



FINANCE SECTOR UNION

ACCOUNT

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www.fsunion.org.au

Offshoring

As a staff member and loyal customer of St George Bank, I am in constant contact with my fellow employees and customers who are both disillusioned and disappointed with the bank which prides itself on (and boasts of) its people focused culture.

The decision to offshore has sent a ripple effect of low morale right across the bank, which is also being felt and expressed by our customers. In addition, the unacceptable delays being experienced are putting my colleagues and I under immense pressure, with customers expressing their dissatisfaction, and often disbelief, upon hearing why their requests are still not actioned.

Nathan
St George

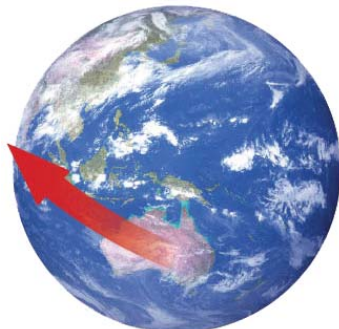
Wasn't Westpac's slogan "A great Australian Company". Very disappointed. What is the future of our children?

Adrian
Westpac

This is just a personal observation. Last week I had occasion to call Optus regarding a massive increase in a mobile account. I ended up with someone overseas. The staff member was most unhelpful and did not want to know. I demanded to speak with a staff member in Australia. I explained my predicament and within minutes I had the problem solved and a credit applied of \$183+.

With St George now offshoring, maybe it is time for the unions nationally, not just the FSU, to ask callers/public to demand to speak with staff in Australia. This would be a positive move from the unions to try to keep jobs in Australia and not just paying lip service like everyone else!

Eamonn
CBA



Debt Stress & Targets



I just wanted to say that Banks made money before there were sales targets. I get tired of hearing how performance management may be the only way to get some people to reach their targets. I feel like it's always directed to me and my other colleagues. Sure some weeks I don't reach target but not for the want of trying. I refuse to bully my clients as I hear other colleagues doing.

My mortgage and my fuel and my food bill and everything else has risen but has my pay? No! We may need to sell our house but renting is so expensive as well....when will it end?

TW

The main problem I have with our targets at my workplace is that they are sometimes not achievable in the logistics and type of clientele you get at your particular branch.

I work at a bank in a shopping mall and find most customers want to come in and quickly deposit money or withdraw money and get on with their shopping.

A lot of times you discuss sales opportunities and they often reply that they will sort that out at their own local branch or have spoken to someone in regards to a product already at their local branch.

Also due to the number of people that come into my branch it's very hard to spend a significant amount of time with one customer with the volume of customers that come in.

I'd like this as well as the rate rise be taken into consideration when it comes to targets.

Member wishes to remain anonymous.

Stress

I was looking at the call centre stress test and although I work in a branch, I think that those questions relate to us in branch land as well as call centres. Why don't you put out a stress test for us as well? I know a few people that are stressed including me.

Monica
St George

Understaffing

I didn't fill in the NAB overtime survey, as I felt like it didn't affect me. I will not work overtime unless I am paid for it. The main issues here are the fact of how hard everyone is working in their normal hours. We are running! I have had colleagues with "chest pains", others in tears.

Staff can't take RDO'S, because they are so far behind, they cannot afford another day's delay. Will not take holidays as there is no relief, and don't want to leave staff in a mess.

Cannot get holidays anyway, because they are all booked, or haven't done the next roster.

It is at crisis point in most branches. Unbearable pressure and morale is at its lowest in the 23 years that I have worked here.

Mari
NAB



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Message from the National Secretary



Leon Carter,
FSU National Secretary

As you can see from the letters opposite there's deep anxiety about the impact of decisions made in finance and insurance sector workplaces.

This is a selection of emails and letters recently received from members, and speaks poignantly about the desperation many members feel as a result of being put under stress at work, from understaffing, unreasonable targets, and offshoring.

These aren't the only stress triggers in our industry, but the volume of calls for help to the FSU Member Rights Centre indicates these are issues of deep concern for members, and therefore are the focus of FSU campaigns.

So what is the union doing about it?

Everyday, FSU advocates and industrial officers represent individual members with their particular workplace issues, with a pretty good success rate.

In workplaces, FSU organisers and reps are running campaigns on local issues to affect positive change, such as the dispute over staffing levels and unrealistic workloads in a Victorian NAB retail network.

In Sydney's eastern suburbs, reps at St George monitored staffing levels, absences and relief, and are now in discussions with the bank about assessing and improving the staffing levels in the region. These are just two examples of the successful campaigns the union engages in with members.

FSU has also launched the Debt Stress campaign, to highlight the pressure bank staff are under to meet the demand for unrealistic sales volumes and the contribution these practices make to rising debt levels in the community. Details of the campaign are outlined on the following pages.

Promoting local jobs and skills continues to be a key focus of the union's activities. Earlier successes such as the reversal of a decision to offshore jobs from Westpac's Tulo site, primarily due to the union's community campaign to harness customer concerns, is a good example of what FSU members can achieve.

The same passion and commitment demonstrated by members at that time is needed again, as employers proceed to send jobs off shore, in small numbers at a time. We can make sure we let the industry know that we've noticed these moves, and make sure the community is aware of the impact of these decisions.

These are some of the things we can do, together, to build a better finance industry.

Debt Stress

Most finance employees want to perform well in their jobs and all of them want to provide their customers with professional service.

Yet, when asked about their work, the major negative aspect that finance workers identify is the pressure applied to them to meet what are seen as unreasonable targets.

A recent survey completed by over 2000 FSU members found that:

- 66% agree that work/life balance suffers because of targets;
- 88% agree that the higher their targets the higher their stress;
- 74% disagree that their targets are adjusted if they're away sick;
- 88% would like to have a greater say in setting targets;
- 94% agree that local factors should be considered in setting targets.

FSU believes that targets must be achievable, must be negotiable and must take into account individual and local issues.

FSU has launched a Debt Stress campaign to highlight the pressure members are under to meet unreasonable or unachievable sales targets.

The union wants to see the public debate around debt and provision of credit take into account members desire to provide professional services to the community, something that is compromised by management's persistent demand for sales volumes.

The professionalism of our industry must be valued by our employers and promoted to our community. FSU is arguing for sustainable practices in our industry that recognise the contribution of finance workers in providing essential services to our community, based on consumer needs – not purely sales volumes.

The change of focus by banks from service to sales is not new. FSU members have been part of the changing focus for more than a decade now. What is new is the growing emphasis by bank management on tying remuneration outcomes, even minimum pay adjustments, to sales targets and performance.

And what is growing is the pressure to meet ever exaggerated targets in a community that is swimming in debt and facing rising interest rates.

FSU is calling for the adoption of a Charter of Responsible Lending that seeks to:

- Reduce the pressure on members to chase unreasonable targets;
- De-couple base salary movements from sales targets;
- Enhance the professionalism of the finance industry;
- Build public confidence in the industry;
- Regulate the provision of credit.

FSU members are encouraged to comment on the Charter and the current draft can be found on the FSU website. Comments can be made by email to fsuinfo@fsunion.org.au, or in writing to PO Box 9893 in your capital city.

More information about this campaign is on the FSU website <http://www.fsunion.org.au/Campaigns/Debt-Stress/default.aspx>.



FSU has recently conducted surveys with members at two different banks, which have slightly different approaches to sales targets. It's interesting to compare the comments and results, which are reflective of the culture at the two organisations.

Case 1: Home Finance Managers at Westpac

With 75% of respondents to a recent FSU survey saying targets are unachievable in normal working hours, Home Finance Managers in Westpac have formed an 'action group' to take the case for fairer and achievable targets to the bank.

A key finding of the survey was that management's tracking and monitoring of the work HFMs perform is having a negative impact.

57% found it stressful and 33% found it demoralizing, adding to the pressure of achieving already high targets.

The problems facing HFMs are further highlighted by the fact that respondents say they are working on average 11 hours extra a week to try and meet their targets.

A group of HFMs has now got together with the backing of FSU to take these issues to the bank.

Case 2: Branch staff at Bendigo Bank

In this case, members and prospective members were asked a variety of questions about their work, but were not specifically asked about targets. The reason for this? Bendigo Bank does not set individual sales targets for lenders or branch staff. The following is a selection of comments that were provided, unprompted, by Bendigo Bank staff.

"Customer service culture is paramount"

"I believe in meeting customer needs, not selling unwanted products"

"Individual sales targets creates a nasty and selfish attitude amongst staff members and puts customers off coming into the branch"

"Great employer to work for"



St George reps gain improvements to CSS incentive scheme

In a meeting between FSU Reps and St George management the Bank conceded that the scheme is not delivering what they want and will be revised.



As a result of campaigning by FSU members at St George the Customer Service Specialist (CSS) incentive scheme is to be changed.

The problems with the incentive scheme are numerous, but centre around the minimum requirements for each of the "buckets" (key product lines) and the links to branch targets.

The problems have been made worse through understaffing in some branches which results in CSS staff being required to spend time on the counter instead of their CSS role.

FSU Reps proposed the following changes:

- Removal of the link to branch targets;
- Mix the "buckets" so that minimum requirements are not to be spread across all products, for example, Home Loans or Wealth, but not both;
- The numbers of Credit Card, Personal Loans and Insurance sales should be reduced or mixed;
- EFTPOS should not be included in the scheme;
- Consultation should take place with CSS employees when changes are being considered to the scheme.

FSU reps also proposed that, considering the scheme for the first quarter was unachievable that CSS staff should be compensated for the loss of bonus payments they would have otherwise achieved.

The Bank stated that they would revise the scheme in light of the FSU's suggestions and presented a draft revised scheme at the end of March.

St George proposed the following:

- Sales of EFTPOS will be removed from the scheme;
- No minimum target on EFTPOS;
- Points will be increased from 2 to 3 points and will recognise "quality referrals which lead to genuine opportunities";
- Removal of link to branch targets;
- Home loan targets will remain the same but apply to "quality referrals which lead to genuine opportunities" rather than sales;
- Targets for Wealth and Home Loans will remain in separate buckets;
- For most branches the targets will be 6 Wealth & 8 Home Loans;
- In a limited number of branches the targets for wealth and home loans may be varied to 4 and 10 respectively or possibly 14 points across both products in one bucket;
- Credit Cards, Personal Loans and Insurance targets remain the same.

The bank will remove the EFTPOS target retrospectively and pay the bonus for the quarter ending 31 March 2008 to those that achieved the rest of the minimum requirements.

A number of concerns were raised by CSS members participating in the meeting. These included:

- The high target for credit cards and the potential for this to be seen as encouraging a culture of debt pushing;
- Why credit cards and personal loans are still in separate buckets;
- The need for consultation when the bank is considering significant changes to the incentive scheme;
- The relatively meager base wage of CSS staff and that even with changes to the incentive scheme there has been an impact on morale of CSS staff;
- The need to ensure that CSS staff are not exposed to performance management for not achieving Incentive Scheme targets;
- The impact of understaffing on CSS staff performing their role and achieving incentive scheme targets.

FSU reps have made significant progress on improving the incentive scheme, and discussions on the remaining issues of concern will continue.

Member action on Debt Stress

The NSW Central Coast features heavily in the Top 30 postcodes for mortgage arrears in that state. Suburbs like Woy Woy, Bateau Bay, The Entrance, Lake Haven, Toukley, Wyong & Tuggerah. FSU members working in the area are so concerned about Debt Stress they are working together to campaign locally and build awareness of the issue in their local communities. Here's what two FSU members involved in the campaign had to say:

Louise Arnfield (CBA staff member – Woy Woy branch – also on NSW/ACT CBA LEC)

"I think it's high time everyone stopped playing the blame game over the current debt crisis and started doing something about it. A good place to start would be to review targets and the way they are linked to pay. It's no coincidence that the stress placed on staff to meet aggressive lending targets has translated into debt stress in our communities."

Dale Mills (NAB staff member – Lake Haven branch – also on NSW/ACT NAB LEC)

"The target-focused way that staff are required to work has impacts personally, on the branch as a whole and on customers as well. Members on the Coast have been so concerned that they've got together a working group to see where we can make a start on solving these problems. What we say is that it would be a fairer situation all around if we actually had a say in targets and if the targets set were realistic given the conditions in our local markets."

Key dispute over employee rights settled



FSU and Suncorp have agreed to settle a long running case around the rights of an AAMI employee to provide company policies to the union and seek advice concerning these policies.

Settlement of the dispute means that Suncorp has acknowledged the right for employees to consult the union about matters pertaining to their employment. It also means that AAMI employees will have better access to company HR policies.

This is an important win for all employees. The FSU member from AAMI stood up for the right of all employees to provide policies relating to their employment to the union without fear of being punished for doing so.

Key terms of the settlement

Suncorp agreed the following:

- Employees have a right to seek advice from their Union and that in order to receive such advice, the member may need to provide to the union a copy of the relevant HR policy;
- Forwarding a copy of a HR policy to the union does not constitute a breach of the confidentiality clause in the employee's contract of employment.

Next steps

Suncorp has advised that HR policies will be progressively uploaded to the intranet and will be accessible to staff.

In the meantime, HR Managers will be advised that upon request, HR policies will be provided directly to employees without a requirement for the employee to provide a reason for the request.

Additionally, it has been agreed that employees will be permitted to provide copies of policies to anyone for advice (including the Union but excluding competitors or the media) without having to obtain prior approval from management.

If you experience difficulties in obtaining copies of HR policies or if you require advice in relation to your terms and conditions of employment, call the **FSU Membership Rights Centre on 1300 366 388**.

Goulburn Murray Credit Union enterprise agreement

Goulburn Murray Credit Union (GMCU) is a Victorian credit union based in Shepparton with a branch network in six other surrounding towns in North Central Victoria. In early 2007, GMCU staff contacted the FSU Victoria/Tasmania Office wanting to know if the union could do anything to assist them to get better pay and conditions from their management.

The staff were covered by the Credit Union Award and were seeking an agreement with updated conditions.

Over the course of 2007 over 60% of staff joined the FSU and elected reps to develop a claim. Negotiations proceeded slowly and resulted in a proposal late last year which eventually became the final draft agreement.

A staff ballot conducted in mid April gave overwhelming support to the proposed new agreement.

The main features of the agreement are as follows:

- New classification scales with higher rates of base pay guaranteed for all staff on transfer to the new structure. For the great majority of staff in Grades 1 and 2 the minimum on transfer to the new scale is 4% - some get more;
- Three year agreement with three more pay increases of 4% in July 2008, 2009 and 2010;
- Removal of junior rates of pay;
- Introduction of 4 weeks' paid maternity leave and 5 days' paid paternity leave;
- Other current award provisions transferred into agreement.

Well done FSU GMCU reps and members, for hanging in there during a long, and at times fraught, process.

Superpartners & UniSuper members receive third EB increase

FSU members at Superpartners and UniSuper have recently received their third salary increases as part of their current enterprise agreements.

In both cases, management had agreed to a three year enterprise agreement with the FSU prior to the start of WorkChoices and, whilst both had previously agreed to 4% increases in each of the first and second years of the agreement, they had left the increase for the third year to be negotiated separately.

Both companies agreed to pay a 4% increase from 1 January with Superpartners also adding a one-off additional 2% increase to realign their base salary rates more competitively with those elsewhere in the market.

Bargaining underway in TIO

Negotiations for a new union collective agreement with the Territory Insurance Office (TIO) are underway.

Owned by the Northern Territory (NT) Government, TIO is a large employer in the Territory with insurance, banking and financial planning divisions.

FSU Workplace Reps from TIO are working with FSU officials to negotiate the best possible new working conditions for TIO employees.

“We surveyed FSU members and found that pay, superannuation, improved leave arrangements, transparency in decision-making and job security are all key issues for staff” says Danila Muinos, FSU Workplace Rep, TIO Darwin.

“Now that we have identified what the important issues are for our members, the FSU Reps are taking this information with us into our negotiations with management,” says Stephanie Gilson, FSU Workplace Rep, TIO Claims Winnellie.

As the FSU has negotiated collective agreements with many of the other major finance employers, we’ve provided FSU Reps with examples of best practice across the finance industry.

“There’s no reason why the pay and working conditions at TIO should not be as good or better than those enjoyed by our counterparts working for finance employers in the southern states,” say Danila.

“The FSU Reps at TIO are enthusiastic, consultative and they come up with practical suggestions about how to make TIO both a more profitable and satisfying place to work. For this reason, I feel confident that the new agreement will be good for both the staff and the business” says Sally Wright, FSU National Campaign & Bargaining Team.

Negotiations with TIO management will continue over the coming months and it is hoped that the new agreement will be in place by June 2008.



FSU’s training day in Darwin was well attended this year and we thank the Reps for their commitment and dedication to helping represent their colleagues. As FSU and TIO are preparing to negotiate a new Collective Agreement it was especially important for the TIO Reps to have an opportunity to attend the training to learn more about the importance of their role in communicating with other members and potential members within TIO as well as contributing to the claim development.

L to R (back) Rodd Sharman - CBA Alice Springs, Bianca Johnson - Westpac Darwin, Stephanie Gilson - TIO Claims, Debbie Black SA/NT LES, Chris Pargeter - CBA Katherine, Jenny Kimba BankSA Darwin
L to R (front) Amanda Symons - CBA Kununurra, Roxy Stevens - TIO Darwin, Fran Hansen - TIO Claims, Leachele Pascoe - Bendigo Community Bank Coolalinga

FSU and RBA discuss new collective agreement

The Reserve Bank Staff Committee members have initiated discussions with the Reserve Bank on the development of a new collective agreement.

At this stage there are some major differences between the FSU and Staff Committee’s position, and the view of the RBA.

The Federal Government has released a detailed new employment policy to be observed by all Commonwealth employers, including the Reserve Bank of Australia.

The employment policy provides for employment of Commonwealth employees on collective agreements, limited use of individual contracts, genuine choice for employees regarding representation and agreement making, and facilitation of genuine bargaining with employees and their representatives.

The Staff Committee has requested the RBA review its current employment agreement arrangements to observe the intention and spirit of the new Government policy.

At this stage, while the RBA considers its current employment arrangements should not be changed in any significant way, they do want to reach a new collective agreement with staff (predominantly Level 1-3) and FSU soon.

The RBA does not want a collective agreement to directly cover any staff who have accepted common-law individual contracts.

The Staff Committee, after consultation with members last year, has proposed that the best ongoing protection for all ‘key’ employment conditions is a new comprehensive union collective agreement covering all staff up to Level 5 classification.

The Staff Committee proposed that employees who have accepted ‘market based salary’ under individual common-law contracts could have this arrangement, with some other related variations, continue as an ‘individual flexibility variation’ while still being protected by a collective agreement.

Discussions are set to continue, and Staff Committee reps will keep members updated with progress reports.

100% FSU membership in Westpac Marrickville creates positive OH&S changes

Being in a workplace with a 100% FSU membership has its advantages and this has been the case for members at the Marrickville Westpac branch who have secured significant improvements to their working environment by acting collectively.

Following months of raising concerns about Occupational Health and Safety and without any response from management, all of the employees at the branch signed a letter outlining their concerns and sent this to senior management. Everyone was confident to sign the letter when they knew that everyone else in the workplace was participating in the action.

The letter detailed a number of problems that arose when management boarded up windows which blocked natural light in the branch, including headaches and other health issues. Requests by members to improve artificial light and air conditioning were ignored. The lack of good air quality/flow was having a negative impact on the health of members. The letter also covered a range of other problems including concerns about security.

The impact of the letter signed by all of the employees was immediate. The branch was visited within a week, the lighting was improved, some of the boards were removed, airflow was checked and other structural changes were made. When the members were unhappy with some of the changes made, they insisted on their rights of genuine consultation about Occupational Health and Safety under the state legislation. Further changes were made.

The members at Marrickville have shown that Westpac will cut through its bureaucracy and apply common sense solutions when members act collectively.



FSU Westpac rep Marcia Byrnes (second from the right), along with FSU Westpac members have been campaigning for a better working environment in their branch & seeing results.

What a bonus

When a New South Wales FSU member achieved 230% of his target, he was confident he had qualified for his quarterly bonus. Instead, he and 5 colleagues at St George Bank were advised they would not be receiving the expected payment.

"I knew I'd more than met my targets so to be told I wouldn't be getting it was a bit hard to hear", the member told FSU.

He was advised the bonus wasn't payable because he didn't complete the required 4 customer profiles each day, an extremely difficult task in a busy branch plagued by staff shortages.

"Not only does each customer profile take around 45 minutes to complete, I had to complete 4 a day. I took on additional responsibilities that were not part of my job due to understaffing. That left me no where near enough time to complete all my own requirements", he said.

The member approached the bank himself to appeal the decision but was unsuccessful, so he contacted FSU to take up the issue for him.

Following the union's approach, the bank agreed to pay him and his colleagues their bonuses.

"I'm really happy with the result and would encourage any other staff member in a similar position to contact FSU and talk over your situation whether it's about bonuses, or targets in general", the member said.

...and another

Late last year an FSU Queensland member was promoted to a higher graded position, and was very excited her hard work had been rewarded. In her previous role she had been graded quite high on her performance report, and was in line for a decent bonus at the end of the year. She had been in her new role for 3 months by the end of the review year, and was graded at an average score.

When the member was advised of her payment, she was given the 'average' bonus payment of 2%, equaling \$935. The member contacted the Union to check if this was correct. The agreement that she works under was very clear about the EB bonus payment – it states that if you are promoted during the year you will have your annual performance score based on the average of all the interim scores reflecting all the positions held during the year. The Union office revised the calculations and asked her employer to have the bonus payment reviewed.

After looking at the FSU revised calculations, the employer agreed that an error had occurred and our member was entitled to a 5% bonus payment of \$2339 – a difference of \$1404.

Money the member may never have seen had she not contacted the Union and asked the question!

Rep wins fair process for members' public holiday entitlements



Carl O'Donaghue

FSU Westpac Rep Carl O'Donaghue was able to secure agreement from management about a fairer rostering for

public holidays for his members at the Lockley's Contact Centre in Adelaide.

Carl was approached by members unhappy about management's heavy handed approach to rostering on public holidays. Previously when management rostered employees for state based public holidays, they called for volunteers and limited the number of employees required. However for Adelaide Cup Day in March, a directive was issued for all employees to turn up on the day without any consideration to employee preferences.

When Carl convinced management that he had the support of the majority of employees as members, he was able to negotiate a fairer process for rostering.

Carl stated that members wanted an opportunity to nominate their preference to work the public holiday or not and also to have their circumstances taken into consideration. He also raised that as lunch was not to be provided this year that a meal allowance was payable.

Carl followed this through and reached an understanding with management around better arrangements for future state based public holiday rostering and also that a communication be sent to all staff to ensure that they claimed their meal allowance if they were working on the day.

Through working with members as a collective and negotiating with management, Carl has ensured that the correct entitlements are paid and a fair process implemented to ensure that Westpac Lockleys is a better place to work which benefits everyone.

Reps hold strong and win twice in Tasmanian Call Centre Case

Over the years, the Westpac Tasmanian Call Centres in Launceston, Myrtle and Huon had adopted a "business as usual" approach to the Easter period, often directing staff to work on Easter Saturday.

It's something that FSU members were unhappy about, and raised with their workplace reps each time Easter rolled around.

In September 2006, a new Memorandum of Understanding was reached between FSU and Westpac, specifically stating that staff could not be directed to work on any national public holidays.

This gave the local reps the opportunity to develop a campaign around the issue, particularly when staff were again directed to work on Easter Saturday in 2007.

FSU Reps Tanya Murray and Leah Smith contacted colleagues who had worked over Easter to get an idea of how many were affected and to establish if there was enough interest to pursue the matter.

The reps then contacted the union so an FSU Organiser could visit the workplace to establish if underpayments existed.

Westpac agreed to notify staff of the visit, but members were advised to seek the permission of their team leader before meeting the union.

Many were fearful of doing so, and those that did want to meet the union organiser had trouble finding her, as she was designated to an out of the way room.

FSU took a Right of Entry case to the Australian Industrial Relations Commission (AIRC), asserting the union had not been provided with sufficient access to investigate suspected breaches. The reps gave evidence at the hearing.

At the first AIRC conciliation, Westpac conceded that it had breached the Award, and that 140 staff received back pay for working during Easter 2007.

In an AIRC hearing in December 2007, Westpac gave evidence that there were other Award breaches relating to other years. Westpac has since written to more staff acknowledging the underpayments, but the full extent of the underpayments is yet to be determined.

To assist the process of investigating the underpayments, the AIRC ordered that any staff who wished to meet individually with the union could do so for 15 minutes, and Westpac were required to comply with the order. Importantly, the AIRC took the unprecedented step of directly notifying staff of their right to meet with the Union.

Because the reps had stepped up and made a stand, many more staff were no longer fearful. Over 60 people met with the union the next time officers visited.

FSU have undertaken interviews and will be seeking further evidence to examine to determine how many staff had been paid incorrectly.

In a huge win for members at the call centre, no one was directed to work over Easter 2008. Tanya and Leah and their colleagues have added to their ranks by recruiting one new rep and many new members.

Tanya Murray (left) and Leah Smith



CBA regional NSW members - you ARE owed a Public Holiday!

Hundreds of FSU members in regional NSW have responded to FSU's advice stating they are entitled to a day off in lieu of the APEC public holiday in Sydney last year.

FSU wrote to the Commonwealth Bank asking what measures, if any, had been made to date to compensate eligible staff in NSW who did not receive the public holiday. Staff who are covered by the CBA Award and Agreement have an entitlement to equal public holidays within state boundaries per year.

Claim your time now!

CBA has responded to the union stating "We have an administrative process in place to manage this issue and any employee who is entitled to leave equalization should process their claim through their manager."

If you can tick all three boxes below you should complete your claim and submit it to your manager immediately.

- I work in NSW and did not receive a public holiday on 7 September 2007.
- I have not received another day off in lieu of APEC holiday.
- I am covered by the CBA Award and Enterprise Agreement

If you encounter any difficulties having your claim approved **please contact the Member Rights Centre on 1300 366 378 for assistance.**



iPod winner!

FSU members had the opportunity to enter a competition to win an Apple iPod by simply completing an online survey over December and January. Thank you to all members who took the time to complete the survey and provide FSU with valuable insights and opinions.

Congratulations to Bank SA member Naomi Bennier from Port Pirie, South Australia. Naomi is pictured here receiving her prize from FSU Local Executive Secretary SA/NT, Debbie Black, with FSU Organiser Kylie Sopeer.

Mass sign-up sends strong message to Members Equity

Reps at Members Equity and IFS have been kept busy in recent months, blitzing their workplaces with information about enterprise bargaining negotiations.

Most recently, the reps collected 500 signatures within a week, to demonstrate clearly to the ME/IFS negotiators that the offer on the table was not acceptable.

This action has prompted Members Equity to amend the offer.

Congratulations to the FSU Reps in those workplaces. Keep up the great work and together we can improve pay and conditions.

Tax time is coming: claim your union dues

Did you know you can claim your union membership fees as a tax deductible work-related expense?

Shortly after 30th June, FSU will issue all members with a statement of fees so you know the amount you can claim.

It's just another benefit of FSU membership!

Offshore race to the bottom gains pace



The short term thinking of CEO's and their Boards is intensifying as finance companies seek to gouge back costs through increased interest rates and offshoring thousands of jobs.

In fits of passionate pledges to analysts and media types, Mike Smith of ANZ and Gail Kelly of Westpac were seemingly happy to jettison their respective banks' whole back office functions to India.

Smith told reporters that in his view the whole local back office could disappear.

"I hope to move much of the straight-through processing and really start to build stuff like the internet bank channel and electronic channels. So your back office disappears anyway." (The Australian p20, Thursday 24 April)

This follows the earlier announcement by ANZ to send 500 New Zealand jobs offshore.

New Westpac CEO, Gail Kelly, was happy to test the public reaction to 3000 Westpac back office jobs being sold off to the lowest bidder. In announcing another massive jump in profits, Westpac would only say that reports of a blue print looking at offshoring their back office "did not misrepresent the bank".

Regrettably, it doesn't end there. St. George are continuing to review their 1000 back office functions, the National Australia Bank has its back office under review, Suncorp has some 2000 jobs under review and not surprisingly everyone else is saying they will have to conduct reviews and offshore in order to remain competitive.

This is a self perpetuating race to destroy people's livelihoods and rob future generations of Australians of jobs.

Members will be interested to know that the companies that these jobs are going to in India refuse our sister union, UNITES, from entering their workplaces and deliberately discourage union membership or collective bargaining.

So much for the ILO Conventions and OECD Guidelines for Multi Nationals that all of these Australian companies claim to be committed to! The truth is that their Corporate Social Responsibility undertakings are looking very hollow.

FSU, along with Finsec (New Zealand) and UNITES in India are forming a coalition to preserve local jobs and to ensure that labour standards are observed by banks and their suppliers in every country that they operate in.

FSU is also calling on the new Rudd Government to take on our employers and ensure they invest in Australian jobs and skills.

If banks and insurance companies want to operate in Australia then they have an obligation to grow meaningful employment here. Not just at the shop front, but in end to end processing.

Get on board the fight for Australian jobs:

- Talk to your local politician about the issue;
- Tell us your experience of offshoring on our forum at www.fsunion.org.au;
- Sign up everyone in your workplace to the union.

FSU Finance Industry Skills Forum May 30th



It is a commonly held view that the finance industry is likely to face significant skill shortages in the next five to ten years. Skill shortages will inevitably have a negative impact on company and industry productivity and growth. This is already evident in a range of other Australian industries, particularly mining and manufacturing.

Although individual companies will do what they can to meet these challenges, the FSU is interested in bringing finance sector employers together to discuss what could be done on an industry wide basis to minimise serious skill shortages in the future.

FSU is hosting a Finance Industry Skills Forum in Melbourne on May 30th. Key industry stakeholders are invited and the key speaker is Deputy Prime Minister and Minister for Workplace Relations, Julia Gillard.

The key aims of the forum are:

- To bring together decision makers, leaders and policy makers from industry, government and academia to discuss future challenges;
- To provide an opportunity for better understanding of what the common issues are;
- To look for opportunities for developing a plan to help better position the industry for future success/growth.

A full report of the forum and key initiatives arising from it will be made available to members.

The finance market has moved.

SEEK & you shall find

Visit the FSU Careers Centre
@www.fsunion.org.au

Recruitment is the key to success

The release of the Australian Bureau of Statistics data on Employee Earnings, Benefits and Trade Union Membership on 14th April was a wake up call to unions and their members.

1.7 million Australians are union members, and this represents the largest membership group of any democratic organisation or movement in this country.

However, research undertaken with members of the community indicates that for every member who joins a union, there is another prospective member who would like to join, if only they knew which union covered them, or they were actually asked to join.

FSU members already know the value of union membership, in terms of getting individual support, advice and assistance and in terms of saving money of a range of goods and services.

Those on collective agreements know that the outcomes achieved when you have strength of numbers are greater than those achieved when you strike out on your own.

FSU's primary objective and purpose is to improve the working lives and employment conditions of people working in the finance and insurance industry.

In order to achieve that objective through collective strength, it is imperative that the union continues to grow. It is everybody's job to recruit new members, to increase the likelihood of better industrial outcomes at the workplace.

Potential members are more likely to join if a colleague they know and trust is the one to ask them.

As you're reading this, think about your workplace. Do you know who the union members are? Has anyone invited prospective members to join? Make today the day you ask someone to join FSU, and help build a better finance industry.

Quick tips for successful recruiting

1. Presentation & language

Be assertive, but not pushy. Use inclusive language such as 'our union' or 'your union'. The union is the members in your workplace, and they are the people who make the decisions about how the union operates in your workplace. Be proud that you are giving your colleagues an opportunity to join, and listen to what they have to say. And most importantly, simply ask potential members if they would like to join.

2. Opening gambits

"The FSU is campaigning for.." or "are you aware of the work the union is doing on..." are good ways to start a discussion. Give potential members a copy of FSU's latest publication, so they know what the union is working on.

3. Be efficient

Use your time efficiently. If members want to raise complex issues, ask them to call the Member Rights Centre on 1300 366 378 for advice or assistance. Don't get involved in long debates about the pros and cons of unionism. You are giving potential members an opportunity to find out about the union and join if interested, not defending the entire union movement or the behaviour of some union colleagues.

4. Provide examples

Illustrate the benefits of membership with real-life examples of how the union has been effective in the workplace.

5. Conversation

Take time to learn about your colleagues. Ask them how long they've worked there and what their job or role is.



6. Issues

Identify issues affecting the potential member. Start with general questions such as "How are things here?" or "What is good about working here?" and offer the chance to move forward.

7. Specifics

Don't make specific promises, but do highlight areas of hope. If you're aware of an issue in the workplace, ask the potential member about it. Be honest about the level of assistance the union can provide.

8. Success

Once you've started recruiting, tell your local FSU branch and other members. Celebrate and publicise your successes.

9. Organise

Be organised. Find out or arrange to be informed when new employees start and provide them with FSU information and a membership form. If someone shows interest or takes a membership form, make sure you follow up with them.

10. Materials

Put FSU material up in your workplace, and make sure you have membership forms. Make it clear in your workplace what potential members need to do if they wish to join.



KYLIE'S HOT TIP

FSU Organiser Kylie Sopeer from the union's South Australia office offers members this tip:

Follow Up

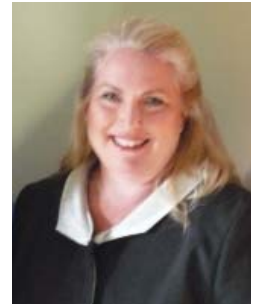
DON'T be disappointed if the person you have asked to join doesn't sign up immediately and wishes to consider it further.

DO be determined to follow them up within a week to ensure they don't forget. The finance sector is a busy business and it can be easy to forget important things such as following up.



“Some of my colleagues say joining the union is like putting a target on your back. I tell them it’s the opposite. Joining the union is like putting on a bullet-proof vest. You’re more protected in the union than you are out of it.”

Tanya Murray, FSU Workplace Rep, WBC Call Centre Launceston



“To potential members thinking of joining FSU or members thinking about becoming a rep, I say go for it! There’s no better opportunity to have a direct impact in your workplace.”

Jamie Harrold, WA LEC member, BankWest Call Centre



Save our Sundays

With increased pressure to work on weekends, and mounting member concern, FSU asked members to tell us why their Sundays were worth saving. FSU thanks all members who took the time to submit an entry and congratulates the finalists, who received movie tickets. Here’s a selection of the best entries:

I like to cook breakfast for my partner, take a leisurely read of the Sunday paper and have a totally work-free day – we both have decided NOT to talk or even think about work on our day of rest!! Some Sundays I also volunteer at Animal Aid to walk abandoned and surrendered dogs available for adoption. Lunch or dinner at our favourite restaurant is always a possibility.

GG, Vic

I love to spend Sunday mornings and early afternoons with my 2 kids doing whatever they want to do. From about 2.00 pm onwards I spend most of the afternoon in the kitchen cooking and experimenting with recipes. This is my wind down for the week, gives my wife a break and we enjoy a few wines together while I cook. I usually cook about 4 or 5 different meals at once which can often cover us for meals during the early week. (Which means more time for the kids and wife during the week after work!)

AD, Vic

On Sundays I like to sleep in - leisurely read the Sunday paper in bed with coffee and toast - put a leg of lamb in the oven and have the children and grandchild around for roast lunch.

DC, Vic

What I like to do on my Sundays..... Wake up with the morning sun shining through the curtains, have my toddler call out from her room to come in to mum and dad’s bed, and whoosh, in she runs and climbs up on the bed. A good long morning chat about her week and listening to her stories. Sundays are family time.

MG, SA

My Sundays are precious. I alternate all the time:

- watching movies at home all day with ice cream and bags of lollies (all on my own)
- taking my 2 year old granddaughter to the markets to teach her retail therapy at an early age
- BBQs for my boys and their families

Don’t the powers that be see that the Financial sector needs at least one day a week free from SALES....SALES.... SALES!!!

KW, Qld

I like to relax with a coffee, the papers and my loved ones and feel sorry for people forced to work on Sundays and miss out on this.

NJ, NSW

I love to go to church with my family, then go out for lunch and shopping, or somewhere to soak up the sun and a couple of hours to read the Sunday paper...it’s the only day we get to relax together as a family.

DR, NSW

I currently work every Sunday doing an afternoon shift. We get paid time and a half. Our base salary is poor, so time and a half is hardly compensating us for giving up what I consider to be the most “sacred” day of the week. Not only that, it’s an unsociable time of the day the weekend to work. Insofar as banking on Sunday – why do we need it? We have internet banking and ATMs – surely Sunday trading at a bank is not high on customers’ wishlists. I doubt that employee would be compensated anywhere near the amount that would be classified as “fair” for working on a Sunday.

TJ, NSW

Sundays....

Up early to get into my garden and spend time with my Kitty, while my partner gets his beauty sleep. I’d sleep in but the snoring just won’t let me.

Mum’s for lunch and wine. Enjoying eating too much food and drinking too much wine.

A Sunday nap, beer & footy...A sucker for Aussie Idol, then it’s bed time!

SL, Qld



Member Rights Centre

Protecting your rights at work

The FSU Member Rights Centre is staffed by experienced operators who can provide you with advice and support on all sorts of issues at work, such as this one.

FSU has received calls from a number of members in Zurich that have recently been told that "Flexi-time" or "Agreed Days Off" are no longer available.

This flexible working arrangement is popular in many parts of Zurich, particularly amongst staff with family or community commitments, who typically work additional time each day to accrue a day off each month.

The FSU is concerned that directives from management to cease such arrangements are in conflict with the Zurich Collective Agreement.

The Collective Agreement states that mutual agreement between the Manager and the employee is required in order to vary the pattern of hours.

FSU Member Rights Centre operators were able to advise callers about the Collective Agreement provisions and escalate the issue so that FSU were able to communicate this information more broadly to Zurich members, and make representations to the employer as required.

For **information, advice or support** from the FSU about an issue in your workplace call the Member hotline on:

1300 366 378 8am to 8pm (EST) Monday to Friday.



Check out the new FSU website!



Now with easy-to-use site navigation and links.

Latest FSU articles can be found in News & Views, or if you like, you can drill down your search by **campaign, state or enterprise**. What's more, members can have their say via **online forums, surveys, polls and feedback forms**. Check out the **Member Services** section to discover the many benefits of union membership. Everything you need to know about the FSU is now online.

FSU members enjoy access to 'member only' areas of the website such as the **Awards & Agreements** and **Workplace Representatives** sections. To log-in use the following details: **User Name:** your FSU membership number; **Password:** your surname (all lower case).

Do you want news more often?

FSU publishes a fortnightly e-newsletter, FSU Online, providing members with up to date news and views about the finance sector.

Make sure you don't miss any important information and subscribe to FSU Online today.

Either visit the FSU website and enter your email address in the Subscribe to FSU Online field, or send an email to fsuinfo@fsunion.org.au and ask for your details to be updated.

The screenshot shows the FSU ONLINE website header with the FSU logo and navigation links: Join the FSU, Member Services, Member Rights Centre, and Careers Centre. The main content area features an article titled "Getting serious on staffing" with a sub-image of a person working. To the right, there is a call-to-action box: "Tell a friend about FSU ONLINE" with a link to "Do you know someone who would be interested in receiving FSU Online?". Below this is another box for "Member Rights Centre" with the phone number 1300 366 378 and the text "Protecting your rights at work".

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Kate Kingwell,
AustralianSuper Member

To make AustralianSuper work for you, call
1300 300 273
www.AustralianSuper.com



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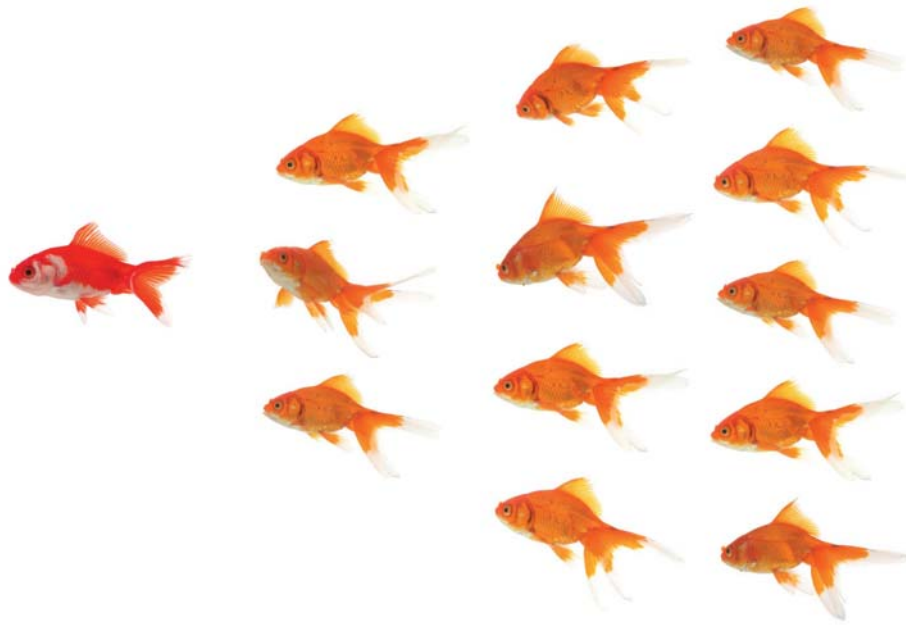
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