

# fsu@work

.anz fsu member magazine

MEMBERS' EXTRA

The complete guide to  
Member Benefits

See page 5



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November 2003



## Joy to the Board





## Statement with Tony Beck

### Not good enough

Occupational Health and Safety in ANZ is not good enough. That's why we are encouraging every workplace to have an elected Health and Safety Rep - it's the best way to ensure that your workplace is safe and sound.

It is very important for members to continue raising OH&S concerns at the local

level. Remember OH&S includes staffing and stress related issues - after all we all know that stress is a health hazard!

### Joy to the Board

FSU President Joy Buckland is making a bid for election to the ANZ Board of Directors. With 27 years in banking and much success as a branch manager, Joy could help bridge the gap between branch and board. If you are one of the ANZ's 180,000 shareholders, please visit our website [www.sharepower.org.au](http://www.sharepower.org.au) to see how to direct your vote to Joy.

The FSU has written to major employers stressing the need to review targets and workloads in the wake of the Financial Services Reform Act. Early reports from members indicate a major escalation of workloads caused by the complex and time-consuming compliance requirements.

This year's bumper profits in banking and insurance prove that our sector is healthy and growing. Yet most companies remain reluctant to hire more staff or increase the rewards for existing staff. In 2004, we'll be working with you to improve staffing and rewards across the industry.

We need to start by making sure that every workplace has an FSU representative. Being a Rep is a rewarding opportunity to help your workmates and learn more about your rights at work. Contact your branch for more details.

We'd like to thank you for your support and participation in 2003. On behalf of the FSU, I'd like to wish you and your family a safe and prosperous holiday season and New Year.

### Tony Beck

FSU National Secretary

Our cover: ANZ Support (from left): Wendy O'Brien, Anna Sarelas, Ellie Atme, Caroline Simpson, Vasabti Mistry, Joy Buckland, Lucy Duncan, Lee Watts and customers Susan and Edward Maher

Photographer: Urs Bucher



Halloween at ANZ Mortgage Operations in Perth.

## Express Lane

### THE MORTGAGE FAMILY, CLICK CLICK

**They're creepy and they're kooky, mysterious and spooky, they're all together ooky, the Mortgage Family.**

It wasn't all loans and stamp duty at Mortgage Operations in Western Australia this Halloween. FSU members took a break from creeping targets and wicked workloads to have a little collective kooky.

And why not, we suspect some of the folk from Head Office act a little kooky every other day of the year!

### ANZ AND FSU BATTLE IT OUT OVER REDUNDANCY PAY

**The Federal Court has given the IRC the go-ahead to decide whether Redundancy pay under the Award should be reduced for the 476 ANZ staff shunted over to INGA when the joint venture was created in 2002.**

The Court concluded that the existing bargaining period between the FSU and ANZ would no longer prevent the Commission hearing the Bank's application. It was also resolved that the Full Bench of the Commission was right in deciding that the Award provision allowing ANZ to apply for reduced payments referred to the amounts specified in the Enterprise Agreement.

The effect of the Federal Court decision remains unclear. ANZ have requested the matter be revisited before the Commission where the Union will battle it out with ANZ once more.

## KUDOS AND DODOS



### OUT OF THE FRYING PAN!

Suncorp showed the style that earned it the lowest RepuTex rating for Workplace Practices with its very own fry pan award. Suncorp branches who scored the lowest targets got given the frypan award, which in fact was a frying pan. That's certainly out of the frying pan into the RepuTex!



### BRANCHING OUT SOUTH OF THE BORDER

Bank of Queensland is a little bank going places. It recently announced the creation of 500 new jobs and plans for 100 new branches south of the border! Pity it's the only Bank that doesn't have paid paternity leave - but negotiations for a new agreement are just around the corner.



### NO DRINKING AT WORK

You can understand the rules about drinking on the job - beer breath would not be good for customer service. But the bosses in some NAB branches have taken it far too literally - they told staff not to drink water at their counter! What would the Kidney Foundation say about that - better get an OH&S Rep!



### CLIMB EVERY MOUNTAIN!

Go girl! FSU member and National employee Laura Eaton is set to scale new heights to raise funds for the children's hospital. Laura and a gang of others will abseil the tallest building in Perth - just because it's there!



### MISS, MISS, I'VE GOT TO PEE

First you can't drink, then you can't pee - Westpac Call Centre staff must raise their hand to go to the toilet - the Kidney Foundation would have a fit!

# YOU DESERVE BETTER

**ANZ's on again, off again attitude towards having a new enterprise agreement leaves staff without the agreement they deserve.**

While the old EBA is past its 'nominal expiry date', it continues to be legally binding - at least everything in there is legally enforceable and the Award protects many conditions not in the EBA.

Meanwhile the FSU prompted ANZ to pay 4% annual wage increases in line with the EBA's negotiated with Commonwealth, Westpac, National Australia Bank, St. George, BankWest and others. ANZ has also agreed to improvements in parental leave and other employment conditions in line with other banks.

The problem is these conditions are not protected by an EBA, but should be.

## Why is ANZ out of step?

All the other banks and major finance industry employers have a current certified agreement, but ANZ, in their own words have 'withdrawn from negotiations'. This was the second time in two years. Why are ANZ the odd-ball?

Before ANZ 'People Capital' refused to talk again, we had reached agreement on the vast bulk of issues (of 19 extensive clauses, only a handful of issues were unresolved). Then suddenly ANZ lodged a new demand: unlimited contracting out of your jobs.

ANZ tried to convince the Union that employees could be compelled to transfer to a new employer, with no option of redundancy pay, no compensation, and no control over job security or future employment conditions.

ANZ refused to talk about it - it was 'agree or no EBA discussions'. Given how keen ANZ had been about contracting out in the past, this proposal was never going to be agreed to by FSU members.

Another stumbling block is the dispute resolution. ANZ flatly refuse to accept the decision of the Australian Industrial Relations Commission, which means employees need to raise tens of thousands of dollars to enforce their rights in court - which cannot be recovered, even if you win your case.

## What now?

Even though a new EBA is preferable, the existing one is better than what the bank is prepared to offer. FSU cannot compel ANZ to be reasonable,

Photographer: Urs Buchler



'I want to bridge the gap between Board and branch by representing customer and staff concerns,' says Joy Buckland (right), FSU President and candidate for the ANZ Board. Joy is pictured with customers, Susan and Edward Maher, who are supporting her stand.

since the Howard Government removed the legal requirement to 'bargain in good faith'. And with or without an EBA, the Union can make progress and campaign on the issues that matter, such as workloads, targets, health and safety, staffing and training.

ANZ management have declared that by 2005 they want to win a 'best employer award'. A new EBA, with better-than-the-rest conditions would be a great start. Now that's something we can all agree about!

## Outsourcing - are you next?

Earlier this year the FSU went to court to stop ANZ selling employees like slaves. The bank claims it can sell off employees when they 'outsource' any part of the business. If you turn down the job, you get nothing - no redundancy, no compensation. The dispute started a couple of years ago over the INGA Joint Venture, but it could happen to anyone. The Union will shortly be back before the Industrial Relations Commission.

## 20 years behind the times

In the early 1980's the Industrial Commission granted the 38-hour week. ANZ is trying to revert back to 40 - by removing employees' RDO's. The FSU is in the Federal Court to ensure that employees doing more than 38

hours get overtime, and that RDO's are protected unless employees genuinely agree to work them.

## Show me the money

ANZ employees at Mortgage Operations (530 Collins Street) were pleasantly surprised when the Union got hold of a sample of ANZ's pay records and discovered that their overtime had been underpaid. ANZ paid some of what was owing, but promptly refused to hand over any more records, so the Union is chasing them through the Industrial Relations Commission. The FSU suspects there could be large amounts of overtime and allowances owing to these employees.

## ANZ's email gaffe

ANZ were extremely embarrassed when they admitted (in the IRC) that their Email policy was a shambles. Two different policies conflicted and both were unclear. Employees did not know how much email use was 'allowed' but were being given warnings anyway. What is clear is that some personal use is OK, but how much is 'too much'? FSU recommends you delete old personal emails, never transmit inappropriate material, and always have Union representation if you are called into a meeting with management.

# NOTHING IS SIMPLE ANY MORE

The long awaited Finance Sector Reform Act (FSRA) is here, but have employers underestimated the impact on workloads? FSU@Work spoke to people at the frontline and their mayday message was loud and clear - send reinforcements and adjust targets!

Nothing is simple any more. That's the word from an FSU member and CBA branch manager at the frontline of the FSRA implementation.

'We are finding that it takes at least 20 minutes to open an account or choose a term deposit. It will take even longer if you add insurance or mortgage products. At the same time my Bank expects to reduce queue times to 1.5 minutes. It's totally unrealistic.'

'Staff have been blown away by the FSRA requirements. There are no short cuts, and people face stiff individual fines if they don't follow the process exactly. You can't even hand out a brochure any more without following a complicated procedure.'

'The Bank has not adjusted targets or staffing to meet the extra workloads. In fact they have increased expectations because they are hoping to use the extra contact time with customers to prompt more sales.'

But the most stunning and damning revelation from the manager is that his branch received no budget or allowance for training. 'Staff start when the doors open and end when they close. We are expected to train people to meet the Act in normal hours.'

## Across the road at Westpac

'Anything that involves advice is going to take a lot longer,' says another FSU member and Bank of Melbourne branch manager.

'There's no middle of the road - if you are offering advice the exact procedure has to be followed. That means something that could previously be done in 5 or 10 minutes could now take up to 45 minutes.'

'In theory there has been training to get people up to an accredited level to meet the Act. But in practice it is just another thing that's been loaded on to branches. I'd say it was horrendous.'

An extra concern to the manager was the amazing amount of paperwork, product knowledge and time required.

'It can be mind boggling - a customer who wants a new account, a credit card, a mortgage or some insurance could be here for an hour.'

## Four strikes and you're out

Members working in insurance call centres have contacted the union regarding heavy-handed implementation of the FSRA rules.

In one case, a member reported that her calls were being monitored and any failure to adhere to the exact script would lead to demerit points. 'After four demerits you face instant dismissal,' she said.



# OH&S AT WORK...



ANZ Reps Antionietta Owen, Bernie Sulman and Samantha Haclin learned about the importance of OH&S at their introductory Reps course.

## Stress reduction was on the menu

Staff at ANZ Tuart Hill lunched together to improve work practices and make their workplace a healthier and safer place.

Sam Haclin, FSU Rep at the branch, says they work as a team to raise issues and come up with solutions. 'We identified good work practices that help reduce the stress created by the bank's paperwork.'

She said that the branch staff met over lunch one Saturday to create some action plans. 'We pretended that the branch was our own small business and that we were the directors,' she explained.

'We've got a lot of reports to do, customers to serve and sales targets to meet - so it can be very stressful. We agreed that the time at work before we are open for customers was very important and that we should avoid interruptions wherever possible.'

'If we get a lot done then, it reduces stress during the day,' she said.

Sam attended an OH&S course conducted by the FSU WA Branch.

## Contact Centre to get more OH&S reps

Ear care, reasonable breaks and sunlight protection are top of the OH&S list at ANZ Australasian Contact Centre in South Melbourne.

Amy Spencer, FSU Rep and OH&S Rep, has been at the forefront of union claims to have more OH&S reps at the Centre.

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# members' extra

.member benefits

YOUR COMPLETE  
GUIDE TO FSU  
MEMBER BENEFITS



In this Issue: Credit cards; computers; eating out; theme parks and more

2003 / 2004

From movie  
tickets to  
Mazdas



Finance Sector Union of Australia

Proudly supported by





## Welcome to the FSU Member Benefits Handbook.

The aim of the FSU is to progress working conditions for employees in the finance sector. That

means working to ensure that members have access to meaningful employment and career opportunities underpinned by decent working conditions.

The FSU must be active in a range of areas with our primary focus being to provide representation, advice, assistance and protection at work. To continue to do this we all need to actively build our union's presence and strength across our industry.

While representing you in the workplace is our priority, we also provide extra benefits as a valuable addition to your membership. This booklet lists those extra benefits that have been designed to save you time and money.

Please take full advantage of your FSU membership by being active in your workplace and by accessing these benefits.

Tony Beck  
National Secretary.

## PERSONAL LOANS

Personal Loans are available to FSU members through Members Equity at one of Australia's lowest fixed rates. You can borrow from \$5,000 to \$30,000 with no security required.

Call them on 13 15 63 or visit [www.membersequity.com.au](http://www.membersequity.com.au)



## CREDIT CARD

FSU members have access to a market leading credit card offer available through Members Equity. The ME Mastercard has been recognised as

Australia's cheapest credit

card\* and offers up to 44 days interest free on purchases.

Call Members Equity on 13 15 63 or visit [www.membersequity.com.au](http://www.membersequity.com.au).

\*Winner of Money Magazine Best of the Best Awards 2003 for Cheapest Credit Card. Other credit cards may have cheaper rates for special introductory and balance transfer offers.

## SAVINGS AND TRANSACTION ACCOUNT

FSU members can access a savings and transaction account that earns real interest from Members Equity. The account has no ongoing account keeping fees, offers 15 free EFTPOS transactions each month and has no bank fees for Internet and Phone banking.

Call Members Equity on 13 15 63 or visit [www.membersequity.com.au](http://www.membersequity.com.au)

## HOME LOANS

Members Equity offers FSU members low interest rate home loans with no application fees, ongoing account keeping fees or hidden costs. Call 13 15 63 or visit their website at [www.membersequity.com.au](http://www.membersequity.com.au)



## EDUCATION

The FSU provides its members with access to a broad range of career-related education courses mostly by distance education. Certificate and diploma level undergraduate courses and post graduate courses in specialist banking, finance and management

disciplines are all available at special rates for members.

So regardless of your age, your position or your academic background there's probably a course here for you.

Call the FSU Member Services line on 1300 366 378 or visit the Careers' Centre section on the Union's website at [www.fsunion.org.au](http://www.fsunion.org.au).

## FSU CAREER CENTRE

Career support services are another member service available to FSU members. For information on employment trends, resume preparation, preparing for interviews, job vacancies and other career advice call the FSU Member Services line on 1300 366 378 or visit the Careers' Centre section on the Union's website at [www.fsunion.org.au](http://www.fsunion.org.au).

## RETAIL SHOPPING SERVICE

Competitive prices can be found for union members on white goods and electrical goods. Call Union Shopper on 1300 368 117 (Queensland members should call 3859 9999 or 1300 360 033 outside of Brisbane) and quote you union membership number. You provide them with the details of what you want (brand, model number etc) and the best price you can find. They will then call you back within 24 hours with the best price they can locate. More often than not it will be better.



## PRIVATE HEALTH INSURANCE

Enjoy discounts on health insurance products with Member Advantage/IOR. IOR is a fully owned subsidiary of one of Australia's largest

funds, the Hospital Contributions Fund of Australia (HCF).

Call FSU Member Advantage now on 1300 853 362 or visit [www.member-advantage.com/fsu](http://www.member-advantage.com/fsu).

## NEW & USED CARS

FSU members have access to two car buying services both of which offer significant savings on most makes and models. For new cars only visit [www.discountnewcars.com.au/fsunion](http://www.discountnewcars.com.au/fsunion), call 1800 146 666 or email [enq@discountnewcars.com.au](mailto:enq@discountnewcars.com.au).

For new and used cars you can also call United Motor Search on 1300 131 137 or visit [www.unitedmotorsearch.com](http://www.unitedmotorsearch.com).



## MOVIE TICKETS

FSU members can access the cheapest offer on movie tickets available around Australia. Hoyts, Village, Greater Union and Birch Carroll & Coyle tickets are valid for at least six months from date of purchase and

can be used any time before 5.00pm on Saturdays.

Call the FSU Member Services line on 1300 366 378 to place your order and pay by credit card. Tickets are usually mailed out the same day if purchased before 4.00pm.



## THEME PARK TICKETS

FSU members and up to three guests receive a 25% discount on production of a current union membership cards at Wonderland Sydney. Wonderland is open every day from 10.00am to

5.00pm except Christmas Day. For further information call (02) 9830 9100 or visit their website at [www.wonderland.com.au](http://www.wonderland.com.au).

Other special theme park offers including Movie World, Dreamworld and Sea World are regularly available on a seasonal basis. Call the FSU Member Services line on 1300 366 378 for further details.



## RESTAURANT & HOTEL DISCOUNTS

*FSU Dine Out* provides members with 20% off restaurant bills up to \$25 and 50% off hotel room rack rates. Vouchers are

available for a number of major Australian franchise chains, discounts are available at tourist attractions and offers may be used more than once.

Photographer: Kylie-Jane Hunt



Pino Gargaro (ANZ Vic) is thrilled with his Mazda SP20 Protege, purchased through the FSU.

Priced at just \$16.50, one night out pays for an entire year's worth of great discounts. Call the FSU Members Services line on 1300 366 378 to place your phone order and pay by credit card.



## FREE EXCLUSIVE MEMBERS ONLY WINE SERVICE

FSU WineOutlaw provides members with a free 12 month subscription (valued at \$49.50) to Australia's leading independent, expert online wine advisory service.

WineOutlaw.com.au provides a fortnightly newsletter with the ten best value for money wines as recommended by leading Australian wine analyst Paddy Kendler.

WineOutlaw does not sell wine but aims to take the guesswork out of buying wine.

With a monthly e-zine, an Ask the Outlaw link and a My Cellar function, this has become a popular new service enjoyed by FSU members who want to maximise their drinking dollar. Check out the site at [www.wineoutlaw.com.au](http://www.wineoutlaw.com.au).

To access this members only offer call 1300 366 378 for further advice.

## COMPUTERS & INTERNET PACKAGES



Special desktop and laptop packages with internet access and internet only deals for dial up and broadband plans are available for FSU members from Virtual Communities.

Call 1300 131 789 or visit their website at [www.virtualcommunities.com.au](http://www.virtualcommunities.com.au) and quote your union membership number to receive the discounted rates.

## FINANCIAL PLANNING & LEGAL ADVICE

Financial planning and legal advice to members on a range of topics is available through your local FSU Branch and the first consultation is usually free of charge. Call your Branch office as listed in this brochure for referral details.

## DISCOUNTED HOLIDAYS & TRAVEL

Great holiday and travel offers are available for FSU members in all Australian states.

Call the FSU Member Services line on 1300 366 378 for further details.



“ We find that members really appreciate the convenience of accessing all the FSU member benefits with one call. ”

Lisa Scopel, FSU Membership Centre

**1300 366 378**

**FSU STATE OFFICES**

**Victoria**

Vic/Tas Branch  
Level 4, 341 Queen St  
Melbourne VIC 3000  
Ph: (03) 9261 5400

Tasmanian Office  
Level 1, 25 Davey St  
Hobart TAS 7000  
Ph: (03) 6224 9661

Commonwealth Bank Officers' Section  
Level 8, 341 Queen St  
Melbourne VIC 3000  
Ph: (03) 9261 5444

**New South Wales/A.C.T**

NSW/ACT Branch  
Level 2, 321 Pitt St  
Sydney NSW 2000  
Ph: (02) 9320 0000

Commonwealth Bank Officers' Section  
Level 3, 321 Pitt St  
Sydney NSW 2000  
Ph: (02) 9273 8244

**Queensland**

Queensland Branch  
Level 3, 97 Creek St  
Brisbane QLD 4000  
Ph: (07) 3845 6900

Commonwealth Bank Officers' Section  
Level 3, 97 Creek St  
Brisbane QLD 4000  
Ph: (07) 3845 6920

**South Australia/N.T.**

SA/NT Branch  
Level 1, 23 Greenhill Road  
Wayville SA 5034  
Ph: (08) 8229 6540

Commonwealth Bank Officers' Section  
Level 1, 23 Greenhill Road  
Wayville SA 5034  
Ph: (08) 8229 6545

**Western Australia**

WA Branch  
3rd Floor, 165 Adelaide Terrace  
East Perth WA 6004  
Ph: (08) 9220 3100

Commonwealth Bank Officers' Section  
3rd Floor, 165 Adelaide Terrace  
East Perth WA 6004  
Ph: (08) 9220 3111

**National Office Melbourne**

341 Queen St  
Melbourne VIC 3000  
Ph: (03) 9261 5300

**National Office Sydney**

Level 3, 321 Pitt St  
Sydney NSW 2000  
Ph: (02) 9273 8222

Reserve Bank Officers' Section  
Level 3, 321 Pitt St  
Sydney NSW 2000  
Ph: (02) 9273 8255

**FSU Website**  
[www.fsunion.org.au](http://www.fsunion.org.au)

**FSU Member Services**  
line 1300 366 378



**Low Cost Banking for Members**

Access more benefits than ever through your FSU membership.

Members Equity, the bank for union members brings you:

A range of low cost home loans

A market leading credit card

A savings and transaction account that earns high interest on every dollar over \$3,000

A low fixed rate personal loan

For more information on Members Equity, simply call

**13 15 63**

or visit [www.membersequity.com.au](http://www.membersequity.com.au)

Fees and charges are payable.  
Terms and conditions available on request.  
Applications for credit are subject to approval.  
Members Equity Pty Ltd ABN 56 070 887 679  
[www.membersequity.com.au](http://www.membersequity.com.au)  
12346 FLO9 039-111000



**MembersEquity**

Continued from page 4

Under the Workcover laws each designated work group (DWG) must have an elected OH&S representative.

'ANZ wanted to limit the number of OH&S reps to three for 1800 employees!'

The union disagreed and helped Amy take the issue to the Workcover Authority who determined that each floor should be treated as two DWGs.

'That's great because it means we can have more OH&S Reps.'

Amy said the OH&S Reps were looking specifically at ear care, work breaks and sunlight glare protection.

'We work in a state-of-the-art new building with useless sunblinds. Last summer we worked with newspaper taped over the windows. It was tragic.'

But thanks to the OH&S Reps, new hi-tech blinds have been imported from Germany to stop the glare and still let staff see out!

Amy has also been working hard on ear care. Call center workers face devastating ear damage called acoustic shock.

'Exposure can cause permanent hearing loss. We've surveyed the staff to see how they feel about their ear care and the support the company is providing.'

Rest breaks are also an issue, with some employees required to work many hours without a break. The OH&S reps have taken that up and now no one can be required to work longer than three hours without a break.

### Coin trolley is first priority

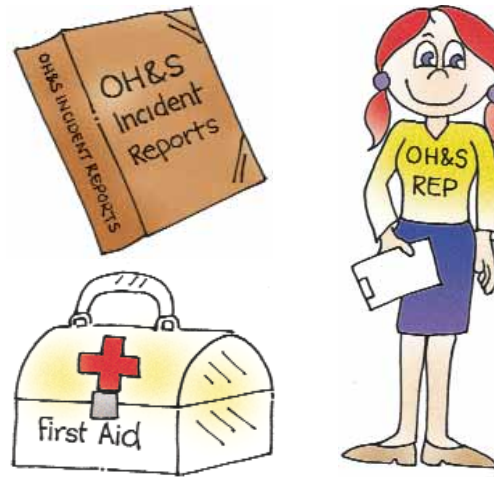
FSU members at ANZ Gladesville are on the ball about OH&S. They have a new Safety Rep, Peter Thanopoulos (who is also the FSU Rep) and are set to make sure their branch is up to scratch.

'We have already identified that we need a coin trolley. We've started the process with the local manager', said Peter.

Peter is following the guidelines and calendar provided by the FSU NSW/ACT Branch.

'It's pretty straight forward - we'll be keeping the union informed with regular health and safety reports.'

# IF YOU DON'T HAVE ALL THESE...



## YOUR WORKPLACE IS UNFIT FOR WORK!

Take a look around your workplace and ask three simple questions. If you can't answer yes to all questions, your workplace may be unfit for work.

Bank employees face a range of important occupational health and safety issues. Each year many employees suffer from preventable work related illness and accidents. It's the ANZ's responsibility to provide a healthy and safe workplace. Many ANZ workplaces fail to meet basic OH&S standards. Get together with your workmates and see if your workplace is fit for work!

### 1. Do you know the process for reporting incidents in the workplace?

By law, every workplace must have a process for recording all occupational health and safety incidents.

Incidents include any thing that might be relevant to your health and safety, including:

- ❖ Slips and falls
- ❖ Repetitive strains
- ❖ Actual or attempted robberies
- ❖ Threats from customers and other staff

- ❖ Bullying
- ❖ Any kind of injury or near miss
- ❖ Anything contributing to illness, including stress or overwork

### 2. Do you have a first aid kit and is it properly stocked?

Don't wait until someone is bleeding to discover that your first aid kit hasn't been seen or replenished since the Christmas before last.

Law requires a first aid kit, fully stocked and up-to-date. If you don't have one, your employer needs to provide one immediately.

### 3. Does your workplace have an OH&S Rep?

Every workplace is required to have an OH&S Rep elected by the staff (not to be confused with the ANZ's nominated OH&S Rep).

The OH&S Rep is the key to seeing that your workplace is fit for work.

If you said no to any of these questions, your workplace may be unfit for work. Contact your FSU office for immediate assistance.

## TAKE THE NEXT STEP...

Once you have an official OH&S Rep there are many more things you can do to make sure your workplace is fit for work.

The FSU has an 8 stage Workplace Fitness Program that will help.

The Program looks at:

- ❖ Incident reporting
- ❖ Emergency procedures & facilities
- ❖ Ergonomics
- ❖ Consultation & problem fixing
- ❖ Safe Buildings and amenities
- ❖ Safe Systems of Work
- ❖ Body mapping
- ❖ Branch security

Contact your union office for more information.

## Ambition



### STAND OUT IN THE CROWD - GET SURFING

At FSU Employment we often advertise our vacancies on the internet and get a lot of applications via email. It's a quick and easy process for advertisers and applicants. But we also see a lot of common mistakes that could be easily avoided. Here are some simple tips to make sure your application gets noticed:

1. Pay close attention to the instructions given in the job advertisement ie. Do they want you to email your resume, fax it or call them first?
2. Include a covering letter with your resume (yes, even on the net). Introduce yourself and let them know why they should consider you for the interview.
3. Make sure your resume is simple in its layout and use a software application that won't be hard to open and read.
4. It's a good idea to follow up your application - this separates you from the masses of pro forma applicants that email has created.
5. Take advantage of the tools offered on job sites that let you post your resume and receive notification of vacancies.
6. Internet job search should be part of your overall job search plan as there are some companies and employment agencies that only advertise their vacancies on the internet. At the same time, only looking on the internet can be limiting.



## Quick job search.

So if you're looking for the right job, visit [www.fsunion.org.au](http://www.fsunion.org.au)

powered by Job Central

Photographer: Pamela Blackman



## Express Lane

### FIJI WINNER

**Loretta Bould (Bank of Melbourne Swan Hill) couldn't be happier. She is getting married and is now the lucky winner of the FSU Sign Up and Go Places competition.**

'It's the perfect honeymoon,' says Loretta who will be enjoying a fabulous Fiji getaway courtesy of the FSU.

The competition attracted 2,325 new members and also was a boon for the people who helped them join.

'The FSU sent out over 4,000 movie tickets - one for every new member and one for the person who helped them join.'

### TRAINING BUILDS CONFIDENCE

A recent survey of FSU reps confirmed how hard you all work, all the tasks you take on, and your willingness to help build the union in your workplace.

In the survey, reps who had participated in union training reported more confidence with everyday activities including answering queries, handling a dispute, meeting with management, distributing information to members and getting feedback to the union office.

If you are a rep, or would like to be one, call the union to find out about the reps training courses in your area.

Loretta Bould (the winner of the Fiji holiday) and Melanie Griffiths signed up together. Loretta will be using the holiday for her honeymoon.

*Special thanks to Sundowner Swan Hill Resort for providing the photographic location.*

### CAREER-RELATED STUDY PAYS OFF



Photographer: Mark Goddington, Sama Photo Agency

Phil Cooper, his wife Jenny, eldest daughter Isabel and younger daughter Georgia.

**How do you combine long working hours with the needs of a young family, yet still find time to add to your skills and qualifications? Bruce Shrubsole (NAB, Gawler SA) realised that only the flexibility of a distance education course would allow him to manage all three.**

'Distance learning is the only way to go', he says, 'but you need to be self-motivated, disciplined, and good at time management.' Bruce successfully applied those skills to completion of the FSU Diploma of Management earlier this year.

'It provided me with a valuable insight into matters that aren't part of my day-to-day work, whilst enhancing the knowledge and skills vital to customer relationship management and credit assessment,' Bruce says. 'It's also provided me with a significant stepping stone to further study and higher qualifications. . . and a great deal of personal satisfaction.'

The Diploma of Management also acted as a springboard for Phil Cooper (Challenge Bank, WA), who achieved three promotions during the course of his studies and believes it will assist if he decides to move on.

'It was a great experience', he says, 'giving me a different perspective on so many things. I find I'm applying these new perspectives to my work almost every day.'

'Off-campus study demands some self-discipline', Phil says, 'but the flexibility it allows gave me more time to devote to my young family and other commitments. And the support and guidance from the University, and from FSU staff, certainly helped keep me on track and achieve my goal.'

For information on the FSU's new range of career-related courses, contact the Coordinator, Terry King, on (03) 9261 5325, or by email at [terry.king@fsunion.org.au](mailto:terry.king@fsunion.org.au)

# STAND UP OR BE STOOD OVER

Continued from back cover

## The banks' first offer was zero

Association negotiators knew it was going to be a tough battle when the banks' first offer was for no pay increase.

But the campaign was working. Association members (then almost 100% of bank officers) had stopped all commercial transactions. The impact was devastating on the banks.

Property settlements could not be concluded, the short-term money market froze and shipping was tied up because letters of credit could not get through.

In just two days, the banks' pay offer climbed to 12% and the Association was facing a critical decision - hold out for 25% or make a strategic settlement.

'The pressure was intense,' recalled Keith. 'But I felt that we should hang on because the initiative was with us.'

Newspaper headlines about the union's 'outrageous 25% pay claim' actually helped to resolve the deadlock.

'I called Sir Robert Norman [chair - Bank of NSW and one of the most powerful bankers at the time] to discuss resolving the dispute. He agreed that it needed to be resolved but said (words to the effect) that hell would freeze over before you get 25%.'

'I knew then that we'd get our 15% as we first wanted.'

The next day, Clyde Cameron (Minister for Industrial Relations) convened negotiations to resolve the dispute and undertook to 'get the workers a 15% increase' if the bans were lifted.

'We did get our 15% and more. We got equal pay for women officers and 20.5% increase for employees under 21. One employee got a 66% pay increase when it was all put through.'

## MORE REPS AND MORE MEMBERS AS UNION GROWS



Lead rep Stacey Iliopoulous says 'It's reassuring that there are people you can turn to for support.'

### Latest membership figures show that the FSU is growing and that there are now more FSU reps in workplaces than ever before.

Lead reps like Stacey Iliopoulous, from BME Brunswick are part of a growing trend at the FSU.

'I am here to help people in my store and other stores in the area,' says Stacey.

As a lead rep, Stacey has attended two FSU Reps training courses and discovered more ways to help people at work.

'You learn a lot about your rights, different sources of information and how to help people get the things they deserve.'

Stacey says it's important that people share ideas and support each other. 'Not everything that happens at work feels good, so it's reassuring there are people you can turn to for support.'

Just as people turn to Stacey, she can turn to the union staff and other resources for information, advice and support.

### Roving rep spreads the word

'Every day is an adventure,' says Joy Collins. That's not surprising because Joy is part of the National Australia Bank relieving staff in Brisbane. That means Joy has first hand experience of the day-to-day workings of many branches.

'Branches are really hurting, especially from lack of staff. It's common place to see long queues even after the branch doors have closed - especially in branches with lots of business customers. Staff are often found working unpaid overtime to 5.15pm or even later,' she said.

Even though Joy loves her job, she felt it was time to stand up for a fair go. 'My husband is a delegate in the Maritime Union and he encouraged me to get more involved in my union.'

Joy signed up for the FSU Representatives course and loved it. 'I learned so much about how the union works and our rights at work. But I was surprised to learn that many employees were not members.'

Joy now makes the most of her roving work with the Bank to spread the union word. 'More members means we can do more,' she says.

## A BRIDGE BETWEEN BRANCH AND BOARD

Photographer: Urs Bucher



Joy Buckland, ANZ Branch Manager and FSU National President, is standing for election to the ANZ Board of Directors.

'Banking is really about people not money. Customers and staff should be at the heart of every decision the

Board makes,' Joy told FSU@Work.

'I have worked in retail banking for the past 27 years. I know that every bank account has a personal story behind it - I want to make sure the Board knows that too.

'We can be a better Bank by focusing on people. As a director of ANZ, I will champion the many great ideas that ANZ staff and customers have for improving the Bank.

'I will make sure that the real experiences of staff and customers are being reported back to the Board.'

Joy is the National President of the FSU and holds a Masters Degree of Industrial Relations and Human Resources Management.

### Show your support

Anyone with eligible ANZ shares can participate in the election of board members at the AGM on 19 December 2003. All shareholders will receive a ballot form from the ANZ's share registry in November.

The FSU has prepared voting information to assist all shareholders to cast a valid vote. This can be found at the FSU website or [www.sharepower.org.au](http://www.sharepower.org.au)

If you don't have shares, you can support Joy by sending her an email through the Sharepower website.

# STAND UP OR BE STOOD OVER

Thirty years ago this January, angry bank employees set aside their normally conservative demeanor to press for a much needed 25% pay increase. Leading the push was Keith Remington, outspoken President of the Australian Bank Officers' Association (the forerunner to the FSU).

Gough Whitlam was in the Lodge, Helen Reddy was singing 'I am woman' and bank employees were underpaid.

'The banks took advantage of the conservative and responsible attitude of their employees,' says Keith, now enjoying his retirement in the Melbourne suburb of Ascot Vale.

Bank profits were rising, the cost of living was spiraling and bank officers were paid appallingly. But the times they were a changin' and in 1968 bank workers held their first stop work action supporting a pay claim.

'The Union was divided about the stop works. Many people were concerned that they'd be sacked.'

The sky didn't fall in and many were pleased to see that senior bank officers supported the Association's claims. But the pay increases were paltry and most still felt undervalued. Amidst the turbulence of the early 70's, the Association seized the opportunity and resolved to seek an unprecedented 15% wage increase.

'The time was right. Salaries had been depressed for too long and the members were ready. We had built a war chest of over \$1 million dollars ready to fight our next wage claim.'

Keith lobbied hard for the campaign to begin before Christmas 1973. But that wasn't to be, and stop work meetings were not held until the New Year.

'As an old army man, I worried that we'd lost the momentum and that the industrial action would be weakened by the holiday period.'



Keith Remington and bank officers march in Melbourne 1974.

But Keith need not have feared because the member meetings were extremely well attended (with over 10,000 at the Myer Music Bowl in Melbourne, and many thousands in other capitals).

Speaking at the Bowl, Keith received a roar of support when he told the crowd that they were being exploited because they were responsible bank officers.

'The feeling of unity was incredible and the meeting grew in confidence. The meeting voted to stop all commercial transactions, including cheque processing. It was brave and without precedent.'

A surprise resolution lifting the wage claim to 25% was overwhelmingly supported. Still in shock about the audacity of the bigger claim, Keith told the crowd that it would be an epic struggle.

'You'll be threatened, intimidated, stood over and stood down. You may even be sacked!' he told a now silent crowd. 'But if every manager, if every accountant, if every clerk upholds the ban we will not be defeated.'

Re-injected with enthusiasm the crowd marched out of the Bowl and through the streets of Melbourne.

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