

fsu@work

.suncorp/gio fsu member magazine

MEMBERS' EXTRA

The complete guide to
Member Benefits

See page 5



In this Issue: FSRA chaos - Page 4 Small change matters - Page 9 More members - Page 11

November 2003





Statement with Tony Beck

Wooden spoon for Suncorp

It was hardly surprising that Suncorp received the lowest rating for workplace practices in the latest Reputex survey. The current Suncorp employment agreement is inferior to that enjoyed by most other finance sector employees. Fortunately, the current agreement expires

next year and the FSU is keen to be involved in bringing it up to industry standard.

Joy for 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 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.

Joy to the world

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

Cover illustration: Kelsey Simon

Photographer: Urs Buchler



Express Lane

A LITTLE HELP FROM MY FRIENDS

Long standing FSU member and Medical Secretary at GIO, Kathy Khoury couldn't be happier with the support she received during the recent restructure of GIO/Suncorp's Worker's Compensation Department.

When she learnt that a full-time position was set to go in her department and fearful that it could be her job they intended to abolish or relocate to 52 Clarence Street, she called the FSU and her FSU rep.

'FSU rep, Adam Bevan was very helpful', she said. 'He provided me with useful advice and support and accompanied me to a meeting with the Company, where it was confirmed that my position would remain, but at the new location'.

Although the transfer is yet to take place, Kathy is receiving ongoing support from her local FSU branch, where she says "FSU regularly rings me checking on my progress and any problems I might have."

'I'm very happy with the level of support and assistance I've received from FSU, its Organisers and the Workplace Rep, particularly Adam', says Kathy.

Kathy also reported that a work colleague, whose position was abolished, received a redundancy and has now obtained a more highly-paid position in another company.

CALLED TO ACCOUNT ON ACCOUNTS

Staff at Suncorp were miffed to discover that the bank wanted to force them to have their salaries paid into one Suncorp account.

FSU member Katherine Khoury "couldn't be happier with the support she's received from the FSU and her rep".

When members in Insurance Payments saw that "letters of offer" to both C.A & T.E.C staff restricted the pay to one Suncorp account they included this issue as part of the "grievance process".

Part of the problem with Suncorp's approach is that non-Queensland staff have difficulty finding a Suncorp ATM. In Queensland, Suncorp ATM's are on nearly every corner, but in all other states of Australia, they are very few and far between, even in the capital cities. In any event, employees should be able to choose who they bank with.

While Suncorp has since dropped this clause for some employees who have participated in the grievance process outside of Queensland, it still applies to other employees.

'It appears that this issue has been resolved via the "grievance process" for those employees within my department and some employees in the IT area, but automatic flow-on to other employees, is still a question mark.', said FSU rep, Adam Bevan.

RAY SENDS OUT AN SOS TO OH&S

Before joining GIO in January this year, Ray Wilson spent twenty years with Telstra, was a Union official and worked for a State Labor MP.



Photographer: Michael Raymer

'GIO took me at 49 years old, surprisingly, as a call centre consultant, he says. 'I love the camaraderie at work - it makes my job really enjoyable.

'But of course no job is perfect. My main concerns are the 10 minute breaks that used to be 15, the lack of policy about when we can take a rest break because we are working on screen based equipment and what I consider to be a pretty lousy pay rise.

'I think health and safety should top the list of priorities, so the fact that we have no OH&S committee in place that complies with the OH&S Act really concerns me. I'm really keen to get one going, but need support from my fellow workers to achieve this. Anyone?'

If you're interested in creating or joining an OH&S committee, call your local FSU office.

SUNCORP STAFF TACKLE GRIEVANCES AS A GROUP

Suncorp's Integration Agreement stipulates that former GIO staff can raise a grievance if they believe they will be worse off, once they transfer to Suncorp.

Loaded with concerns around job security and certainty around hours of work, a number of staff at 52 Clarence St did just that.

'We knew that to get a fair hearing of these important issues and to support each other - we had to stick together', said rep, Adam Bevan. 'As a group, we got the result we needed and were able to go forward'.

FSU Rep, Jo Zananiri and other staff at 66 Clarence St were struggling to meet with Suncorp, so they joined their colleagues down the road and also took their concerns to the Commission.

'A number of staff want more protection in their contracts, such as job security and certainty on hours of work', says Jo. 'Our contract says the Company operates 24/7, but no set hours of work for staff! Where's the certainty in that?'

FSU member, Fran Peaston said 'members are in the Commission because we can't get Suncorp to agree that we need more protections in our contracts, to ensure we're not worse off'.

'It's concerning to learn that a lot of our conditions are put into policy - which can be changed at anytime. We need our entitlements clearly spelt out in our contracts and we need certain GIO conditions to transfer with us to ensure we are protected.'

'Suncorp recently changed the Redundancy, Redeployment, Retrenchment policy. Their policy says staff now have 2 weeks to make up their mind about certain positions. If they accept it and it's the wrong move - retrenchment benefits are then jeopardised. Under the AMP-GIO Agreement we used to have a 3 month trial and if it didn't work out your redundancy money was safe'.

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.

'We are in the Commission to argue that we should keep that and other entitlements we had at AMP-GIO, to make sure we're not worse off following our transfer to Suncorp'.

Hearing dates have been set in November and December to determine FSU Member's claims.

Suncorp Staff Protection Fact Sheet

- ◆ Staff at Suncorp who want to raise a grievance cannot be harmed in their employment for seeking the benefit of a condition at work (Workplace Relations Act, 1996, Section 298K).
- ◆ Staff participating at hearings in the Commission do so without loss of pay.
- ◆ Staff are supported throughout the process by FSU.

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 fry pan award, which in fact was a frying pan. That's certainly out of the frying pan into the RepuTex!



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!

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.'

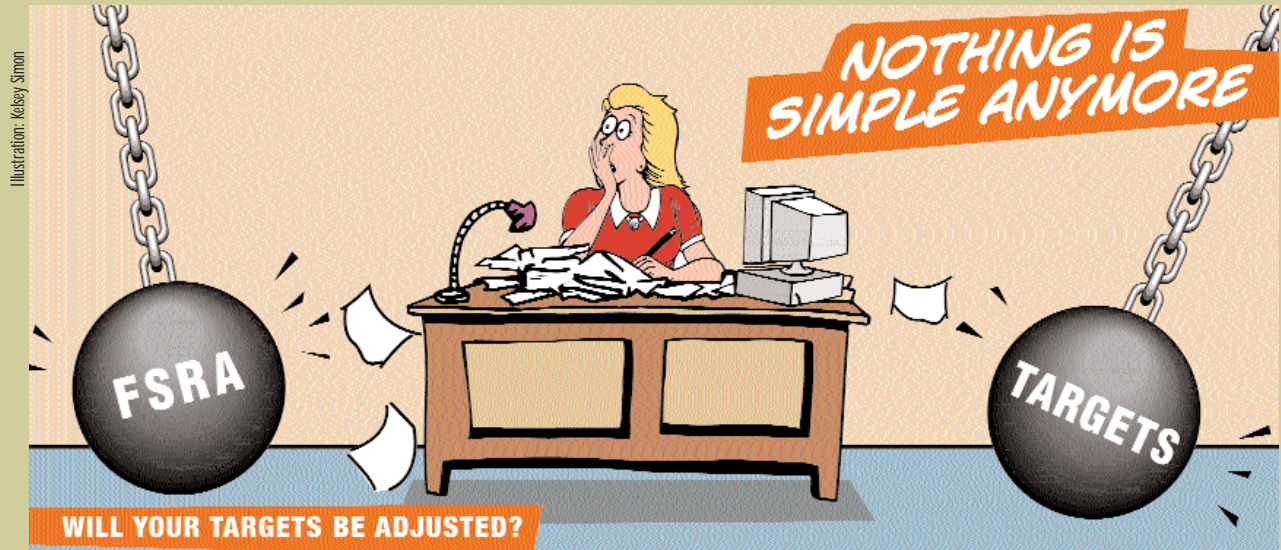


Illustration: Kelsey Simon

'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.

REACT TO THE ACT: HAVE YOUR SAY

How will the FSRA affect your work? Have you been adequately trained for the tough new requirements of the Act? Are you confident that you are protected when it comes to compliance? Are you aware of and prepared for the heavy individual fines for breaches of the Act? Will your workloads and targets be adjusted to meet the new demands?

The FSU is concerned that these and many other questions have not been adequately addressed by employers or the Government. Already we have written to all employers expressing serious concerns on behalf of our members.

But we need to know more about the impact on you. That's why we have included a survey with this magazine. Please take a few minutes to respond and help us express your opinions to both employers and the Government.

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

A woman with blonde hair, wearing a red top, is smiling and looking towards the camera. She is holding a fan of movie tickets in her right hand and a large bucket of popcorn in her left hand. The background is a cinema lobby with glowing posters and lights.

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



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

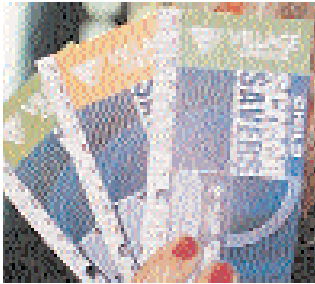
funds, the Hospital Contributions Fund of Australia (HCF).

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
12366 FL09 089/11/003



MembersEquity

SMALL CHANGE MATTERS

Last month Suncorp earned the dubious merit of being the lowest in the RepuTex Work Place Practices ratings. FSU@Work looks at how Suncorp could improve by making a few small changes that matter to staff.

What do you want from an employer? Consultation, loyalty, fairness and trust might be on your list. But these qualities were in short supply in the recent Suncorp restructure in Queensland.

Most enterprise agreements require staff to be consulted about restructuring. This enables employees to know what's going on and have their say. Feedback from employees in other banks suggests that, while no one likes restructuring and redundancies, proper and open consultation reduces anxiety and promotes fairness.

FSU Queensland Branch Secretary, Michael Clifford is concerned that Suncorp favours conflict rather than consultation. Suncorp recently told the Industrial Relations Commission that staff could use the dispute procedures to raise concerns. 'It's not good and fair industrial relations to force people into disputes simply so they can ask questions or raise concerns,' Michael said.

Consultation should be part of a Certified Agreement so that Suncorp is required to consult with employees and their representatives as early as possible about major change to their employment.

Back to the Three-Rs

In employee relations the Three-Rs are redundancy, redeployment and retrenchment provisions - and just like reading, writing and arithmetic they are essential stuff.

But unlike most companies (including all the major banks and insurance companies), the RRR rights of Suncorp employees aren't in an industrial agreement. Instead they are included in the company's policies, which can be changed at anytime to suit the company.

Despite promising not to change their RRR provisions, Suncorp changed the rules in advance of their recent restructure to reduce the choices available to employees.

'Legally enforceable RRR provisions are essential in our industry where restructuring and take-overs are common place,' say Michael Clifford.

During the recent restructure some employees were given only 48 hours (instead of two weeks in the policy) to make up their mind about

Illustration: Kelsey Simon



'alternative' positions. Others were retrenched only to see similar positions vacant (and advertised in the newspapers) at the conclusion of the restructure. Some employees were asked to express interest in positions without knowing the remuneration.

The RRR arrangements need to be in the Certified Agreement to ensure the retrenchment payments have statutory entitlement status in the event the company ever collapses and to ensure that the company can't alter employees' entitlements at a whim.

Show me the money

Suncorp likes to link pay with performance through bonus payments (just as many employees like to be rewarded for good performance). But what happens if you leave your job (or get restructured) before your bonus is paid?

Despite assurances by Suncorp that all retrenched employees would get the bonuses as an ex-gratia payment, most got a fraction of the money they believed they would receive.

'Some expected between \$10,000 and \$16,000, yet they got only \$1,000 to \$3,000,' explained Michael. 'But because the bonuses are at the employer's discretion, lower than expected bonuses are hard to challenge.'

It's a risky and disturbing trend for employees, especially as some employment packages in our industry are structured so that employees rely on bonuses for a third or more of their gross income. There are also serious concerns about fairness and equity - former CEO Steve Jones walked away part way through his contract with one of the biggest payouts ever - yet retrenched employees were short changed.

Suncorp would rate higher if employees were less reliant on uncertain bonuses and individual bonus arrangements were guaranteed through the Certified Agreement.

Beware the unreachable target

One of the concerns raised about the restructure is the workload pressure it will put on the remaining staff. Apart from the obvious point about fewer people to do the work, the lending targets and workloads are a concern.

Feedback from Suncorp staff suggests many targets are achievable, but there are always one or two specific targets which are extremely hard to reach.

Mechanisms for setting achievable targets and workloads that can be completed in normal hours are included in most enterprise agreements in banking. These are most successful where employees have a genuine say in the targets.

Suncorp could improve staff morale and reach business targets by including staff consultation about employee targets in the Certified Agreement.

What is RepuTex?

RepuTex Social Responsibility Scale is headed by John Hewson, Professor Macquarie Grad School of Management (and former leader of the Liberal Party). It rates the top 1,000 companies on corporate governance, environmental impact, social impact and work place practices.

In 2003 Westpac Banking Corporation was given an AAA Outstanding rating while Suncorp was rated as B Low.

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.

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 Coddington, 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

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



Photographer: Jarek Luszpinski

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

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.

Continued on previous page