

fsu@work

.suncorp/gio fsu member magazine

**SIGN UP AND
GO PLACES**

See insert



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July 2004



**FSU Reps
building a bigger
and better Union**

Finance Sector Union of Australia

www.fsunion.org.au

NATIONAL SECRETARY'S MESSAGE



Photographer: James Lauritz

Paul Schroder

Suncorp has many great qualities, about 8000 of them to be precise. This is the number of employees that make Suncorp the successful business that it is. Yet Suncorp's management continues to display the attitude that your views about adopting beneficial industry standards, is not important when determining your working conditions.

That is why it is so important to recognise the work and efforts that you as members are putting in to change things for the better for all Suncorp employees. It is only by working together through the union that rights can be protected and conditions advanced.

I encourage you to exercise your right to talk about conditions in your workplace and how they can be made better. Share this magazine with your workmates, discuss the forthcoming enterprise agreement and encourage them to join the union.

Let's make a commitment to providing Suncorp with some more great qualities - a unionised workforce with great working conditions.

Industry perspective

FSU is also active on the broader industry front.

We have surveyed members, written to employers and are engaged in lobbying politicians on many matters to ensure members' rights are protected, and that employment opportunities in Australia are maintained.

We take a further look at the global trends towards sending jobs overseas in this edition.

Federal election

The 2004 federal election represents a significant choice for Australia in determining what type of society we want for ourselves and for our children.

FSU has been canvassing members to gauge which issues they are most concerned about and to help provide information on the policies of all the political parties. A report on what members are saying can be found on page 8.

Most importantly, I would like to acknowledge your efforts and encourage your continued involvement in helping make Suncorp, the finance sector and our community a better place.

Cover: Suncorp Reps at the QLD Reps Conference.

Photographer: Vanessa Weinman.

Photo supplied by Tony Froio



"Let's consolidate the issues and provide solutions" says Tony Froio.

Express lane

IMPROVEMENTS TO CONDITIONS AT WORK - TONY'S PREPARING THE FOUNDATIONS

Former AMWU shop steward, Tony, is on the way to building a 'house of reps'. FSU Rep and Suncorp employee, Tony Froio is determined to make changes for the good of the company and its employees.

"We have very little union involvement because people are too busy and aren't aware of what can be done, coupled with the fact that most people are unaware of our Union's existence" says Tony. "People don't know their rights. Often they don't even know what they're agreeing to. Ignorance is bliss, until you find out that you've missed out on something better. Concerns are not consolidated. So, let's stand together, as a collective", he says.

"Standing together is the first step necessary to fuse our current members and promote our existence to all".

"Let's consolidate the issues and provide solutions", he says. "The first step is to identify who wants to be involved, and why we should get involved. We're all standing on a level platform. If we support each other and consolidate our concerns, we can bring something worthwhile to the table.

"People react better to outcomes. We can start by focusing on the small things that matter to people and realising that by acting together we can make changes. It will take time. It's all about working together as a team,

to negotiate the best outcomes for the majority. Outcomes that will provide stable benefits to the core business and its employees. Everything is negotiable, nothing is free."

STAYING INVOLVED, NO MATTER WHAT



Photographer: Liam Driver

"Your voice is important regardless of what else is going on around you" says FSU member Brett Cutler.

Currently on extended leave, recovering from intensive radiotherapy, FSU member Brett Cutler still found the time to talk to FSU@Work about the need to speak up when negotiations are on, no matter what else is happening in your life.

"In my 20 years with GIO we have gone through four distinct phases, each carrying its own trauma and uncertainty. From the Government Insurance Office of NSW, we moved to GIO Australia as a privatised company, then the takeover by AMP, and now as part of Suncorp. The employment agreements with the latter three companies have all been negotiated by the FSU, who have attained conditions which are benchmark in the insurance industry.

"I am currently on extended sick leave recovering from intensive treatment and I have had time to consider just how much FSU has done for us. With the possibility of future takeovers now, more than ever, we should nurture our union and encourage other employees to join up. By doing this we will ensure that strength in numbers will give security and a voice in any future negotiations. Whether you work in banking or insurance at Suncorp and no matter what else is going on for you, when your conditions are being negotiated the outcome can affect all areas of your life. So speak up & be heard!

QLD REPS CONFERENCE A HIT

The inaugural FSU Reps Conference held in Queensland last month set the foundation of a plan to build a better, even more effective union. Central to this plan are Union Representatives.

The course was held at the old Customs House in Brisbane and attracted 101 Reps from as far afield as Townsville and Port Douglas, making it the largest gathering of reps in FSU history.

The day left participants feeling energised and enthusiastic about the future of their union and their part in shaping that future.

“I would definitely go back, it was great”, said FSU Rep and Suncorp employee, Brian Auld.

“I didn’t know what to expect given I inherited the role of Workplace Rep only 2 weeks ago, but was pleasantly surprised”, said Brian. “It was great to talk to people from other enterprises, to hear what others are up to”.

“I’ll second that”, said FSU Rep, Cheryl Layton. “I had people from Bank of Queensland, NAB and NRMA at my table and it was great to hear what others had to say. The person from NAB was a manager, which impressed me greatly”.

Though not exactly what Cheryl was expecting, she was not bored - unlike some other conferences she had been to where she was tempted to nod off. “I’m not sure what I was expecting, but the speakers were extremely interesting, especially the guy from the ACTU. It was most inspiring listening to people who have had major issues to contend with in the past, and by working together have managed to get their issues resolved. Things obviously don’t happen in the blink of an eye, but with a little persistence you can certainly push things in the right direction”.

This enthusiasm has already been converted into action with many reps going back to their workplace and recruiting new members to the union, setting up meetings to discuss union issues, and starting to create networks with other union reps in their area.

FSU is planning to hold the event every 2 years.

Photo supplied by FSU



Guest Speaker, Michael Crosby addresses the QLD Reps Conference telling it like it is.

MORE EDUCATION REQUIRED AT SUNCORP

“I’m feeling a little isolated at the moment”, was her opening line when FSU@Work caught up with an FSU member working for Suncorp in NSW (whom wishes to remain unnamed).

“Union membership is not as large at Suncorp, compared to the other banks, which is a shame. When I worked for one of the large banks, union involvement was expected. But here, it’s swept under the carpet, all kept very hush. People don’t seem to want to rock the boat. But that’s not the way to get more secure and better conditions at work.

“I’m pushing for an awareness campaign and more education. People need to know more about what the union can do for them, and Suncorp shouldn’t have a problem with outside information coming in”.

IN THE UNION? A BETTER PLACE TO BE

Unions have contributed to substantial gains for working people, such as regular pay increases, universal superannuation, Medicare, parental leave, better OH&S and the protection of employee entitlements to name a few.

ACTU research shows that on average union members earn 16% or \$111 a week more than their non-union colleagues.

A recent ABS Survey also revealed that Union members are more likely to enjoy RDOs and have fixed start and finish times than non-members. In fact non-union members were twice as likely to suffer uncertainty around starting and finishing times, compared to union members.

So, if you’re not already a Union member, consider taking the step to join. As a member you can then become a Workplace Rep. Workplace Reps play a key role in actively representing the interests of their staff colleagues and pursuing better conditions in the workplace. For more information visit www.fsunion.org.au where you’ll find more information about being an FSU Rep under ‘the Reps Section’.

SUNCORP EMPLOYEE SURVEY - YOUR VIEWS COUNT!

Photographer: Education Image

The Suncorp Employee survey, distributed in May, invited all Suncorp staff to tell us about the issues that are important to you at work.

Staff covered by a certified agreement (Call Centre and Corporate) or a Total Employment Cost Contract (TEC) chose to have their say.

Whilst the survey results are still being collated, here's a preview of some of the comments Suncorp staff have relayed to FSU.

On Staffing - Is your effort recognized?

"Are regional managers aware of how hard we work in a Branch"? - *Sales and Service Consultant, Queensland Regional Branch.*

On Pay

"Branch staff should get the same deal as call centre staff. Branch staff are not paid as much as a call centre and the bonuses are not as generous" - *Sales and Service Assistant, Regional Office NSW. (See comparison table on this page)*

"I believe we should be paid equivalent or near enough to other leading banks..." - *Sales and Service Assistant, Brisbane, Queensland.*

On Staff Amenities - Accommodation for Training Courses - too cosy for some

"Accommodation at training courses should be provided and staff should have their own room" - *Sales and Service Consultant, Queensland Regional Branch.*

On Volunteering? for Corporate Events

"Strongly disagree with pressuring staff to work weekends at charity events etc to gain the Bank publicity"... - *Sales and Service Consultant, Queensland Regional Branch.*

On Your Current Rights

"Staff have to fight for entitlements, (annual leave etc). ..Staff have no protection against unscrupulous managers"... - *Sales and Service Consultant, Queensland Regional Office.*

On Training

"Training should be done during working hours - we should not have to come in early (or stay late) to do training"... - *Sales and Service Assistant - Part-Time, NSW Regional Office.*

On Industry Standards

"... Grievance Processes need to be put into place for general staff protection" - *Claims Officer, Sydney, NSW.*



FSU Rep Andrew Bruce (left) and Suncorp staff members Chris Jurukovski and Debbie Mather have their say in the Suncorp Employee Survey.

HOW DOES SUNCORP PAY MEASURE UP?

AS AN ASSISTANT

BANK	STARTING RATE
NAB (N)	\$34,328
St George (C 44/45)	\$33,117
ANZ (G2)	\$32,440
Westpac (02)	\$32,432
Commonwealth Bank (GC2)	\$31,389
Suncorp (R2)	\$29,237

AS A CONSULTANT

BANK	STARTING RATE
NAB (M)	\$36,135
ANZ (G3)	\$34,145
Westpac (03)	\$34,137
St George (C47)	\$33,917
Commonwealth Bank (GC3)	\$33,515
Suncorp (R4)	\$32,805

GOVERNMENT CONTRACTS: WHAT YOU SHOULD KNOW...

The FSU works with other Unions to promote better working conditions for members.

We do this by belonging to State Labor Councils and to the national peak council of Unions, the Australian Council of Trade Unions (ACTU).

These Councils allow Unions to come together to raise and pursue solutions for issues of collective concern. One such issue is the letting of Government contracts.

Private enterprise getting government contracts - employees shouldn't lose out.

When government business is contracted out to private enterprise, employees shouldn't lose out in the process.

That's why the NSW Labor Council has an Agreement with the NSW Government to ensure that certain safeguards for employees apply, when government contracts are let.

Known as the **Memorandum of Understanding for Goods and Service Procurement, (MOU)** - the Agreement's objectives are:

- ◆ to achieve best value for money in all aspects of government procurement
- ◆ to improve industry workplace practices which lead to cooperative employee and industrial relations practices, job

security, access to training opportunities, enhanced aboriginal employment, equality of opportunity and affirmative action by service providers to government

- ◆ ensure high standards of occupational health, safety and rehabilitation providers by service providers to government
- ◆ prohibit arrangements or practices designed to avoid obligations under relevant industrial awards, agreement or legislation.
- ◆ commit to the Government Codes of Practice and Tendering
- ◆ implement sanctions for breaches of the codes
- ◆ and, importantly, to recognise the role of trade unions as the representative organisation for employees. *Note: this means a duly registered trade union under the provisions of relevant State and Federal Industrial/Workplace Relations Acts.*

Recently, FSU has written to banking, investment and insurance companies who may hold or seek to gain government contracts, to alert them to the requirements of the MOU.

If you want to find out more about the MOU you can visit the FSU website at www.fsunion.org.au (visit the Suncorp page), or contact your local FSU branch for more information.



IN THE COMMISSION: DECISION ON GIO STAFF CONVERSION CASE STILL TO COME

Late last year, a group of FSU members from 52 and 66 Clarence St headed to the Commission claiming that certain entitlements they held as GIO employees should be maintained, to ensure they were not worse off on transfer to Suncorp.

It has been six months since the case concluded for these particular members. Understandably these members (and others who have also raised claims) are keen for the outcome of the Commission's Decision. FSU has raised members' concern with the Commission and will advise members immediately the Commission's Decision becomes available.

Ambition



APPLICATION LETTERS

Whenever you're applying for a position, a letter of application (also known as a covering letter) should always be provided with a copy of your resumé.

The aim of an application letter is to convince the reader that you are genuinely interested in the position and that you should be invited in for an interview. Gone are the days when its only purpose was to tell the reader which job you're applying for and that your resumé is attached.

The more you know about the job you're applying for and the company you're applying to, the better your application will be. Do your research by carefully reading any information you have about the job and asking for more information if you need it. Checking out a company's internet site can also be a great source of information.

Your covering letter should:

- ◆ Be a formal, business style letter which is ideally no longer than one page and is addressed to the correct person - try to avoid addressing it to "Dear Sir/Madam".
- ◆ Include lots of action verbs, such as organised, supervised and participated in.
- ◆ Tell the reader which position you're interested in and why you're interested.
- ◆ Tell the reader why you believe you're the best person for the job. Always back up your statements with solid reasons based on your skills, knowledge, experience and personal attributes.
- ◆ Always address the selection criteria in the job advert/job description. When doing this, provide good examples to back up what you're saying. It's much more meaningful, for example, to say you've had 5 years of sales experience in a busy branch environment and have been successful in meeting sales targets, rather than just saying you have sales experience.

Visit the FSU Finance Careers Centre at www.fsunion.org.au where you can search for finance job vacancies and get up-to-date information to help with your resumé, job search and interview preparation.

Photographer: Kyle-Jane Hunt



Lenine Bailey completed the FSU Certificate in Frontline Management in 2002 and was one of the first students to enrol in our new Diploma of Business.

Express lane



QUALIFICATIONS COUNT

A recent promotion, to a new position in the NAB OCC (Operations Control Centre), has demonstrated to Lenine Bailey the strong link between work-related study and career advancement.

Competition for the position was keen, and some of the candidates had more IT experience than Lenine. "What apparently won it for me", she says, "was my enthusiasm, and my continuing commitment to self-development and tertiary education".

FSU Diploma graduate Adrian Scanlan (Qld) has just landed "a fantastic new job at CommSec, which has greater scope for advancement." He was surprised to have been offered the job: after all, he doesn't have the degree the position description called for. But, he says, "given the work experience I had, and my Diploma, they obviously were happy to take me."

When it comes to career advancement, any worthwhile qualification - even evidence that you're working towards one - is better than none. For details of courses available through the FSU, call (03) 9261 5325 or by email at terry.king@fsunion.org.au.

DISCOUNTED HEALTH INSURANCE - YOU COMPARE

Included as an insert with this magazine is a new brochure summarising the benefits of special group discount rates for private health insurance provided by HCF for FSU members at premiums not available to the public. Check out the brochure for more details and see how HCF's rates compare with your current cover.

Source: Google website



DISCOVER CHINA AND SAVE

Have you ever dreamed of visiting the Great Wall of China? Now you can turn that dream into reality by taking advantage of FSU's discounted holiday offer.

FSU Member Services is pleased to announce a heavily discounted holiday offer to China for FSU members and immediate families.

Departing 18 October 2004, the all-inclusive 10 day package to Shanghai, Xian and Beijing including the Great Wall of China costs just \$2,600 per person twin share.

Other trips are being developed for 2005 during May and October to coincide with the northern spring and autumn.

In summary, cost includes:

- ◆ return airfare with Air China ex Melbourne/Sydney.
- ◆ 4 star hotel accommodation
- ◆ internal Chinese airfares
- ◆ all transfers, tours, meals & entrance fees
- ◆ Chinese visa & travel bag
- ◆ Chinese tour guide

Cost excludes:

- ◆ Australian airport taxes (\$35pp), travel insurance, tipping & personal expenses.

Bookings can be made with a \$200 deposit with the balance payable 60 days prior to departure.

Full itinerary details for October 2004 are featured on the FSU website in the Member Services menu under "Holidays". It is expected that similar sorts of itinerary details and similar prices would be available for the proposed 2005 trips although this is obviously subject to confirmation.

To enquire about the October 2004 trip or to express an interest so you can receive more information about either of the 2005 trips when they become available call FSU Member Services on 1300 366 378.

The finance market has moved.

SEEK and you shall find.

If you're thinking of changing jobs, visit www.fsunion.org.au

REPS COURSES IN 2004

VICTORIA/TASMANIA

The next reps training dates are:

- Tuesday 10th & Wednesday 11th August - Intro Reps
- Tuesday 14th & Wednesday 15th September - Advanced Reps
- Tuesday 12th & Wednesday 13th October - Intro Reps
- Tuesday 9th & Wednesday 10th November - Advanced Reps
- Tuesday 23rd & Wednesday 24th November - Intro Reps

WESTERN AUSTRALIA

The next reps training dates are:

- Day 2 - Tuesday 17 August - Intro Reps
- Day 1 - Wednesday 15 September - Intro Reps
- Day 2 - Wednesday 20 October - Intro Reps
- Wednesday 10 November - Advanced Reps

QUEENSLAND

The next reps training dates are:

- Thursday 19th August - Brisbane Intro Reps
- Friday 22nd October - Brisbane Advanced Reps
- Thursday 28th October - Toowoomba Advanced Reps

- Friday 12th November - Sunshine Coast Intro Reps
- Friday 19th November - Gold Coast Intro Reps
- Friday 3rd December - Brisbane Intro Reps

NEW SOUTH WALES/A.C.T

The next reps training dates are:

- Tuesday 20th & Wednesday 21st July - Intro Reps
- Tuesday 17th & Wednesday 18th August - Intro Reps
- Wednesday 8th & Thursday 9th September - Intro Reps
- Thursday 21st & Friday 22nd October - Intro Reps
- Monday 8th & Tuesday 9th November - Intro Reps

SOUTH AUSTRALIA/N.T

The next reps training dates are:

- Monday 16th August - Intro Reps
- Tuesday 17th August - Advanced Reps
- Monday 15th November - Intro Reps
- Tuesday 16th November - Advanced Reps

For more information call your local FSU Branch.

MEMBER SUBSCRIPTIONS

To keep pace with increasing costs and to maintain the union resources available to members, the National Executive of the FSU has determined the need to increase member subscription rates by 4% effective 1st July 2004. The new fortnightly rates commencing July will be:

	Per Fortnight (inclusive of GST)
Members working 30 hrs or more per week	\$13.50
Members working 21 hrs and less than 30 hrs per week	\$10.27
Members working less than 21 hrs per week	\$7.02
Casual	30c per hr, not to exceed \$13.50 per fortnight

JOBS ON THE MOVE

Since FSU@Work first reported on outsourcing and off-shoring the trend has developed at an alarming rate in the global finance sector.

For the first time in history, finance unions from across the globe came together in May this year to discuss the issue and the impact of outsourcing and moving jobs across national boundaries.

National Secretary, Paul Schroder, represented Australian finance workers at the conference.

“Many of our employers operate and compete at a global level. From that point of view Australia will not be immune from the strategies of off-shoring” said Paul.

The Conference provided a stark picture of what could happen here as representatives from across the world gave reports about jobs moving overseas.

OFF-SHORING - SOME STAGGERING INTERNATIONAL FACTS

- ◆ Between 300,000 and 600,000 US jobs going off-shore each year (Newsweek, 1 March, 2004).
- ◆ 2003 - 2015 Forrester Research estimated that 3.3 million US jobs could migrate overseas. University of California calculated that 14 million jobs could move in the same timeframe (Newsweek, 1 March, 2004).
- ◆ Deloitte Consulting estimate that 2 million finance sector jobs in western countries could be relocated in the next 5 years.
- ◆ 28 job groups involved including IT, call centres and back office processing functions
- ◆ Call centre salaries: US \$4,000 per month, India \$280-300 per month (Ofreneo, p18)

It's about corporate behaviour not nationalities

The debate over off-shoring is not a debate about nationality or race and should not be.

The primary driver for corporations to outsource or off-shore functions is to ultimately cut costs. It is reducing your employment conditions.

In India and the Philippines they are concerned that their jobs will move to Sri Lanka and eventually to China as English proficiency improves.

It is about the future of our industry

“Sending work overseas poses a massive threat to Australian finance industry jobs” said Paul.

“We have to act now to alert people to the threat. We have to work to convince employers and governments that this is the wrong path for our customers, for our employment opportunities and for our children’s jobs.”

FSU activity and what members can do

The FSU has:

- ◆ Written to employers across the finance industry to determine what, if any, plans they have for outsourcing in the future.
- ◆ Raised the issue with Governments and Opposition parties at a federal level.
- ◆ Called for consumer right to know legislation to be introduced to protect jobs and consumer interests.
- ◆ Joined the call for companies to sign up to global framework agreements raising international labour standards.

Members can:

- ◆ Find out more by visiting our website at www.fsunion.org.au
- ◆ Raise the issue in discussions at work and at home
- ◆ Talk to your local politicians about their policies
- ◆ Let the Union know about any plans in your workplace to send jobs overseas.

NEW FSU LEADERS

The FSU has a new National President with the election of Carol Gordon to the role for the next two years. National Australia Bank employee, Paul Ferrari fills the National Vice President position.



Photographer: Neil Richardson

Carol, a Commercial Lending Officer with the Commonwealth Bank in Launceston brings a wealth of experience in financial services and a real feel for the pressures members face in their daily worklife.

“I have been a bank employee for the past 24 years. I have lived through 4 mergers and I know first hand the problems members confront in respect to understaffing and increased workloads” said Carol.

“The challenge for our union is to make sure we are all working together to deliver real outcomes for members in their workplace. We have to be active and encourage finance workers everywhere to get involved and make a difference.”

“I look forward to that challenge and I am honoured to be representing FSU members as their National President.”



Photo supplied by FSU QLD Branch

Paul Ferrari is looking forward to being an activist at all levels of the FSU. Paul has worked for the National since 1995 and is currently a Learning Consultant (Trainer) with the National's Queensland Learning Centre.

“One of the main reasons I put my hand up for National Vice-President was to increase the exposure of our Queensland Members at an Executive Level”, says Paul. “I hope to build on my passion for promoting member activism in all parts of the industry. I'm intending to help develop a stronger union presence within the finance sector”.

“A commitment to supporting the National President and ensuring the decisions I make are for the benefit of the union and its members at all times are also of primary importance”.

FEDERAL ELECTION 2004

With \$100 million of taxpayers money being spent by the Federal Government on advertising, it's not hard to work out that a federal election is in the offing.

FSU officials and activists have been contacting members to discuss federal election issues of importance to them and their families. Here is a brief look at the issues identified.

Health is nominated as the single greatest issue of concern by members. Maintaining universal access to Medicare bulk billing for doctors visits, public hospital funding and the need for better funding to the aged care sector are all issues identified as important.

Education and childcare issues are also nominated with public education funding and affordable access to University and Tafe courses nominated as concerns, with access to childcare also rating a mention.

Work issues have also been identified by members with concerns about the increasing difficulty to balance work and family, casualisation of work and the unfairness of workplace relations laws.

Specifically for our industry, members want FSU to campaign to protect jobs in the sector and to protect services for customers and the community.

FSU has raised industry concerns with all the major political parties and asked that they provide their policy response on the following issues:

- ◆ Restricting mergers between the big four banks;
- ◆ Protection against the impact of mergers and acquisitions in our industry;
- ◆ Provision of six months notice of branch closures or service downgrades;
- ◆ A full review of the implementation of the FSRA and its implications for employees;
- ◆ Fairer employment laws;
- ◆ 'Right to know' legislation that would make it compulsory for Call Centre customers to know if the person they are dealing with is overseas;
- ◆ Data protection laws for customers;

- ◆ Tying executive salaries to performance and providing shareholders with a greater say.

Further detail about these issues are set out in the FSU policy document 'When Words Fail' and can be found on the FSU website at www.fsunion.org.au.

All political parties have been asked to provide policy statements on all the issues identified by members so they can be published for members' information ahead of the coming election.

Election Comment

Politics is more and more about 'spin' and less about straight talking. We hope to be able to assist members get through the 'spin' to the substance by providing details of the parties policies as they become available.

Industrial relations legislation is one area where the Government's real intentions are clear. The Howard Government has come out time and again and made it clear that they are on the side of the employers.

FSU believes that industrial relations legislation has to be about trying to create a fair environment which works for everyone in the workplace.

It's our view that parties should deal with each other in good faith and there should be an independent umpire who can deal with disputes when things can't be resolved.

The role of government in such an environment is to help constructively resolve disputes, not take sides or openly oppose the rights of one group in favour of the other.

FSU has called for the system to be made fairer by increasing the powers of the Australian Industrial Relations Commission to resolve disputes; recognising the rights of workers to belong to unions and to participate in union activity without fear of prosecution; promoting good faith bargaining; doing away with exploitative AWAs and providing workers with strong, comprehensive Awards and Agreements that underpin their working conditions.