
extra hours to cover absences  
Western Australia”*

The workplace issues of unpaid overtime, relief, targets and workloads can be addressed by FSU in the process of securing a new Enterprise Bargaining Agreement with ANZ this year.

The Federal Government’s new workplace laws, which come into operation on 1 July 2009, create a positive environment for FSU to renegotiate your employment conditions with ANZ.

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