

# fsu@work

.nab/mlc fsu member magazine

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## Use Your Voice - EB 2005

## NATIONAL SECRETARY'S MESSAGE



Photographer: James Lauritz

Paul Schroder

**It's time to cut a new cloth for working conditions in NAB. Against a backdrop of disappointment, poor management, a change of guard and a change of direction, the 2005 round of bargaining presents the opportunity for members to be active in moving their conditions forward.**

It has been a turbulent 18 months at NAB during which members have had to bear the brunt of poor management, board room brawling and intense media speculation. It has not been easy for members to console customers and investors during this time.

But NAB staff stayed loyal and committed to their employer and their customers and nursed the bank to a massive \$3.18 billion dollar profit, something shareholders publicly recognised at the bank's AGM. Members took comfort from the initial comments of the new management team that their contribution would be recognised and rewarded.

The cancellation of the EVA scheme and restructuring of a number of areas in the bank has members placing an intense watch on management to see if they will live up to their talk.

The FSU has continued to warn NAB against massive job cuts, calling on them to minimise job loss through retraining and redeployment of staff to where they are desperately needed and not to fall into tired and flawed practices of short term cost cutting.

Cover: NAB National Council Delegates  
Photo provided by Education Image

Now as we gear up for bargaining the call is growing louder for the bank to recognise the efforts of staff, not to punish them for things they could not control.

It is my belief that we can achieve something substantial from the 2005 EB. I think the challenge is before management to be innovative and to work with FSU to rebuild staff confidence and to make NAB an employer of choice.

The opportunity is before us to improve working conditions in the areas of rewards and recognition, influence and opportunity and security of conditions.

The feedback from members has been positive and strong to date. But more needs to be done to encourage everyone to get interested and active so we can secure the best outcome.

Everyone needs to talk about the issues that confront them in the workplace, about bargaining in 2005 and about the importance of being in the union. Every workplace needs a FSU Rep and every Rep needs to attend union training and briefings.

The National Executive has agreed that an intensive round of workplace visits and meetings be undertaken to maximise member involvement in determining the Union claim that will be served on the bank. These visits and meetings should be underway at the time you receive this publication.

I urge every member to participate in this process by using their voice and having a say in your union claim and supporting your union throughout the bargaining process. It is, after all, your union that represents the interests of staff - so Use Your Voice.

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**Disclaimer:** All facts and figures were true and correct at the time of printing.

## NATIONAL COUNCIL - LOOKING TO THE FUTURE

**The making of a new collective agreement for NAB staff is a great opportunity for FSU Members to become active in their workplace to help secure better working conditions.**

Members have already commenced expressing what they want to achieve from the agreement through surveys and feedbacks: security of pay, staffing and relief, training and skills accreditation and more.

The seventeen members (pictured in pages 4 and 5) of the National Council are committed to working with you to ensure the EBA delivers a genuinely progressive agreement.

Please take the opportunity in the coming pages to meet them and hear their thoughts on a range of issues. To support your National Council you must get organised in the workplace by discussing and raising issues, talking to your workplace Rep and attend union briefings.

Building and maintaining Union activity in every NAB workplace is the only way to achieve real benefits and ensure your voice is being heard at the negotiating table.

I look forward to working with you and your Council in creating a fairer workplace.

## 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

# WHAT MEMBERS HAVE SAID THEY WANT IN 2005

Members are sending the consistent message that this round of bargaining must deliver an outcome that repays them for their hard work through an extremely difficult period not of their making. The senior management team are on notice to get it right and provide recognition and reward, influence and opportunity while protecting NAB employees' rights.

Focus groups, employee surveys and daily discussions have highlighted key issues for the 2005 round of bargaining. Members are now involved in the process of endorsing the full union claim that will set the agenda for negotiations due to commence in June.

FSU@Work takes a look at some of the key issues arising from the consultation process:

***"It will be a test for the new management leadership team to get it right"*** (NAB Focus Group)

NAB members are putting the new leadership team on notice that this is their opportunity to deliver to them after the trauma of 2004.

- ◆ 96% of respondents to the NAB employee survey agreed that NAB staff should not be punished for the failings of senior management, 81% strongly agreed.
- ◆ 91% agreed that the decision not to pay the EVA share scheme had damaged staff morale.
- ◆ 92% agreed that the new senior management team would further damage staff morale if they sought to penalise staff in this round of bargaining
- ◆ 80% agreed that this round presented the new leadership with an opportunity to make good their promises.

***"There needs to be really clear measures as opposed to what we've got now."***

Across the board pay increases are expected and deserved, but major concerns have been raised about discretionary or 'at risk' elements of pay such as bonuses and the performance management framework.

- ◆ 95% of members agree that a new agreement must deliver guaranteed annual pay increases.
- ◆ 85% agree that guaranteed pay increases provide greater security to staff
- ◆ 99% say that all staff should understand how pay is set
- ◆ 90% say that 'at risk' elements of remuneration, such as bonuses and share schemes should be protected under an agreement
- ◆ Only 22% of people agree that NAB's performance measurement systems are fair and transparent.

***"We need to go forwards in this agreement, not trade off current conditions, but win new ones."***

Concerns have been expressed that NAB will attempt to adopt the worst of the conditions as it integrates MLC with the banking arm. Members want to see the best conditions maintained for all and innovative practices introduced that distinguish NAB from its competitors.

- ◆ 99% of staff want the NAB to be the best bank it can be
- ◆ 95% say that NAB has a responsibility to invest in Australian jobs and skills
- ◆ 91% want their training accredited and recognised across the industry
- ◆ 82% want Long Service Leave entitlements to move to 13 weeks after 10 years
- ◆ 81% agree that retrenchments should be voluntary
- ◆ 77% agree that NAB's contribution to superannuation needs to increase
- ◆ 69% agree that temporary staff should be offered permanent positions after 12 months employment.

***"They said they were going to fix the leave and relief situation but we're not getting any more staff."***

The running sores of lack of relief, increasing workloads, unrealistic targets, access to training and leave still remain and need to be properly addressed.

- ◆ 69% disagreed that their workplace gets trained relief to cover absences
- ◆ 62% of people say they do not have input into their performance targets
- ◆ 34% of people do not believe that annual leave is scheduled fairly
- ◆ 31% do not feel secure in their employment
- ◆ 48% disagree or are unsure about whether they have access to good career opportunities at NAB.

***"We will support the FSU in a campaign for better conditions."***

NAB members have consistently expressed their support for their union in gaining better working conditions. But they're not going to leave it to someone else to get things moving.

- ◆ 96% of members say they will support their union in pursuit of a good enterprise agreement
- ◆ 96% agree that the NAB should work with the FSU in identifying and resolving work issues
- ◆ 78% have agreed to talk to staff in their workplace about the importance of bargaining in 2005
- ◆ 74% have agreed to make sure their workplace has a FSU Rep
- ◆ 77% will encourage people to get involved in their union in 2005.

Make sure you use your voice in 2005. Speak to your FSU Rep or contact the union office for information about bargaining.

# MEET YOUR NATIONAL COUNCIL DELEGATES

Photo provided by Education Image



## THE ADEQUACY OF SUPER AND THE AMOUNT OF EMPLOYER CONTRIBUTION

**Name:** Robyn Trewick

**Workplace:** Coorparoo, QLD

**Comment:** "I believe that Super contribution by the NAB should be increased on a regular basis. When I first joined the bank,

Super was unavailable to women and now I find myself trying to ensure that I have sufficient funds to support my retirement as the cost of living is on the increase all the time."

Photo provided by Education Image



## SALES TARGETS

**Name:** Mari Mayne

**Workplace:** Marion Branch SA

**Comment:** "We have noticed that targets are continually changing. They are set and adjusted, and we are told we need to "stretch" to grow business. When you think you may have reached target, they change the system.

There's never enough time to do what is required... time locking is ideal but not realistic. There are other pressing matters (that also have to be done)."

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## TEMPS GOING PERMANENT

**Name:** Shane Danaher

**Workplace:** Melbourne, VIC

**Comment:** "Temps should definitely be made permanent after 12 months, especially if there's proof that the workload isn't dropping and the temp is working full time hours. They

are part of a team and should be entitled to the same job security as permanent staff."

Photo provided by Education Image



## HOW WILL YOU INVOLVE MEMBERS IN YOUR AREA IN BARGAINING?

**Name:** Maree Robertson

**Workplace:** Moonee Ponds Branch, VIC

**Comment:** "I am going to make a contact with each branch, hopefully they all have a rep

and distribute via email or fax the latest details for them to distribute to staff members."

Photo provided by Education Image



## WHAT IS IMPORTANT IN DELIVERING A GOOD AGREEMENT?

**Name:** Paula Stuart

**Workplace:** Perth, WA

**Comment:** "I believe the EBA 2005 will be a real test for NAB's senior management. They need to really listen to the needs and issues of staff. Senior management need to start recognising and rewarding staff for their

efforts, hardwork and loyalty, especially after the events of 2004. The EBA 2005 needs to protect our current conditions and tackle issues we face at work each day. All NAB staff need to work together with the union, discuss the issues that matter in their workplaces and use their voices, so we can achieve the agreement we deserve. After all, happy staff lead to happy customers which lead to happy shareholders."

Photo provided by Education Image



## STAFFING/RELIEF

**Name:** Barbara Jones

**Workplace:** Nedlands Branch WA

**Comment:** "My current experience of relief is 'what relief'? When we do actually manage to get relief for an 'unplanned absence' they are usually not trained sufficiently to perform the role that they are relieving. The relief

coordinators always try their best to find relief for any absence, but we just do not have enough temp staff available. This places extra pressure on the other staff (in my case a branch) and customer service and sales do suffer. This is especially the case during peak times, ie winter and school holidays."

Photo provided by Education Image



## RETRENCHMENT, REDUNDANCY & REDEPLOYMENT

**Name:** Jane Noetzel

**Workplace:** Balwyn Branch VIC

**Comment:** "Forced redundancies should be avoided at all costs. There are many staff willing to take redundancy packages if offered a suitably negotiated package. Where positions

are cut, full staff negotiation should be undertaken and the opportunity should be given to go to other areas. Full access to retraining or further education should be openly offered and encouraged to minimise the impact on staff. If staff have to be redeployed, it should be ensured that the new role is suitable and not just a position to tide them over until they become disillusioned and resign themselves."

Photo provided by Education Image



## WHAT ARE YOUR EXPECTATIONS OF THE NEW NAB LEADERSHIP (MANAGEMENT) TEAM?

**Name:** Gareth Husband

**Workplace:** Melbourne, VIC

**Comment:** "Stability is most important as over the past 10 years we have lots of restructures and change of names of departments. Change costs money and I would

hate to think how much money has been spent on restructures and whether it has really given us the benefits. The new management team needs to look at the constant redundancies even though we're told they value their people. John Stewart said that anyone who wanted to be a part of his changes would stay on. Since then a number of senior staff have gone and there have been announcements of at least 600 staff going."

Photo provided by FSU



## SUPER CHOICE

**Name:** Steve Howland

**Workplace:** Melbourne, VIC

**Comment:** "It has been introduced with lots of promotion about the benefits of 'choice', but are there any risks in changing funds? Who will you trust? I think that the most important question to ask is "What is in it for them?"

Anything involving lots of money and virtually guaranteed cash flows is almost certain to attract predators, who will be very persuasive (they have great incentive).

I say stick to the NAB Super Fund, or to an Industry Fund. To me, it looks like 'Super Choice' = 'Buyer Beware!'"

Photo provided by the FSU



### COLLECTIVE BARGAINING AND WORKPLACE ISSUES

**Name:** Jan Burnett-McKeown

**Workplace:** Kippax Centre Branch, ACT

**Comment:** "Collective bargaining is about workers getting together to determine issues which are most important to us in our workplaces, and deciding what we would like to

achieve from any future EBA. Last year, the reduction in staff bonuses and the lack of a share issue to staff created considerable disquiet and many of our members would like to see both schemes amended somewhat, and embedded into our next agreement. Staffing and relief levels continue to be an issue in many areas, as are targets. There is scant regard for the demographics of any individual outlet, or their likelihood of achieving the 'assigned' targets. It's just bad luck for those staff who work in areas where they have no chance of reaching those targets, through no fault of their own and often despite their best efforts."

Photo provided by Education Image



### INVOLVEMENT ON THE NATIONAL COUNCIL

**Name:** Celeste Henning

**Workplace:** Toowoomba, QLD

**Comment:** "I am hoping to gain a strong sense of achievement in being involved with the National Council through actively addressing areas of concern that have been brought forward

to me by my colleagues in the bank. It would also be most satisfying if we can go forward working with the Banks Management to make improvements in these many areas that have been raised. An added bonus of being on the Council is the enjoyment of meeting new people, making new friends both from the Union and other Bank staff."

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### BRINGING TOGETHER BANK & WM

**Name:** Matt Ritchie

**Workplace:** North Sydney, NSW

**Comment:** "Businesses generally aspire to market leadership, this should include conditions of employment. It just makes good business sense.

The only way to ensure that no employee is worse off under a combined Bank/MLC agreement is to retain the best elements of both current agreements.

"Communication and employee engagement. These are the keys to ensuring a smooth transition from our current separate agreements to a single combined agreement."

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### HOW WILL YOU INVOLVE MEMBERS IN YOUR AREA IN BARGAINING?

**Name:** Paul Hoffmann

**Workplace:** Parkside Branch SA

**Comment:** "Within my department, I make sure all members receive FSU updates as well as newspaper articles relevant to the National bank.

When information is supplied for discussion I distribute it prior to a meeting and make myself available for any questions or enquiries from staff.

State-wide, myself and the another National Council delegate forward any information to our reps to distribute to their branches, and we take any feedback or questions to the FSU executive.

Our mission is to keep all staff members up to date and informed about what the FSU proposes."

Photo provided by Education Image



### SKILLS SHORTAGES HIT AUSTRALIA - EVEN BANKS!

**Name:** Paul Ferrari

**Workplace:** Brisbane, QLD

**Comment:** "The National is the biggest and most profitable bank in the country, surely they train their staff.

The high calibre bankers the National employs deserve world class training. For all the people

I have seen in training courses over the years, I see just as many who want to learn, but can't get the relief, the budget or time to do training. The National has embarked on a whole raft of changes that are meant to drive up our sales and public image as a Bank that can be trusted and relied upon for doing things right. Now is the time for the National to step up and spend more on training and development, not less.

As Enterprise Bargaining negotiations are happening soon, ask yourself this question: "Don't I have a right to receive Nationally Recognised Training for the skills I need to do my job BEFORE I get appointed to that job? To be the best you can be in your job, demand the National puts training as one of its top priorities, so you, your workmates and the National can meet and exceed the expectations of our customers, shareholders and the community."

Photo provided by Education Image



### ADDRESSING PAY EQUITY

**Name:** Susan Walsh

**Workplace:** North Ryde, NSW

**Comment:** "I was surprised to hear that workers in the finance sector have such a large pay gap - and it's 2005!"

"The problem in our industry is that the Agreement rates don't really show what men and women are actually being paid. We have

very little control over targets, pay for performance and even the value of our jobs. Therefore all sorts of factors can influence our overall salary. Men are often assessed more highly for doing the same job and more women work in jobs which aren't as highly valued. I hope NAB will assist to overcome the pay gap by investigating what men and women are actually paid at NAB, starting with those working in the same jobs."

Photo provided by Education Image



### WHAT'S YOUR EXPECTATION OF THE BANK AND WHAT DOES THE BANK HAVE TO DELIVER IN EB?

**Name:** Jay Jackson

**Workplace:** Melbourne, VIC

**Comment:** "We all deserve to be recognised for our contribution to NAB and the 2005 agreement is the ideal vehicle to deliver it. But it won't happen

just because we want it to. We all need to get interested and get active to make sure we get a good outcome.

My message is simple. If you're not in the union you should be. If you are in the union and you're working with someone who is not sign them up. The more members we have the stronger we are and that will make the difference in this round of bargaining."

**" All NAB staff need to work with the union and use their voices, so we can achieve the agreement we deserve. "**

National Council Delegate, Paula Stuart

# SUPER MATTERS

## ADEQUACY

### What will your retirement be like?

Research has recently revealed what people need to enjoy a comfortable lifestyle in retirement.

Assuming the retiree owns their home, the research concluded the following:

Comfortable Lifestyle - Single	\$32,800 per annum
Comfortable Lifestyle - Couple	\$43,350 per annum

A 'comfortable lifestyle' includes a glass of wine a day, eating out occasionally, running household appliances like a dishwasher, buying magazines and CD's and the occasional holiday - hardly the lap of luxury.

The current 9% compulsory employer contributions fall a long way short of these figures based on 30 years continuous full time employment at average weekly ordinary time earnings.

85% of surveyed members don't believe or are unsure that they'll have enough super to retire on. 77% believe NAB's contributions must increase. Even Ahmed Fahour agrees that the current contribution rate will not meet people's needs.

Employer contribution rates must start to move towards 15% and must start moving quickly if members are to enjoy a comfortable retirement.

## CHOICE OF FUND

### What sort of Fund will look after your Super?

Employee choice of superannuation fund will take effect from 1 July 2005 despite research showing that 54% of people are unaware of the legislation. 60% of members surveyed say they don't have access to the information needed to make a choice.

With choice comes responsibility. There could be a vast number of competitors after your superannuation.

SuperRatings research 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 (for profit) provided only \$1.91 for every dollar taken out.

## Buyer beware

The opening up of choice to employees will be met with massive marketing and sales campaigns by financial retailers.

While many NAB employees will be required to know about the banks public products, most will not have the time nor the inclination to research all the fees, commissions and returns of various other super funds.

Super fund choice can be limited under an enterprise agreement where it is agreed by the parties to do so.

# PAID PARENTAL LEAVE

## Family-friendly work practices are now recognised as one of the best ways to attract and retain a skilled and dedicated workforce.

Internationally, the right to paid parental leave is now well recognised. Provisions of ILO Convention no.183 are for a minimum period of 14 weeks paid maternity leave while the World Health Organisation (WHO) suggests a minimum of 16 weeks absence from the workforce is necessary for a woman to recover from childbirth.

Even NAB's competitors have begun to move towards the commonly accepted standard of 14 weeks paid leave for the primary carer. ANZ and Westpac recently announced a move to 12 weeks paid parental leave.

NAB has the opportunity in 2005 to distinguish itself and meet the international standard of 14 weeks.

# SKILLS ACCREDITATION AND INDUSTRY RECOGNITION

## Many NAB members want access to training and to have the training they undertake and the skills they develop accredited and recognised.

This way they can not only provide the superior levels of service for NAB

customers, they can be recognised for their efforts and be secure in the knowledge that they are gaining career skills for life.

The benefit for NAB in working with FSU to initiate and promote an industry wide skills accreditation process is that it will become an employer of choice and be able to attract trained staff from its competitors.

# EQUAL PAY - YOU'RE WORTH IT!

## The Finance Sector has the highest gender pay gap of any industry in Australia - on average, women in the finance sector earn just 57% of what men earn.

For the past 30 years it's been illegal to pay a woman less than a man for doing the same job (or work of equal value), just because she's a woman.

Pay in the finance sector includes:

1. Pay for performance, bonuses / incentives / commissions.
2. Women and men tend to work in jobs which are valued differently; e.g.: service v sales jobs
3. Unclear or unfair job evaluation systems
4. Far more women work part-time
5. Women work less hours, often because of their family responsibilities

### How do we fix it?

Not surprisingly, pay equity cannot be achieved overnight and proposed changes to industrial laws in 2005 could make this even harder. FSU believes the first step is to identify any pay gap in a given organisation and find out which factors are leading to the pay gap. FSU is promoting a system of pay audits in the major banks, asking them to take an honest look at their pay data, including the influence of the above factors.

Of course, no-one stands to lose in achieving pay equity. The aim is to identify the barriers to pay equity and remove them to give everyone a fair go.

## FIRE SALE TO FISERV

It comes as a pretty large shock to be told that your job is being sold off. 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, Fiserv.

"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 below 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.

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.



Photo provided by the FSU

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.

## NAB OUTSOURCING FRENZY

Last month NAB briefed staff in a wide range of areas that their positions will be outsourced or that their work area is being investigated for possible outsourcing to third party providers.

This comes hot on the heels of the outsourcing of 300 Day 1 processing jobs to American company Fiserv and the announcement of the establishment of an offshore pilot to investigate the feasibility of moving some of the banks operations off-shore.

Staff at NAB are anxious about the ramifications of these changes and the extent of the cuts that the bank is looking to make. Rightly so, given the bank announcement of 1700 jobs to go in the UK in order to save \$285 million.

FSU has warned the bank that they risk further damaging the morale of employees by embarking on an aggressive restructuring and outsourcing program.

### RRR PROVISIONS NEED IMPROVEMENT

The continued restructuring in NAB signals a need for the Redeployment, Redundancy and Retrenchment Agreement to be strengthened as part of negotiations for a 2005 Enterprise Agreement.

FSU has outlined to NAB management the need to minimise job loss through retraining and redeployment and to put the dignity of members caught in any restructuring process first.

With 95% of members agreeing that NAB has a responsibility to invest in Australian jobs and skills and 81% agreeing that forced redundancies should be avoided through the use of identifying staff who may wish to leave voluntarily, the message is clear that NAB needs to rethink restructuring and outsourcing and agree to better RRR provisions.

## YOUR PROFESSIONAL NEGOTIATING TEAM



Photo provided by Education Image

**L-R: Cath Noye, Peter Laragy and Susan Kenna.**

With 20 years combined negotiating experience, Cath, Peter and Susan will make up part of your negotiating team. They will be joined by members of the National Council and others from time to time to table and argue your claim in the 2005 Enterprise Bargaining rounds.

Cath Noye, the National Assistant Secretary of the FSU, has been part of the bargaining panel for Westpac for a number of years. She was also involved with the National Council in the last Westpac EDA campaign. Having spent five years in the Victorian FSU Branch, as a Lead Organiser before becoming Assistant Branch Secretary, Cath has a great understanding of members issues and experience with employer negotiations.

NAB Industrial Officer Peter Laragy has 9 years experience in negotiating with Westpac, ANZ, Westpac Mortgage Centre, TIO (Territory Industry Office), Members Equity and now NAB.

Part of the Research Advocacy & Policy Team, Susan Kenna has worked in the union movement for 16 years and most recently bargaining in EDS & IAG.

**“ NAB members have been through a tumultuous couple of years. They've worked hard to keep delivering to NAB and it's time the Bank rewarded them for their efforts. ”**

FSU Assistant National Secretary Cath Noye

# Use Your Voice - EB 2005

A photograph of a man with short brown hair, smiling broadly. He is wearing a red collared shirt under a black zip-up jacket. The background is a blurred indoor setting with light-colored walls and a door.

***“If everyone  
was in the FSU  
we’d get a  
better deal.”***

## **Here’s how:**

- ◆ Talk to your workmates about the issues
- ◆ Sign up non-members
- ◆ Make sure your workplace has a Rep
- ◆ Attend union meetings to discuss the claim
- ◆ Have your say about your union claim
- ◆ Keep up to date - visit [www.fsunion.org.au](http://www.fsunion.org.au) for latest information.

Contact your local FSU branch or visit [www.fsunion.org.au](http://www.fsunion.org.au)



**FSU**