

fsu@work

.bankwest fsu member magazine

MEMBERS' EXTRA

The complete guide to
Member Benefits

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November 2003



Meet your
Branch
Committee

Finance Sector Union of Australia

www.fsunion.org.au



Statement with Tony Beck

Joy stands for all

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 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.

Time for more staff

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: Sheryl Wemm congratulating Kym Smailes (on left) on being elected Vice President of the WA Branch Committee and conference delegate. In the background are Tina Brunner, Paul Rawlings, Sandy Young and Steven Morton.

Photographer: Mark Coddington, Soma Photo Agency



L-R: Jill Mihalj and Linda Carter appreciated the guidance and support provided by the FSU after their hold-up experience.

Express Lane

HAVE YOU BEEN INVOLVED IN A HOLD-UP AT YOUR BRANCH?

If so, were you aware that you are able to claim Criminal Injuries Compensation? The FSU is able to deal directly with the Assessors and submit the claim on your behalf.

The WA Government has made provisions for Victims of Crimes to be compensated for injuries (emotional/mental/physical). Claims must be made within 3 years from the date of the incident.

'The FSU provided me with helpful information and support with my claim. As this was a very difficult time for me, their guidance eased the pressure off myself. I would recommend this service to any FSU Member who has been through a hold-up experience' Jill Mihalj, BankWest member told FSU@Work.

Another BankWest member, Linda Carter, was also helped with her claim. 'With the trauma of experiencing a hold-up, I appreciated the guidance and patience the FSU offered me at that sensitive time,' she said.

If you are interested in lodging an application, please contact Kirsty Styles kirsty.styles@fsunion.org.au or (08) 9220 3100.

YOU'RE NOT ALONE

One good thing came out of Anneliese Lewis' traumatic bank holdup experience - a better understanding and appreciation of why it is important to belong to a Union.

Once the perpetrators were caught and convicted and the incident had received publicity, Anneliese believed the BankWest Branch at Malaga to

be her safe haven. Although she knew she was not coping 100% with the trauma, she tried to battle on, believing she was doing the right thing by the Bank and her co-workers. The depth of her post-traumatic stress became apparent when the Bank insisted on transferring her to another Branch. Anneliese found herself destabilising rapidly when no-one would listen to her requests to remain at Malaga.

Anneliese sought help from the Union who she says "took an enormous amount of stress off my shoulders. It was such a stressful time trying to deal with the bank, the insurance company and my own health. The Union took over negotiations with the bank and spoke for me at the conciliation hearing. Without this I think I would have thrown my hands in the air and left".

Anneliese won her case and is now working with a Rehabilitation Provider towards a return to work.

"I have learnt that your health is the most important thing and you must put yourself first no matter what. The Union is always there to help members. You're not alone".

MARIA RECOMMENDS PEACE OF MIND



Maria Mesaric never expected what came her way being a BankWest retail bank manager.

Pregnant at the time, she severely crushed her wrist while opening the safe door at work. As painful

as it was, Maria stayed committed to her job and continued to work. She was astounded when she was told she could not continue in her role as retail manager until her wrist was 100%, and that she would have to work in a different role in the interim.

'After submitting accident forms I was informed that my claim was not immediately accepted', says Maria. 'Between this and a whole lot of forms I didn't fully understand, and the uncertainty of what role I would be performing, I thought it was best to call the Union.

'The stress that the process put me under, on top of being pregnant, saw me end up in hospital. Having the Union there provided me with the support I really needed.

"It was a very difficult five months but I couldn't have done it without the Union. I recommend everyone working in the finance industry take out membership. I never would have thought anything like that would happen to me, especially working in a management capacity."

BEWARE OF THE "R" WORD

Restructuring, Realigning, Redundancy, Redeployment, Refocus - many members found it a bit Rough and Ready!

The creation of Consumer Sanctioning and the centralising of Consumer Lending through the Refocus Restructure caused some serious problems for staff.

Initially everyone was just trying to get a handle on their new jobs or struggling with the redeployment or retrenchment of some of their workmates.

What started out as a trickle of distressed phone calls to the Union from Level 28 soon became a flood. At the same time out in the branches, the new role of FSC3 Lender was also causing problems for some members. They told the Union that despite raising their issues with their line managers things were not getting any better - in fact they seemed to be getting worse.

Poor staffing, lack of communication and consultation, low staff morale and customer abuse topped the list of problems identified by Reps.

BankWest took on board all issues raised and responded by initiating Buzz Sessions and a Working Group in Consumer Sanctioning. Trainers were provided to assist in training staff on the correct use of Lendnet and support staff from various areas of the Bank were brought in to help clear the backlog.

Over the next few months several meetings were held to report to the Bank how the initiatives were affecting staff. The final meeting concluded that there should not be a need for further meetings as long as the channels of communication continue working.

Photographer: Lutz Buchter



'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.

100% SATISFIED AND SUPPORTED

FSU Rep, Teresa Duckworth worked damn hard on recruiting the last member at her branch, so was suitably pleased when the members at BankWest Northbridge Branch were awarded with their 100% Membership Certificate.

During a celebratory coffee and cake, when asked why they thought it was important to be a member of the Union they said: "It gives us peace of mind knowing that someone who is independent from the Bank is representing our views. In this ever changing workplace, it's good to know the Union is there for us when needed."

KALGOORLIE SHOUTS FOR FSU

FSU Rep Kane Mack has worked hard to explain to his workmates the benefits of being in a Union with great results, so when the FSU recently visited he was over the moon when five BankWest employees joined.

Kane told the FSU: 'I think they got the message when I said being a non member is like going to the pub every Friday and not buying a round'. With over 30 hotels in Kalgoorlie this hit home.



Kane Mack (far right) pictured with BankWest workmates.

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.

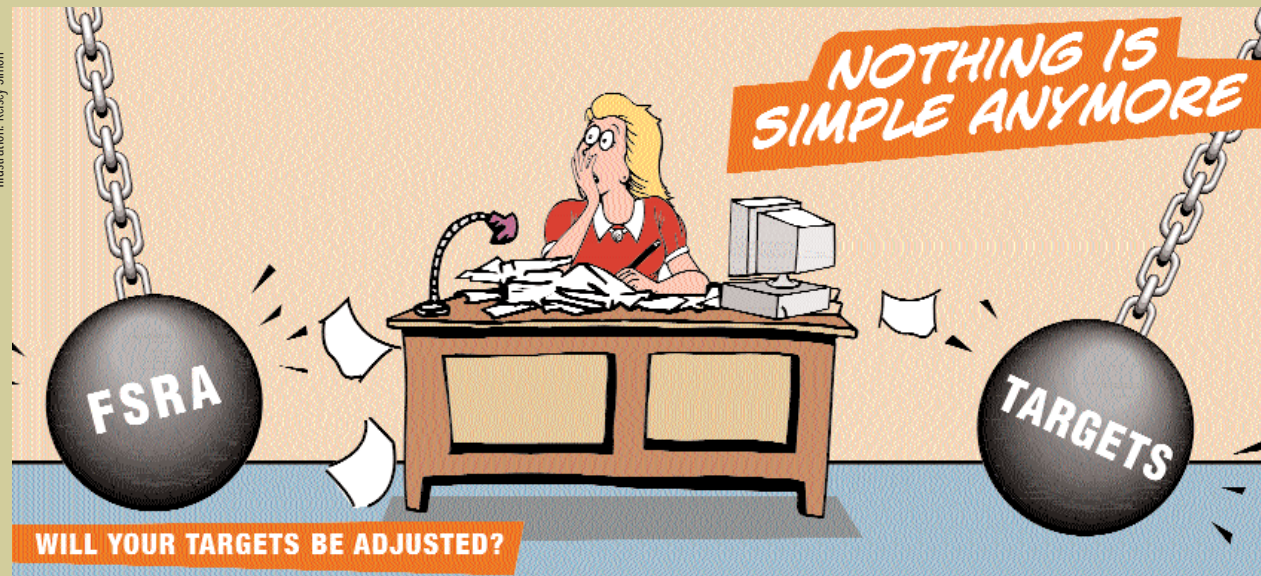
'There's no middle of the road - if you are offering advice the exact procedure has to be followed. That means something that could be done in 5 or 10 minutes could now take up to 45 minutes.'

'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.'

Illustration: Kelsey Simon



GREY DRAIN HITS BANK

After 26 years of service, a long-standing member shared his motives for resigning from BankWest.

'I am resigning due to the poor management practices and unrealistic targets. BankWest has lost several experienced managers over the past 6 months from its Business Solutions channel and appears unwilling to accept that perhaps its management strategy needs amending. We spend far too much time over-analyzing - Analysis Paralysis.'

Sadly this may not be the last resignation because of unrealistic targets. Regularly members are telling the Union they are looking for jobs outside BankWest. They are frustrated with pressures of unrealistic targets, constant understaffing and management who seem to be deaf to their plight.

BANKWEST BACKFLIPS ON INCENTIVE PAYMENTS

When BankWest launched a new incentive scheme at the start of 2003, new Mobile Banking Managers (MBM's) were to receive incentive payments monthly. In some cases the MBM's increased their hours to 60 - 70 a week to get the maximum out of the scheme.

The first week of May brought the bad news that the program had been reviewed and adjusted (downward) retrospective to January 1st 2003, meaning a significant reduction in income, in some cases \$6000 to \$8000 less for the quarter.

MBM's and the Union provided statutory declarations signed by MBM's to BankWest forcing a reversal of the decision, and agreement to pay the MBM's their entitlement.

Former BankWest worker, Dee Kempster was instrumental in gathering details and supporting documentation to assist with the dispute. 'By working as a team with the Union we achieved a fair result for everyone', she says.

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





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



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.

*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

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



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.

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.

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.

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, call 1800 146 666 or email 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.



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.

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: Kyle 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.

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 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

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

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
12346 PL09 0089111003



MembersEquity

YOUR VOICES IN THE UNION

FSU Members working at BankWest are well represented on the FSU Branch Committee (BCOM). FSU@Work asked them to tell you a little about what they do.

Photographer: Mark Coddington, Soma Photo Agency



Kym Smailes (Vice President Banking)

I have been a member of BCOM for approximately 5 years and have recently been elected Vice President Banking and National Conference Delegate. It is interesting to work with delegates from the wider finance industry

and see that our issues are very similar regardless of which employer you work for.

I find helping members understand their rights under the Enterprise Agreement very rewarding. I would like to see BankWest members become better informed and have the confidence to fight for their entitlements.

While no-one seems to talk very much about the HBOS takeover, they are asking me about joining the Union. I think they know it is important to have the Union behind them, ready for any changes that HBOS may have in mind.

Photographer: Mark Coddington, Soma Photo Agency



Tina Brunner

I became a member of BCOM 12 months ago because I wanted to become more involved in the Union. I was part of the FSU negotiating team during the 2002 Enterprise Agreement negotiations, a role I found a most

Photographer: Mark Coddington, Soma Photo Agency



Steven Morton

I wanted to be part of BCOM to ensure the interests of BankWest FSU members were being effectively represented at all levels of the Union. It also provides a great opportunity for me to learn what is happening in the

finance industry and how this may affect our members in the future. By being part of BCOM I hope to help the Union increase its profile in BankWest by highlighting the achievements made and encouraging people to join. I want BankWest employees to realise the importance of the Union and to realise the FSU is only as strong as its membership. There is a real concern out there about the recent takeover by HBOS and what is going to happen to their jobs in the future. You can help shape that future by being part of the only independent group speaking on our behalf - the Union.

Photographer: Mark Coddington, Soma Photo Agency



Sheryl Wemm

I joined BCOM this year as I felt it was important to have members represented by someone from branch level. It also meant that I would be better informed on what was happening in our industry and hopefully be more able to help with

their queries about workplace issues. After attending Reps training I am confident that I will be able to explain to others why they should be in the

Photographer: Mark Coddington, Soma Photo Agency



Paul Rawlings

BCOM gives me an opportunity to be active in ensuring that BankWest is made fully aware of what members are saying in the workplace and how they feel since the recent takeover by HBOS. I enjoy working for the bank and

want to ensure that the current conditions of employment that we enjoy are not eroded. More than ever it is important that we have good representation in negotiations with the Bank.

Photographer: Mark Coddington, Soma Photo Agency



Sandy Young

A desire to improve working conditions for myself and other finance sector workers was the driving force behind my decision to become a union rep and eventually a BCOM member. Being involved at this level is an important

way to focus on issues relevant to us all. It is vitally important to educate others in our workplace on what the Union has achieved and how we need to be involved in order to protect our current conditions of employment. Helping a colleague resolve an issue is one of the rewarding parts of this role.

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

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.

CAREER-RELATED STUDY PAYS OFF



Photographer: Mark Coddington - Soma 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

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 Bacher



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

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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