

fsu@work

.westpac fsu member magazine

MEMBERS' EXTRA

The complete guide to
Member Benefits

See page 5



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November 2003



Working together



Statement with Tony Beck

Enthusiasm is contagious

The success of the national Westpac delegates' meeting reflects the enthusiasm and strength of your workplace Reps. Over 50 delegates came from all over to share ideas on how to get the best results for members in Westpac. It was a dynamic conference with many fantastic ideas on how to grow the union.

Photographer: Exposure

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.

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

Our cover: From L:R - Fiona Venn, Leanne Pannunzio, Martin Towey, Francoise Penno and Pat Roubos of the WBC Bedford Park call centre are "building strength in the workplace".

Photographer: Tony Lewis



Photographer: Exposure

WBC Rep Jason Reeves (far right) with L-R: Gerry Hudson, Darryl Price and Melanie Graham are enjoying the brand new facilities at their brand new centre in Tassie.

Express Lane

JASON'S EXCITED!

'I love my job' was Jason Reeves' opening line when FSU@Work called to chat about his new home, the Brisbane Contact Centre. One year on the job, Jason cannot rave enough about the new centre.

'The building is awesome', he beams. 'A BBQ area, brand new entertaining area, great natural lighting, brand new computers, chairs and desks - who could ask for more?'

'But amongst all the excitement, some people are finding it a little hard to adjust. There's been so many changes - it's rocked the boat a little'.

Jason became a rep only a few months ago to become more involved in the workplace and to help others. 'I was shocked at the low number of members. I want to be a part of growing it'.

WBC REPS MAKE THE BEST OF A BAD SITUATION

While the news of brand new contact centres was exciting, we could not forget that they came at the expense of the NSW Epping Call Centre and 360 Collins St in Victoria.

Highly unionised, with active reps committees, these centres were well equipped to put up a fight after learning their centre was set to close.

Rep committees elected delegates in each site to identify member issues and present them to Management. Over several months they secured above EDA conditions for staff in these sites.

'All in all, we did really well', said WBC rep and delegation member, Dianne Allen. 'There are still some outstanding issues, but we're focusing on the big wins, especially the guarantee of no forced change of hours.

'We had a really strong union force then. But now that's depleted, given most of our staff are temps'. But Dianne is determined to build strength, even though she realises there are tough times ahead. 'We're so lucky we have supportive Managers and Team Leaders. It's been as hard for them as it has us'.

FSU congratulates members and delegates for securing greater commitments and protections, an enhanced redeployment/relocation process and for managing to help staff retain employment within Westpac.

MARTIN HEADS UP NEW CALL CENTRE



Photographer: Tony Lewis

Martin Towey is described by his fellow FSU reps and members as their mentor.

Since the Westpac Bedford Park Call Centre opened in November last year, Martin made it his

mission to identify and develop new reps, and as a result has recruited more members than anyone within the FSU.

A man of many talents, Martin also acts in a support role of reps and members at Bankers' Trust, Bedford Park, has been involved in centralised sites planning and training and is the new Vice-President for FSU BCOM.

'I approach my work as an FSU rep with the FSU aim of "Building Strength in our Workplace".'

I'd like to thank the SA FSU office for their great help and support, especially from my Organiser, Stephen Kelly and State Secretary, Karen Brown.'

MEETING SETS THE PACE

A national meeting of FSU Reps from Westpac banks across the country has proved very popular.

About fifty delegates travelled from Victoria, Tasmania, South Australia and NSW to join the one-day conference at Sydney's Penrith Paceway on 9 November.

'Given Penrith won the premiership this year, it was a great place to get together and work out some winning strategies for Westpac,' said Geoff Derrick, FSU NSW/ACT Branch Secretary.

'It was a hardworking and informative conference with delegates having their say on the best ways to support FSU reps in workplaces so the union can grow in numbers and strength.

'The key to building the Union is helping reps be the friendly and effective face of the union in the workplace,' Geoff said.

Feedback from Reps about the day was very positive. Carl said he appreciated the information and being kept up-to-date. Lee said the whole event was great and informative. Adam was thrilled to meet other reps from across the country and the various businesses. Jo enjoyed sharing wins and finding out how they were achieved.

The consensus was that the conference brought Reps together to share ideas and experiences - which built confidence and optimism. Todd said it gave him more ideas on how to represent members, while Glenda saw lots of extra ways to help staff.

The real benefits happen after the delegates return to their workplace. Dianne said she'd certainly tell people about the conference and encourage them to be active. Ann said her colleagues were keen to find what she learned, while Jo said she felt more confident about communicating the union message.

But for Donna the most amazing fact was that Westpac helped fund the event. 'My workmates will be pleased about that,' she said.

Queensland Westpac delegates will be meeting later in November in Brisbane.



Photographer: Geoff Robson

From L:R - Chris Cane, Anne O'Halloran and Leigh Northrop are enjoying working life at the new WBC call centre in Launceston.

A FRESH START FOR LEIGH

Customer Relations Officer and Workplace Rep Leigh Northrop, talks to FSU@Work about his job at the Huon Contact Centre in Launceston, Tasmania.

'Our centre was officially open on 14 October 2003. The old Ansett Call Centre was gutted and became Westpac in May 2003.

'I've worked at Westpac since February, (the same day Shane Warne was suspended from all forms of Cricket!), where I started as a Level A consultant until I was promoted in August to Level B.

'Westpac's a good place to work. It has good conditions for its employees and pays quite well - obviously I would love it to pay better, but it is pretty good! The FSU has a strong representation in our two Launceston Call Centres, and we have gained the right to have regular fortnightly meetings in work time, where we work through various issues raised to us by other staff.

'Recently we successfully worked through an issue as a group, with John Davidson (Head of Call Centres), three Local Centre Managers, two union delegates, plus 3 local Reps including myself. For a relatively new employee, it was both interesting and exciting to be a part of such an important meeting for the progress of our new centre'.

HARD WORK PAYS OFF

Thanks to the hard work of FSU members and reps throughout the FSU EDA campaign, all Westpac unpackaged and A2-A3 packaged staff have an extra 4% pay in their pocket, as of October this year.

FSU also congratulates staff for their efforts in delivering Westpac a AAA rating in the Reputex Social Responsibility Ratings. We all need to continue to improve working conditions at Westpac and to continue to campaign for greater corporate social responsibility in Australia and globally.

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.'

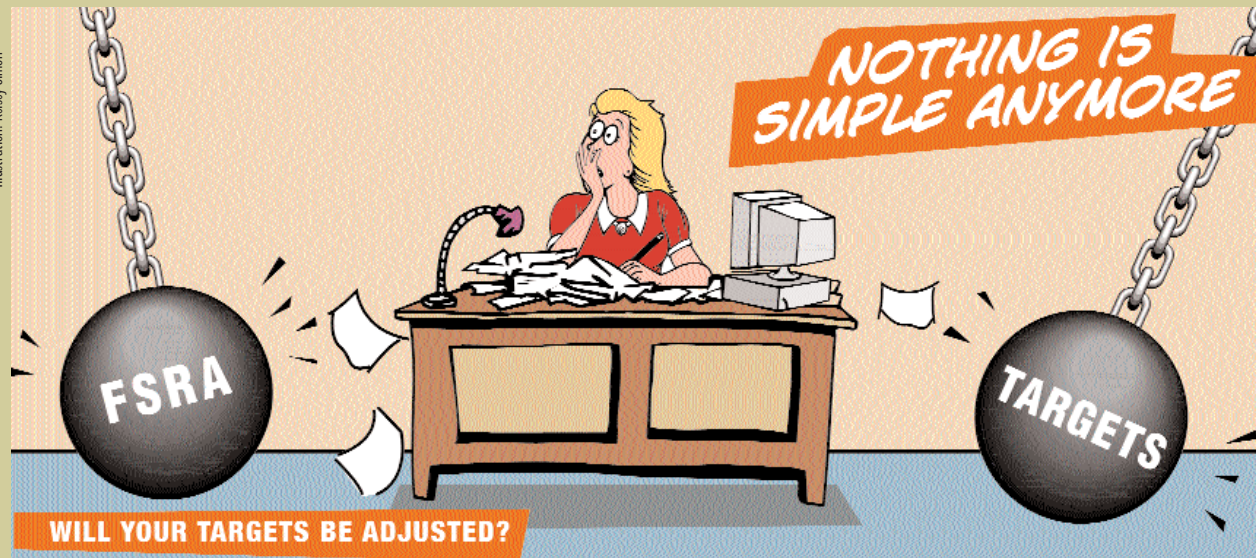
But the most stunning and damning revelation from the manager is that his branch received no budget or allowance for training. 'Staff start when the doors open and end when they close. We are expected to train people to meet the Act in normal hours.'

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.

BEST UNDER THE SOUTHERN CROSS

Congratulations to all staff at the Southern Cross Branch for gaining 100% union membership.

The Southern Cross Branch is one of the smallest Challenge branches with just 4 staff. This has not however deterred them from being a part of the FSU.

The Bank opened in 1893 as the Western Australian Bank and was the official buyer of gold in Southern Cross. The WA Bank merged with the Bank of NSW in 1928 and again with Commercial Bank to become Westpac Banking Corporation which later bought out Challenge in 1996.

Southern Cross is a small mining and farming town 368kms east of Perth. Gold was first discovered in 1888 by Tom Risely and Mick Toomey. They named the town after the stars that guided them and subsequently all the streets are now named after stars and constellations. Land was released for farming in the early 1920's, after the first railway arrived in 1894, and the goldfields water supply in 1902. The railway was replaced in 1971.

'Working in the country is different to working in the city, it's a bit more laid back and you know all your customers' say the staff from Southern Cross.

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



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

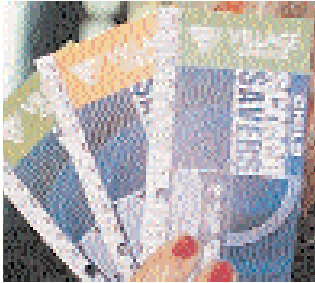
Enjoy discounts on health insurance products with Member Advantage/IOR. IOR is a fully owned subsidiary of one of Australia's largest funds, the Hospital Contributions Fund of Australia (HCF).

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 C089/1/1003



MembersEquity

WHAT DO YOU THINK ABOUT MONDAY METERS?

Congratulations - Reputex has crowned Westpac as best in the land - but what do staff think about the everyday happenings in their bank? FSU@Work surveyed members to get their response to new initiatives like Monday Meters and Runs on the Board.

Runs on the Board scores a duck

For many this scheme scored a duck! 'Waste of time', 'crap', 'paid someone for another stupid idea' and 'time consuming' were typical responses. Others gave it a go but found that it wasn't a winner with customers:

'Tellers must spend valuable time explaining the rules of the game.'

'Customers tire very quickly with this type of activity, especially when they are daily or weekly customers.'

'The only objection is that customers equate customer service with how long they have to wait in the queue.'

'A feel good tool, but no real value.'

But the Runs of the Board did have some supporters:

'Valuable feedback as it really helps understand what customers want and how they rate our branch.'

'Weekly or daily is too often, however the concept is good.'

One member said that he'd been instructed only to give the tokens to customers who were upset! Now that sounds like a sticky wicket! Other respondents found the tokens degrading and unprofessional.

'It's degrading and frustratingly repetitive, you have to explain to each and every customer. It feels like we have to beg for a smiley result.'

Triple thumbs up for volunteering

Reaction to this was generally positive, especially in branches where the activity is well organised. The activities vary widely, ranging from muffi days, fundraising, to more elaborate and sustained community partnerships.

Deniliquin Branch said they were proud of their participation in the local high school's 'Operation Backyard';

Challenge Geraldton co-ordinated the Senior Citizens Christmas Lights tour; Toowoomba branch has people involved in the SES and Red Cross. Positive comments included:

'We appreciate the Bank's matching gifts program.'

'Westpac is definitely a leader in community involvement.'

Westpac's Social Impact Report 2003



Very few members were aware of Westpac's Social Impact Report 2003. It really was a case of who knows?

'The raffles and fundraising give us time out from the daily grind and it feels good when customers tell us what a good job we're doing.'

'Most of the staff donate blood on a regular basis and some help out at the local music muster.'

But the community activity was not without its critics. Some were cynical about the Bank's motivations and felt it was all just PR. Others were concerned that the activity be genuinely voluntary:

'Looks good for the Bank; I'd prefer to donate a day to my children instead.'

'Volunteering is important but it should always be a personal choice and not something that is rated and assessed.'

Monday Meters are hit and miss

Monday Meters are a weekly form or forum where staff get to say how they feel about coming to work on Mondays. Judging by our response, Bob Geldof could rewrite his hit song to be 'I don't like Monday Meters!' It would be a smash hit with Bank staff in Westpac.

Most responses were scathingly critical:

'Any issues brought up are not addressed - a waste of time.'

'Monday meter doesn't matter.'

'Yuk it lasted 3 days - waste of money (sad face).'

'No positive outcomes.'

'Doesn't work because staff won't write what they truly feel.'

'Rubbish - we don't have time to complete our work.'

'Good in theory but can cause bitchiness!'

One or two said they like the opportunity to speak up but that every week was overkill.

Listening is good - action is better

Perhaps you don't need to be a rocket scientist to know that big organisations love statistics. Perhaps it's equally obvious that people who work in large organisations hate being seen as statistics. Maybe it's not surprising that the WBC employee satisfaction survey generates a mixed response.

Most like to be listened to, but they are not sure that huge surveys are the best way to do it. Others feel that the battery of questions and percentages doesn't paint an accurate picture of how they are feeling. Most appear to be fazed (or is it glazed) by the mountain of statistics that don't really link to any action that makes their working life better:

'Questions are geared so you can't express your thoughts.'

'They are listening but not doing anything.'

'Understaffing is still a problem - survey or not.'

Overall, the response was unenthusiastic and most felt that the information wasn't useful to them.

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



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.

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.'

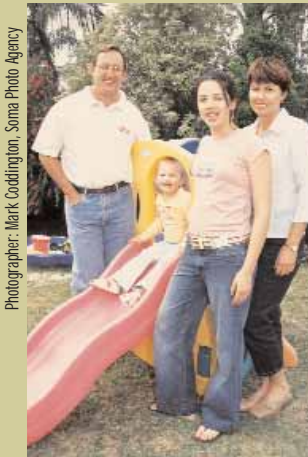
TRAINING BUILDS CONFIDENCE

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 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

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

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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