

# fsu@work

.fsu member magazine

CHECK OUT THE FSU'S  
NEW & IMPROVED  
WEBSITE AT  
[www.fsunion.org.au](http://www.fsunion.org.au)

In this Issue: Sale to Fiserv - Page 4 Bargaining Round-up - Page 6 Member Benefits - Page 11

May 2005



## NATIONAL SECRETARY'S MESSAGE



Photographer: James Lanfritz

Paul Schroder

**With the changes that have taken place in our industry and the Federal Government's proposed new hard line legislation looming on the horizon, our union has decided to modernise itself to be able to protect and advance finance sector employees' interests.**

It's no secret that our industry has changed and is continuing to change. The roles being performed in our industry have evolved along with technology.

Many new players, providing services to traditional finance companies, have emerged. Work has intensified with downward pressure on costs and a shift in focus from service to sales.

We have endured changes to industrial laws introduced by the Howard Government that have removed the rights of employees by reducing award entitlements, allowed employers to refuse to bargain decent agreements and introduced individual contracts.

In 2005, the challenges will be even greater as the Federal Government gears up to use its absolute majority to pass another raft of industrial laws designed to further erode the rights of working people.

To meet the challenges of our changing industry and the new legal regime, the FSU will change to remain relevant and capable of representing members across our industry.

With the support of the National Conference and Executive of the union, I have proposed a plan for modernising the union by focussing on the need to:

- ◆ Increase membership participation in the union - by increasing direct member involvement in decision making and marketing the union more effectively to non-members;
- ◆ Modernise the union's structures to allow us to be more decisive and coordinated;

Cover: NAB National Council Delegates  
Photo provided by Education Image

- ◆ Deliver better service to members and Reps through better use of resources;
- ◆ Dedicate resources to building a union presence in new and emerging areas of our industry.
- ◆ Upgrade our capacity to respond to members' need for information, advice and enforcement of their rights and conditions.

In practice this would mean:

- ◆ More workplace visits and additional resources for organising;
- ◆ The establishment of local and national councils of members along enterprise lines that will direct union activities in those enterprises;
- ◆ Direct member participation in and control of all union decision making bodies;
- ◆ Establishment of a dedicated member call centre;
- ◆ Re-direct of 20% of the unions resources to organising new and emerging areas of the industry;
- ◆ A significant reduction in the number of paid elected officials so resources can be reallocated away from management and towards member services;
- ◆ Strengthen accountability of all office holders for the implementation of decisions taken by National Executive and/or Conference.

The union needs to be able to respond quickly and in a co-ordinated fashion to the demands of members, both to protect and advance your conditions and interests. We need to be truly representative of our industry by organising the emerging and expanding parts of it. And we need to be relevant to finance workers by providing you with value for your membership.

The plan has been adopted by the union's Executive and is now subject to further consideration by Branch Committees and Councils. If you would like to view the proposal please contact the National Office on (03) 9261 5300 to request a copy.

Together we can meet the challenges that face us and improve our ability to provide representation, support and a voice for finance workers in their workplace, their industry and their communities.

## OUR INDUSTRY - A STATISTICAL SNAPSHOT

- ◆ Persons employed - 344,700
- ◆ 55% of the workforce are women
- ◆ 44% are employed in Professional or Associate Professional roles
- ◆ Women dominate the Clerical occupations
- ◆ 74% of the workforce is aged over 30
- ◆ 60% of the workforce holds a qualification
- ◆ 1,171,000 hours of overtime is worked each week
- ◆ 490,000 hours of overtime is unpaid
- ◆ Casual employment has grown from 2% in 1999 to 10%
- ◆ Women receive, on average 57% of male median weekly income
- ◆ 67% of those who change jobs stay in the finance industry

## MEMBER INVOLVEMENT THE KEY

**It is with great enthusiasm that I welcome the formation of the NAB National Council (cover picture) to help guide and advise the activities of the union through the 2005 Enterprise Agreement making process.**

The NAB National Council joins the Westpac National Council as successors to the successful IAG National Council which guided the negotiations to a good outcome with the country's largest general insurer.

The direct involvement of members in the union's decision making is critical in dispelling the myths often pedalled by employers that the union is somehow a third party in the employment relationship.

Our union is the collective strength of its members. It is by the members, for the members. The plan is to make it easier and more meaningful for members to get active in their union. I encourage you to do so and look forward to working with you.

# RIGHTS @ WORK

Once again the rights of Australian working people are under attack as the Coalition Government is set to take control of the Senate in July.

Spurred on by powerful employer lobby groups such as the Business Council of Australia, the Howard Government has a raft of industrial legislation designed to remove employee rights. This time the laws will be passed free of scrutiny by the Senate and are aimed at making already powerful employers more powerful.

We believe, based on the laws previously rejected by the parliament and from comments made by the government and employers, that the new laws will be aimed at removing or inhibiting working people's rights to:

- ◆ Bargain collectively to achieve better conditions;
- ◆ Take industrial action in support of achieving better conditions;
- ◆ Access their union in the workplace;
- ◆ Have their conditions secured by legally enforceable awards;
- ◆ Access the independent umpire (the Australian Industrial Relations Commission) to resolve disputes.

Instead, the Government will seek to further promote individual contracts or AWAs; restrict union officials' right of entry to the workplace; further restrict the matters that can be covered in awards; make it easier to sack workers unfairly and water down the powers of the Commission.

While the new laws will provide no comfort for members, FSU Reps have a message of hope.



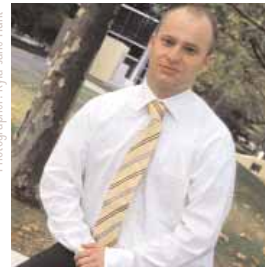
Photo provided by the FSU

Glenn Primmer, FSU Rep at Westpac (Pictured left) said "I decided that it was time that I made my contribution to the union movement by becoming a Rep to assist the organisation of working people in our industry. It's always been very important, but even more now given the Government's plans."

"The BCA (Business Council of Australia) and other employer lobby groups who are backing IR reform have an economic agenda strongly supported

by the Howard Government. With this in mind, it is not surprising that the BCA would try to blur the function of Workplace Relations. Workplace Relations is all about fairness, as the term 'Relations' indicates - more than one person, body or entity affected in the workplace."

Glenn is quick to point out the danger of the Government's laws, especially about AWA's. "Some employers use AWA's to gain total control over staff, like demanding that a worker put in enormous hours of work or set unrealistic targets, and if these are not achieved, they can terminate workers without reference to the AIRC (Australian Industrial Relations Commission). This is all designed to further wear away at the bargaining power of workers by removing collective power."



Photographer: Kyle-Jane Hunt

Bryce Stone (pictured left), FSU Rep at AAMI already experiences some of the difficulties associated with the Government's industrial laws.

"We already have a non-union agreement which creates a difficult workplace environment and makes my job as a union Rep pretty challenging as it is not recognised and no time is allocated for it", says Bryce.

This doesn't stop Bryce making himself available for members and it doesn't stop members seeking out Bryce out for advice and support.

"I am concerned however about the tightening of right of entry laws", he says. "It will give companies way too much power and too much time to cover their tracks. They need to be caught in the moment before the situation can be manipulated. AAMI think they can resolve members' issues, but members often feel uncomfortable approaching their supervisor or HR, to the point that most of them just let issues go. Not having access to their union will only make matters worse" says Bryce.

But the message of how we overcome the pending attack from the new laws remains consistently true as Bryce and Glenn remind us.

"We desperately need to educate staff about unions, and at the same time reinvent ourselves as a union and prove that when people stick together and speak out, we get results" says Bryce.

"I encourage all workers in the finance and insurance industry to join their union in solidarity. We need to boost the spirit of collectivism in our workplaces to protect our rights and conditions into the future. Activism in the FSU is the best and most effective tool for workers in our industry to achieve a fair workplace" says Glenn.

## WHO ARE THE REAL HAWKS IN THE DEBATE?

The Business Council of Australia, the bosses union, has been most prominent in pressuring the Howard Government to use its Senate majority to attack the rights of working people.

Our industry provides many members of the BCA - let's have a look at who they are:

Mr. Andrew Mohl, AMP  
Mr. John McFarlane, ANZ  
Mr. Robert Hunt, Bendigo Bank  
Mr. David Murray, Commonwealth Bank  
Mr. Peter Cameron, Credit Suisse First Boston  
Mr. Chum Darvall, Deutsche Bank AG  
Mr. Terry Campbell, Goldman Sachs JBWere  
Mr. Paul Bedbrook, ING Australia  
Mr. Michael Hawker, Insurance Australia Group  
Mr. Robert Priestley, JP Morgan  
Mr. Allan Moss, Macquarie Bank Ltd  
Mr. John Stewart, National Australia Bank Group  
Mr. David Deverall, Perpetual Trustees Australia Ltd  
Ms. Gail Kelly, St. George Bank Ltd  
Mr. John Mulcahy, Suncorp Ltd  
Mr. Michael Chaney, Wesfarmers and anointed Chairman of NAB  
Dr. David Morgan, Westpac

These BCA members will be receiving a "what is your view?" letter from the FSU.

Two of the BCA Board members are Mr. David Murray and Mr. Michael Chaney.

While Mr. Murray is gleefully trying to sue CBA staff for exercising their rights to have staffing, targets and pay addressed as part of their EBA, Mr. Chaney, the soon-to-be Chairman of the National Australia Bank had this to say:

*"..actually trying to use workplace relations legislation to achieve fairness is a very inefficient tool.."*

He went on to advocate for the stripping back of working people's award rights, then the abolition of awards altogether in favour of simplified individual contract making - very progressive!

# FIRE SALE TO FISERV

**It comes as a pretty large shock to be told that your job is being sold off. It's an even greater shock when you learn that your job is being sold to a company you know nothing about and that you're going to go and work there together with your former competitors.**

That was exactly the case for some 600 members working in the day 1 cheque processing areas of the National Australia Bank, the Commonwealth Bank and Westpac.

They were told their employers were looking at a joint outsourcing arrangement and that most of their jobs would be transferring to a new employer.

## **So long and thanks for all the loyalty.**

Being a proof operator might not be the most glamorous position in the bank. In many respects it's tough, fast and repetitive work done well after most members have gone home for the day.

But it is vital work in making sure that the value carried on cheques is captured and transferred between different financial service providers.



Photo provided by the FSU

"Initially, no-one wanted to go, we hated the idea that our jobs were being outsourced" said NAB East Melbourne TPC employee and FSU Rep, Fay Bromfield (pictured centre).

Fay had been with the National for 29 years and most of her colleagues had an average length of service of more than 10 years.

"We liked working for the NAB, they had been a good employer. In fact no one had anything against the bank until they made the announcement that they were selling us to Fiserv."

Fay and her colleagues throughout the country wanted to know that they would have a job, keep their entitlements and be recognised by the bank for their loyal service.

FSU moved quickly to ensure that all members affected in the outsourcing would be offered a job at Fiserv and that all their accrued leave entitlements, including redundancy, would be honoured and secure by Fiserv.

Despite initial assurances by the NAB that proof staff would receive a transitional redundancy and be offered a position with the new company, the story began to change with the passage of time - much to the disappointment and anger of staff.

"It just seems incredibly unfair to us when you see executives being paid millions of dollars, getting huge bonuses and being paid massive 'thank yous', that the bank tries to pay us the absolute minimum to go, claiming that they haven't got any money!" said Fay.

Angry members of the NAB attended a rally outside the banks new headquarters at Docklands to make sure the bank got the message about their concerns.

By working together NAB proof workers ensured that none of their entitlements would be lost in any move to Fiserv. Members will move to Fiserv with all of their existing entitlements and accruals protected by both written guarantees extracted from their new employer and covered by a new Enterprise Agreement.

"You can't help feeling sad that after all the years of service we have given to NAB, it felt like they were 'penny pinching'."

"We now have to look forward and we will all be maintaining our union membership at Fiserv because that is the best way to make sure our conditions are looked after" said Fay.

At the Commonwealth Bank, members were provided with the option of taking up employment with Fiserv or moving over under secondment from the bank.

Former Westpac members, who have already been outsourced to Unisys will be last to go across to Fiserv. Again, on-going employment and security of entitlements will be at the forefront of union negotiations for members.

## **PROJECT VIPRO OR MERGER BY STEALTH?**

**Dubbed the Project Vipro, the three banks sought approval from the ACCC for their joint outsourcing arrangement.**

The ACCC decided that owing to the diminishing volume of work in cheque processing it would not subject the project to official market investigation. This was despite protests from the FSU and other groups that it would diminish competition.

The FSU also raised concerns with the Federal Treasurer, that the banks were seeking to access the benefits of mergers without being subjected to the public interest tests that would normally be applied by his office and other regulators.

Regrettably, the Federal Treasurer, determined that because of the limited nature of the activities involved, he would not be exercising his powers under the Banking Act.

The danger for our industry, like the branch closure programs of last decade, is that outsourcing takes place in different areas at different times. It will rarely be announced in big headline grabbing chunks.

The FSU will continue to oppose joint outsourcing arrangements between competitors as being merger by stealth and will use the cumulative impact on jobs and services to get politicians and regulators to agree.

**DON'T ASSUME. IF YOU'RE WORKPLACE IS HEARING RUMOURS OF OUTSOURCING, CONTACT YOUR UNION IMMEDIATELY!!**

# OFFSHORING AUSTRALIAN JOBS AND SKILLS

The trend towards the offshoring of Australian jobs continues. Citigroup, AXA, ANZ, Diners International, NAB and CBA are just some of the companies that have, or are seriously considering sending jobs and skills overseas.

At a time when one of the major political arguments is about skills shortages in Australia, finance companies continue to offshore jobs to locations such as India and Singapore to lower costs.



Photo provided by the FSU

FSU@Work looks at what the implications are for those directly involved.

Former FSU Rep, Janet Kaylock (pictured left) gave AXA 16 years of her life, until last year when she fell under the offshoring axe.

“While I was ready to go, a lot of people suffered stress and rejection, especially having to train new staff to do our jobs”, says Janet. “For those who found it stressful, we decided that rationing the number of hours of training each day was the best approach. Obviously AXA would have been happy to have us training all day every day. Because there were a lot of us all affected the same way we were able to provide a lot of support for each other.

“The way the Indian companies take over these roles”, she continues, “is to throw a large number of people at documenting the systems. In between they don’t need anybody. They are able to reallocate people in this manner because there are so many of them working on huge numbers of systems. As the wages are so low over there we have no way of competing.

Photographer: Greg Stitt



“Even though I was ready to move on, I think AXA has lost a heap of highly skilled and clever staff and I think they would have been better off keeping us fully trained in both business and technical platforms. AXA have always been too busy working us hard to train us properly.

“They did, however, keep people to train as Technical Business Analysts. This is the type of job that will always remain in Australia. My fear is that without Australians doing the nuts and bolts technical work, the opportunities for gaining the technical overviews to be able to do these types of roles will be limited and AXA need to think hard about how to train people for these types of roles. Without skilled people in these types of roles AXA will not be able to effectively use the outsourced facilities/resourcing.”

FSU is actively engaged with its international union, UNI, to seek ways to support workers in other countries from the levels of exploitation they face. Part of this activity must commence at home with Australian licensed finance companies, committing as part of their licensing arrangement to honour minimum global labour standards.

The FSU is calling on political parties to support a test case through the

Industrial Relations Commission, to establish strict protocols in the advent of proposed outsourcing and off-shoring including maximum notice periods, consultation at both the departing and arriving ends of the operation and no forced redundancies. FSU is also calling for a legislated response from Governments that sets out the consumers right to know who they are dealing with and where they are located.

OFF-SHORING SCORECARD			
Company	Work Area/State	Jobs gone offshore	Offshore location
AXA	Call Centre	400	Bangalore
ANZ	Software development	400 +	Bangalore
Citigroup	Citibank Call Centre Bris	150	Manila
CBA	IT	Unconfirmed	Bangalore
Diners Club International	Call Centre operations	82	Manila Bangalore
NAB	IT	Unconfirmed	Bangalore

# ENTERPRISE BARGAINING IN 2005

## Union Agreement offers merger protection

Photo supplied by the FSU



FSU Reps from left: Linda Shevchuk, Denise Perrett, Sandra Schultz and Ingrid Geli from CPS take a well deserved coffee break.

The staff at CPS have signed off on a Union negotiated Enterprise Agreement that not only guarantees pay increases totaling fifteen percent over three

years, but puts their conditions of work into a legally enforceable document. CPS staff have said that having conditions contained in the Agreement protects them through the merger process especially considering the Federal Government's proposed industrial relations reforms.

## BankWest EBA Claim 2005 - Negotiations to date

Negotiations are continuing with BankWest to see if a draft document can be agreed on that would be worth putting to members for their feedback.

There has been some movement from the original FSU claim and BankWest offer, but there are still several areas where we believe the offer does not adequately respond to members' valid claim. The new Agreement will cover around 3,000 employees.

## AAMI Enterprise Bargaining - FSU meets with EA Steering Committee

The current AAMI non-union Enterprise Agreement expires in December 2005, however, AAMI have already formed a new Enterprise Agreement Steering Committee to oversee drafting of a new agreement. Whilst AAMI members would prefer a union agreement, FSU recently took the opportunity to address the Steering Committee and outline innovative clauses negotiated by FSU in other finance sector EAs.

## No action from Westpac incites member action

After 10 long months of negotiation, Westpac, the bank that claims to be the most socially responsible, still refuses to make their staff a decent offer. Fed up with the stalling and refusal to address issues of pay, voluntary weekend work, staffing and targets, Westpac members in Victoria, South Australia and Tasmania, decided to send Westpac a message and stopped work. Why does a company that claims to be so caring about its stakeholders drive staff to this?

Photographer: Michael Raynor



Stop work meeting in Bedford Park, SA.

Photographer: Michael Raynor



Members stop work in Victoria.

Photographer: Geoff Robson



FSU members walk off the job in Tasmania.

## FSU/RACQ EB 2005 Negotiations - 73% support the FSU claim

After phone polling 100 FSU members in RACQ, a draft log of claims was compiled for the FSU/RACQ EB 2005 negotiations. Members expressed their concerns on a range of workplace issues, including pay increases for the life of the new agreement; increased Super contributions; better hours of work arrangements and better work/life provisions. The draft claim was circulated to all members for endorsement and the response was excellent, with 73% of returned ballots voting in favour of the claim. Negotiations have begun.

## NAB National Council - Use Your Voice

The NAB National Council is made up of FSU Reps working in The National who are committed to working with members to ensure that 2005

Photo provided by Education Image



Enterprise Agreement delivers real and fair change. They are dedicated to ensuring that

in this round of bargaining the National listens to staff and deliver a genuinely progressive Agreement.

## Bargaining in Industry Super Funds

A 12 month agreement with LUCRF has been certified with a 4% pay increase backdated to August last year. The short agreement is to enable the parties to implement a proposed new classification system which has been under development now for the past 12 months.

Members at STA are voting on a new two year agreement with two pay increases of 5.5%. Negotiations are underway at CBUS and Hostplus. The proposed new agreements will be ready to go to ballot in late May or early June. CMSF will not be far behind as their current agreement expires on 30 June.

UniSuper and Superpartners are both due to commence negotiations later in the year with their agreements expiring in December and early next year respectively ARF and Hesta are in the middle part of their respective agreements and members in both cases are due to receive a further 5% increase from 1 July this year.

# SUPER CHOICE - WHO'S READY?

## Superannuation is set to undergo some big and potentially hazardous changes as the Federal Government introduces employee choice of super fund from the 1st July 2005.

What is being proposed sounds positive at first blush, but a closer look reveals some real concerns for working people and particularly for our members who will be given the task of winning a slice of the super pie for their employers as well as having to make the right decision for their own retirement income.

### Just who stands to benefit?

The introduction of choice has been largely due to consistent lobbying efforts by our industry, who have long felt shut out of the massive savings dollars held in superannuation.

However, a recent survey by Superpartners and Newspoll tells a grim story, with an alarming 54% of Australian workers unaware that Choice of Fund is being introduced.

The survey went on to reveal that 73% of Australian employees are unlikely to change super funds when Choice is introduced.

It is clearly not Australian employees who are screaming out for Choice of Fund. Many remain concerned that they do not have access to the information they need to make informed choice about their super.

80% of those surveyed by Newspoll and Superpartners believe they will need independent education material to help them make informed choices.

More revealing are the comments of NAB Australia Chief Executive, Ahmed Fahour, in his address to the Australian Banking and Finance Institute, where he stated that the introduction of Choice of Fund is "...going to be the single biggest trigger event leading people back to Banks and Financial Planners".

### What's at stake?

A recent joint study by Westpac and Association of Superannuation Funds of Australia Limited (ASFA) showed that, assuming the retiree owns their

home, they would require an annual income of \$32,800 as a single or \$43,350 as a couple to enjoy a comfortable retirement.

'Comfortable' means being able to enjoy a glass of wine a day, eating out occasionally, running household appliances like a dishwasher, buying magazines and CDs and the occasional holiday - hardly the lap of luxury.

At the current compulsory employer contribution rate of 9%, most people will land well short of these figures.

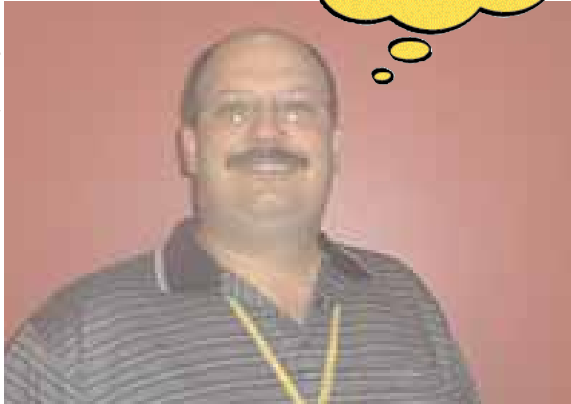
Choice of Fund becomes an extremely important issue in the context of maximising retirement income.

With most FSU members in corporate funds, either defined benefit or accumulation, fees are not an issue as the employer covers the administrative costs. But as Choice opens up fees will make a big impact on people's choices.

Research, conducted by SuperRatings over a five year period found that industry funds (jointly created by unions and employers) provided \$7.82 of earnings for every dollar of fees taken out.

Master trusts and retail funds (for profit) provided only \$1.91 for every dollar taken out.

Choice of Fund opens the super market to many more aggressive players seeking the profits of such large investments. Not all of them will operate for the sake of maximising the customer's retirement income.



My Super.  
My Choice.

Photo provided by FSU

## TARGETS, FSR AND ASIC

For FSU members the impact of Choice of Fund will be twofold. Not only will they be confronted with having to make a choice for themselves, they will be providing investment advice for customers.

Ahmed Fahour said in his address that "Our industry has a massive role to play. The role of banks is to advise, support and educate."

That said, banks, wealth management, insurers and investment companies and other financial service providers, haven't done all the lobbying for Choice not to get a slice of the pie.

The concern for members will be around targets and other pressures placed on them to sell their employer's products, or other preferred products. This pressuring does not conform with FSR legislation and will attract the attention of the industry regulator - the ASIC.

The obligation for employers is to provide expert training and accreditation of skills for members to be able to provide genuine, independent advice that assists working Australian's to make the right decisions for their retirement.

Any member who feels they are being pressured by their employer to market a particular super product that may not be in their customer's best interest should contact the FSU immediately.

## FSU SUPER POLICY

The FSU has adopted policy for member's superannuation aimed at ensuring safety and adequacy of retirement income.

In respect of Choice, the FSU believes much more needs to be done to educate members before they must make serious decisions about where to invest their funds for the best return.

FSU policy is that Choice be graduated through enterprise agreements to only allow initial employee choice between the current corporate fund or the relevant industry fund.

Adequacy of member's retirement funds must be addressed through the provision of increased employer contributions, rising from the current 9% to somewhere closer to 15%.

# MEMBERS MAKING THINGS HAPPEN

## Protecting what matters

Photo supplied by the FSU



FSU Rep and Westpac Home Finance Manager, Lindsay Burley

Westpac Home Finance Managers (HFM's) in Queensland have won the fight to stop cuts to their pay following Westpac's attempt to abolish their remuneration scheme.

Westpac set up the remuneration

scheme in Queensland in 1998 and told HFM's that the more business they write, the more they can earn. The company encouraged employees to take the roles based on the income they could earn. Westpac offered three different options to HFM's to move onto the national scheme, with the least onerous option providing 15 months to move across. Over 90% of HFM's are union members, and each one stood firm to defend their position.

FSU Rep, Lindsay Burley said that "many HFM's have made significant personal decisions in the past based on their income including buying homes and starting families, to take up the role of HFM. So it was much more than money at risk".

Signed letters from HFM's rejecting the bank's three options and a staff petition calling on the company to do the right thing led to a concession by management.

## MAJOR GAINS WON AT ANZ MORTGAGE OPERATIONS

Late last year the Full Bench of the Australian Industrial Relations Commission endorsed the right of unions to enter workplaces and speak to staff in cases where their employer is suspected of breaching Award or EBA entitlements. The AIRC sanctioned the FSU's request to enter ANZ Mortgage Operations, 530 Collins Street to look into underpayments of entitlements including overtime and meal money allowances.

Since then, the FSU have succeeded in having ANZ concede that agency casuals were not paid penalty rates for weekends and that staff are entitled to meal allowance regardless of whether they get 24 hours' notice of the requirement to work overtime.

The Union found that a high proportion of staff employed in Mortgage Operations are temporary and have been for extended periods. ANZ has since employed 30 temporary staff as permanent employees in Mortgages, and they have made a commitment to ensure agencies meet minimum conditions, including overtime penalties as of January 2005.

## BT MEMBERS PROTECT TRADITION

For the past few years members and reps at BT Financial Group have been able to freely distribute union material to colleagues via desk drops.

On Christmas Eve, HR contacted the FSU requesting that the desk drops cease. Members highlighted that the desk drops were an unobtrusive method of communicating with staff and that they were conducted on the reps' own time. They also pointed out that the material was often for the purposes of information collection rather than distribution.

FSU Rep Anna Fasoli says she's always been open about being a Union rep and no-one has ever complained about having literature dropped off to their desks. "It was a ludicrous when I was tapped on the shoulder and asked for a copy of what I was distributing. All they ever have to do is bin the offending piece of paper if they do not want to keep it", she said.

"We explained ourselves concisely, appreciatively and without demand", said Anna. "I think they recognised that any Union presence was non-threatening and thought it best to leave things as they are and let us impart information as usual. We're proud of the outcome, but there should be more of them".

## MEMBERS PRESSURE MANAGEMENT TO CHANGE TACK

Melbourne based members at Australian Administrative Services (AAS), were shocked late last year when informed their employer had lost the contract to rivals Superpartners, putting at risk the jobs of 60 staff.

"Management did not do enough to resolve and answer questions regarding employment security, that were crucial to providing staff more

certainty during the process. They were evasive in responding to these issues, even when they had provided a commitment to do so", says Committee Member, Julie Caruana.

Important questions about the redeployment process and bonus payments for retrenched staff remained unanswered. With help from the Union office, a staff committee was organised, members were consulted and the issues discussed with Management at the negotiating table.

Many new members joined and the Committee was able to secure more specific information and details about Management's plans. Collective pressure from members, including a petition signed by 46 staff, saw Management provide retrenched staff an extra across-the-board payment.

"Despite the process being long and stressful, it was rewarding to see staff come together, join the Union and understand the benefits of working together collectively", said Julie. "By coming together, forming a committee and getting help from our Union we had more control and security during a difficult time."

Eventually, most members were able to be redeployed and importantly a staff committee will remain to further improve working conditions and the communication flow between staff and Management at AAS.

## MEMBERS DRIVE DRAMATIC IMPROVEMENTS AT WESTPAC

Reports by members of deficiencies in branch security at Rose Bay in NSW has resulted in vast Occupation Health and Safety improvements.

On behalf of members, FSU Reps raised several health and safety issues, most of which have now been rectified or are being further investigated by Property and Security teams. These include improvements to cash handling, general maintenance of the building, manual handling risk, fire safety, storage and stress of understaffing and shared cash.

**“ By coming together and getting help from our Union, we had more control and security during a difficult time. ”**

AAS Committee Member, Julie Caruana.

## Ambition



### SOME TIPS FROM THE FSU CAREERS CENTRE TO HELP YOU LOOK AFTER YOUR CAREER IN A RAPIDLY CHANGING INDUSTRY

- ◆ Have a flexible career plan - thinking about what you want and need from your working life and being aware of industry trends will help you cope with change and get what you want from your working life
- ◆ Get educated - make a commitment to lifelong learning. Tertiary education is more important than ever for securing your future in the industry, while opportunities for people without qualifications are becoming more limited.
- ◆ Don't just focus on the large companies when looking for a new job - significant employment growth is occurring in the smaller industry players. Careers tend to advance faster in growing companies - but beware of working for companies that don't have good employment practices
- ◆ Most finance vacancies aren't advertised in newspapers anymore - don't forget to look for jobs on the internet (check out the FSU Careers Centre for example) and through networking and making direct approaches to potential employers
- ◆ Develop your communication skills - these are the skills that are most valued by finance employers.
- ◆ Know how to play the job search game by developing and maintaining your career management skills. We see many people who have excellent work skills, but are terrible in job interviews and miss out on opportunities as a result.
- ◆ Whenever you apply for a new job, learn everything you can about the job and the company and always make sure your résumé is tailored to the position you're applying for.
- ◆ Expect that you'll change jobs and employers in the industry quite a few times during your career. Don't forget to maintain your contact with the FSU whenever you change jobs, so that you can continue to benefit by being part of the largest network of finance employees in Australia.

Visit the FSU Finance Careers Centre at [www.fsunion.org.au](http://www.fsunion.org.au) where you can search for finance job vacancies and get up-to-date information to help with your résumé, job search and interview preparation.

## SURVIVING A RAPIDLY CHANGING INDUSTRY

### The great wave of change being experienced by people working in the finance industry continues.

As a finance sector employee, you work in one of Australia's most dynamic industries. Managing your career in such an industry isn't easy.

By being aware of some of the big picture changes in the industry and thinking about what these changes mean to you personally, you can improve your chances of getting what you want from your finance career.

#### What's changed?

Just about everything:

- ◆ The traditional barriers between various parts of the industry are less defined
- ◆ Distribution channels have changed
- ◆ Mergers and acquisitions have resulted in big companies getting bigger
- ◆ There are more smaller industry players
- ◆ Foreign finance companies are playing a stronger role than ever in the Australian market place
- ◆ There's a greater separation between wholesale and retail functions
- ◆ Global competition
- ◆ Changing industry regulation
- ◆ Stronger focus on sales and 'high net worth' customers
- ◆ Customers getting older and carrying more debt

#### How has the workforce changed?

##### *The workforce has grown*

According to the Australian Bureau of Statistics (ABS), the number of people employed in the Finance Industry has increased by 14% from 1999 to 2004. This means that there were 42,200 more people employed in the industry in 2004 than in 1999.

##### *Growth in managerial and professional roles*

One of the most significant changes shaping today's finance industry is the increase in the number of people employed in managerial and professional roles and the decline in clerical, sales and services employment.

In 1999, 42% of the workforce was employed in managerial and professional roles. In 2004, this proportion increased to 50% of the workforce.

Over the same period, there has also been strong growth in the number of women employed in managerial and professional roles. Men still dominate in these roles, but the proportion of women is increasing.

##### *Mobility is declining*

The proportion of people changing jobs in the industry each year is declining. In 1996, 23% of finance employees had been in their current job for less than a year. In 2004, this proportion had decreased to 15%. Of those that changed jobs in 2004, 67% got another job in the finance industry.

##### *Education levels have increased dramatically*

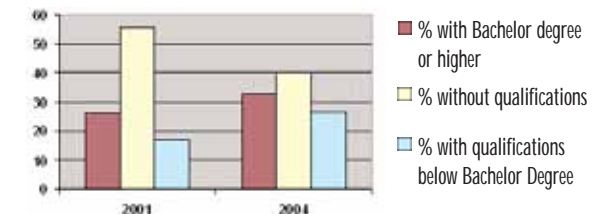
One of the most dramatic changes in the industry has been the increase in the proportion of finance employees with post secondary school qualifications.

According to the ABS Education and Work Survey, the proportion of the workforce with qualifications has increased from 44.4% in 2001 to 60% in 2004.

In 2004, 32.8% of employees had a qualification at Bachelor degree level or higher. In 2001, only 26.3% had qualifications at these levels.

When compared with employees in other Australian industries, the average finance employee is now more likely to have a post secondary qualification. This represents a significant turnaround. In the past, post secondary qualifications weren't considered important by employers, whereas now they clearly are.

#### Finance Employees: Highest Qualification Held - 2001 and 2004



Source: ABS Cat. No. 6227.0, Education and Work, May 2001 and May 2004

#### How can the FSU help with your career challenges?

The FSU Careers Centre has a range of services to help. These include:

- ◆ FSU Education Programs - a range of undergraduate, postgraduate and short courses to help you upgrade your skills and qualifications
- ◆ FSU Online Careers Centre - a 'one stop shop' where you can search for job vacancies and apply for jobs online.
- ◆ FSU Résumé Service - Have your résumé critiqued and/or updated to meet industry expectations.
- ◆ FSU Career Information - a range of booklets and info sheets covering a range of career topics to assist you at every stage of your career.

For further information, visit [www.fsunion.org.au](http://www.fsunion.org.au) or contact FSU member benefits on 1300 366 378.

The finance market has moved.

SEEK and you shall find.



Visit the FSU Careers Centre @ [www.fsunion.org.au](http://www.fsunion.org.au)  
5,000 finance jobs online. Right now.

# WORKPLACE REPS MAKE A DIFFERENCE

FSU Reps have the most important job in the Union - they provide the critical link between the workplace and the Union Office.

Last year, 599 members completed the FSU training courses for new and advanced reps.

The curriculum includes:

- ◆ Your role as a Rep
- ◆ Understanding your Awards and Agreements

- ◆ What's happening in the finance industry
- ◆ Building the Union in your workplace
- ◆ Negotiating skills
- ◆ How to take on workplace issues such as targets and no relief
- ◆ Knowing your rights

If want to become a Rep or need a Rep in your workplace call your local Union Office now!

## REPS COURSES IN 2005

### VICTORIA/TASMANIA

The next reps training dates are:

Monday 20th & Tuesday 21st June - Intro Reps  
 Tuesday 16th & Wednesday 17th August - Intro Reps  
 Tuesday 6th & Wednesday 7th September - Advanced Reps  
 Monday 17th & Tuesday 18th October - Intro Reps  
 Thursday 10th & Friday 11th November - Advanced Reps  
 Tuesday 22nd & Wednesday 23rd November - Intro Reps

### WESTERN AUSTRALIA

The next reps training dates are:

#### *Metropolitan training dates*

Wednesday 15th & Thursday 16th June - Advanced Reps  
 Tuesday 21st & Wednesday 22nd June - Intro Reps  
 Wednesday 20th & Thursday 21st July - Intro Reps  
 Tuesday 26th & Wednesday 27th July - Advanced Reps  
 Wednesday 3rd & Thursday 4th August - Intro Reps  
 Wednesday 24th & Thursday 25th August - Advanced Reps

#### *Regional training dates*

##### Stage One

Tuesday 26th & Wednesday 27th July - Port Hedland  
 Thursday 28th & Friday 29th July - Broome  
 Thursday 1st & Friday 2nd September - Bunbury  
 Thursday 20th & Friday 21st October - Karratha

##### Stage Two

Wednesday 15th & Friday 17th June - Albany  
 Monday 27th & Wednesday 29th June - Geraldton  
 Wednesday 10th & Friday 12th August - Kalgoorlie  
 Thursday 15th & Friday 16th September - Port Hedland  
 Wednesday 7th & Friday 9th December - Bunbury

### QUEENSLAND

The next reps training dates are:

Brisbane - (2 day courses)  
 Monday 8th August and Thursday 10th November  
 Wednesday 9th November and March 2006  
 (Old Council of Union conducted courses)  
 Wednesday 20th & Thursday 21st July - Townsville  
 Wednesday 24th & Thursday 25th August - Toowoomba  
 Tuesday 27th & Wednesday 28th September - Cairns

### NEW SOUTH WALES/A.C.T

The next reps training dates are:

June 21st/22nd & July 26th/27th  
 July 20th/21st & August 24th/25th  
 August 3rd/4th & September 14th/15th  
 September 20th/21st & October 25th/26th  
 October 19th/20th & November 23rd/24th  
 (All training dates above are split into 4 days.)

### SOUTH AUSTRALIA/N.T

The next reps training dates are:

Tuesday 7th & Wednesday 8th June - Intro Reps  
 Tuesday 5th & Wednesday 6th July - Advanced Reps  
 Thursday 7th & Friday 8th July - Centralised Sites  
 Tuesday 6th & Wednesday 7th September - Intro Reps  
 Thursday 8th & Friday 9th September - Advanced Reps

*For more information call your local FSU Branch on the numbers listed on this page.*

## FSU CONTACT DETAILS

### National Offices

Tel: (03) 9261 5300  
 Email: fsuinfo@fsunion.org.au

### CBOS National Office

Tel: (02) 9273 8222  
 Email: cbo@fsunion.org.au

### RBOS

Tel: (02) 9273 8255  
 Email: rbos@fsunion.org.au

### NSW/ACT

#### NSW/ACT Branch

Tel: (02) 9320 0000  
 Email: nswact@fsunion.org.au

#### CBOS NSW/ACT

Tel: (02) 9273 8244  
 Email: cbonsw@fsunion.org.au

### Victoria/Tasmania

#### Victorian/Tasmanian Branch

Tel: (03) 9261 5400  
 Email: victas@fsunion.org.au

#### CBOS VIC/TAS

Tel: (03) 9261 5444  
 Email: cbovic@fsunion.org.au

### Tasmanian Office

Tel: (03) 6234 9685

### Queensland

#### Queensland Branch

Tel (07) 3845 6900  
 Email: qld@fsunion.org.au

#### CBOS Queensland

Tel (07) 3845 6920  
 Email: cboqld@fsunion.org.au

### SA/NT

#### South Australia/NT Branch

Tel (08) 8229 6540  
 Email: sant@fsunion.org.au

#### CBOS South Australia

Tel (08) 8229 6545  
 Email: cbosant@fsunion.org.au

### WA

#### Western Australian Branch

Tel (08) 9220 3100  
 Email: wa@fsunion.org.au

#### CBOS Western Australia

Tel (08) 9220 3111  
 Email: cbowa@fsunion.org.au

## PROTECTING CONDITIONS AT ANZ

**The ANZ Bank has tried everything to prevent staff getting their RDO's and back-pay. Rather than pay staff for the extra days worked and offer them their RDO's back, ANZ has spent ridiculous sums on teams of expensive lawyers to attempt to deny staff their Award and EBA entitlements.**

This case has been going on since 2003 and finally opened in the Australian Industrial Relations Commission in late March. The Union is confident ANZ will fail and hope to be back in the Federal Court before the end of the year to recover the huge sums owed to staff who have been made to sign contracts removing their right to RDO's.

# ARE YOU GETTING THE BEST VALUE FROM YOUR UNION MEMBERSHIP? CALL 1300 366 378 AND FIND OUT!

**At the FSU we are always mindful that our number one priority is to protect our members' job security and their workplace interests.**

However some members don't realise that we have also developed an excellent range of high quality membership services to add value to FSU membership. This range of services includes the cheapest movie tickets in Australia, career advice, retail shopping service, education courses and much more - something for everyone.

## CHEAP MOVIE TICKETS



During the past 12 months for instance, FSU members have purchased just under 25,000 Hoyts and Village/Greater Union/Birch Carroll Coyle movie tickets.

At \$9.50 for adults and \$7.50 for kids 15 and under this is the best rate going that we are aware of and, at the above prices, it represents a terrific saving on box office prices.

## FSU DINE OUT

The hundreds of members who have already subscribed to FSU Dine Out are well aware of the value of regular 20% discounts at their favourite eateries.

## HEALTH INSURANCE

There is a group rate offer for private health insurance through HCF, one of Australia's largest funds. Check out how your current cover compares by calling 1300 853 362.

## WINE OUTLAW



There is a free membership of Wine Outlaw, an independent on-line wine advisory service for wine lovers.

There is career advice, education courses, computer and internet packages, holidays, a retail buying service, new and used cars, home loans, personal loans and credit cards.

And just to show we don't rest on our laurels, we are always looking for new products to add to our menu. Like our three new products we are currently trialling, namely corporate rates on Europcar rental cars and Best Western motels and an international discount flower buying service called Petals.

If you would like to know more about any of this call 1300 366 378 and find out how you can get more value from your union membership.

## BEST WESTERN MOTEL CORPORATE RATES



FSU Member Services now offers members great savings through our arrangements with Best Western so make sure you compare your prices before your next holiday or motel stopover.

This offer delivers guaranteed discounts of between 20% and 50% off the standard rates depending on the time of year and other seasonal factors.

It applies at all 260 Best Western hotels, motels, resorts and apartments around Australia and over 4,000 Best Western locations worldwide.

Frequent user points accrue and these can be redeemed on a wide range of consumer items.

Call the FSU Member Services hotline on 1300 366 378 for more details and referral codes.

## EUROPCAR CORPORATE RATES

Car rental has never been easier. FSU members can now access real savings on car rental for both business and leisure through Europcar, one of Australia's leading car rental brands.

We have negotiated a range of special benefits for members who choose Europcar as their preferred car rental supplier, including:

- ◆ Corporate rates in Australia and NZ

- ◆ Best rate of the day for US and Europe rentals
- ◆ Full range of new and current model vehicles including Passenger, Commercial, 4WD and Prestige
- ◆ Less financial risk with a Reduced Damage Liability Fee (Excess)
- ◆ Reduced Loss Damage Waiver fee (optional fee that reduces the standard Damage Liability Fee)
- ◆ Online booking, or a 1300 priority telephone service
- ◆ Europcar operates from all major airports and capital cities, as well as many regional and remote locations.
- ◆ Call FSU Member Services on 1300 366 378 for more details.

## PETALS - DISCOUNT FLOWER BUYING & DISTRIBUTION ANYWHERE IN THE WORLD



Send beautiful flowers to your friends and loved ones for any occasion and receive a 20% discount on the flower value of your order when you purchase online through Petals Network.

Petals can same-day deliver bouquets, roses, arrangements and gift baskets around Australia and the United Kingdom, and can next-day deliver to more than 70 other countries around the world.

All Petals products are delivered by local florists to ensure quality and freshness. Visit the FSU website at [www.fsunion.org.au](http://www.fsunion.org.au) and follow the prompts to view the Petals product range and place your order.

Your credit card will be charged the discounted amount and will appear on your 'Confirmation Page' when you place your order.

**“ They offer everything from travel insurance right through to legal. I have used the union a lot for different things and it's fantastic. ”**

FSU Member Services presents...

# FSU Dine Out

in association with

On-Line *entertainment*



ONLY  
**\$16<sup>.50</sup>**

**FSU Dine Out** gives members exclusive 12 months' access to valuable savings when dining and travelling throughout Australia.

- 20% off your total bill (up to a maximum value of \$25) at over 1500 restaurants nationally when presenting your FSU Dine Out card
- 50% off hotel rack rates from over 300 hotels throughout Australia and internationally
- Valuable offers from leading tourist attractions
- An interactive website with new offers added regularly
- Vouchers you print from the website for popular takeaway chains such as Pizza Hut, Domino's, Wendy's and many more
- Offers may be used more than once

**Use it once to recover your money. After that, the more you use it, the more you save!**



**FSU**  
AUSTRALIA

## Popular restaurants include:

### Adelaide

- Café Michael 2
- Café Paradiso
- H.M.S. Buffalo
- Hotel Crown
- Marcelina
- Najar's Café
- PJ O'Brian's
- Red Rock Noodle Bar and Restaurant

### Brisbane

- Breakfast Creek Wharf
- Café San Marco
- Campo dei Fiori
- Cumquats
- Eyes on the River
- Jorge
- Pane-e-vino
- Pope's Mexican Restaurant

### Canberra

- Café Cactus
- Montezuma's
- Thai Chiang Rai
- The Palette Café
- Taj Agra Indian Restaurant
- Monkey Magic Chinese Restaurant
- Legend's Spanish Restaurant

### Hobart/Launceston

- Rockerfellers
- Sal's on Salamanca
- Tandoor & Curry House
- Irish Murphy's
- Hope & Anchor Tavern
- Azure
- Annapurna Indian Cuisine
- Richmond Maze & Tea Rooms

### Melbourne

- 111 Spring Street Restaurant
- Beste's Restaurant
- Di Mattina's
- Hofbrauhaus Melbourne
- Lobster Cove
- Melbourne Oyster Bar
- Taco Bill

### Newcastle

- Chez Pok
- Gandha's Indian Restaurant
- Hotel CBD
- Il Cacciadore
- The Royal Oak Brasserie
- Vinden Estate
- Tongue & Groove

### Perth

- Marconi Cafe & Restaurant
- Arrang Korean BBQ Restaurant
- Café Il Porto
- Vultures
- Swan Valley Café
- Vino Vino
- Sparks Café

### Sydney

- The Summit Restaurant
- Manly Pier Pavilion
- The Lord Nelson Brewery Hotel
- Wagamama
- Coogee Bay Hotel
- Arizona Family Restaurants
- Matilda Cruises
- ...and many more

Call the FSU Member Services line on **1300 366 378** to order your **FSU Dine Out** membership.