



FINANCE SECTOR UNION

ACCOUNT



Protecting **your rights** at work



A letter to the NAB

Danielle Turmaine is the FSU Workplace Rep at NAB Nanango Branch. Danielle's 11 year old daughter is Shelley Turmaine. Shelley is upset about the closure of the branch in her town, and is concerned that her mother could be without a job. Shelley wanted to do something to help. So she and her friend, Leteisha, wrote this letter to NAB:

My name is Shelley Turmaine. I am 11 years old. I know I am only 11 but I have heard that small people can speak big words. So I thought I'd give it a try.

I don't want the National Bank of Nanango to shut down. My mum Danielle Turmaine has worked at the Nanango Branch for 6 years and has loved every year. But it isn't just my mum who is concerned. What about the residents of Nanango? This bank was an easy part of their day. If the bank closes then they'll have to drive to Kingaroy and if you haven't noticed the fuel prices aren't exactly going down anytime soon. It's going to become unaffordable.

So what about the elderly who have been your loyal customers for years, they would have to change banks if they had lost their licence and can't go anywhere unless they walk.

Or teenagers who don't have their licence yet. So they are forced to change banks. So you are bound to lose customers over that.

Please reconsider what you are considering on doing. This bank is part of our life style and not just ours, but the residents of Nanango.

*Yours sincerely
Shelley Turmaine*

You can read more about the Nanango community campaign on page 5.

Support when you need it

FSU member Ann Robins needed assistance with a harsh and unreasonable dismissal. This is what she had to say at the conclusion of the case:

It is starting to sink in a bit now and I can't thank you enough for all your help and support. I am very pleased with the result but even if it hadn't worked out this way, it made a huge difference to me emotionally to have your support and expertise. It's one thing to feel that something has been unfair, but it does help to have a friend onside.

*Thanks for everything. I will never forget the FSU.
Ann Robins*

As for the chair...

Members at a CBA branch in Queensland contacted the FSU for help to retain tea breaks and get their chairs back, after a management directive to remove chairs from customer service staff. Upon being contacted by the union, branch management reversed the decision. This letter was received by our Queensland office:

We have now been advised by our manager that we are indeed entitled to our tea breaks and he has no issue with us taking them.

As for the chair issue I can't thank you enough. As of yesterday I sat on my chair provided by the bank for the very first time and let me tell you I enjoyed the day! It was such a relief not to stand in the one spot all day. At the end of the day sitting made no difference to my performance as a bank teller, if anything I performed better!

I want you and your colleagues at FSU to know that I appreciate your prompt intervention and action on behalf of members at this branch. It's really good that we can go to the union and the FSU in turn does give full representation to management with swift and prompt action.

Thankful FSU member
CBA Qld

Overtime



I was intrigued by a letter from Mari (NAB) in the last edition of ACCOUNT, where she said she wouldn't do overtime unless she was paid for it.

It seems to me that NAB never learns. I was asked to do overtime in exchange for time off, in 1987 or 1988. I told them "I come to work to get paid in order to pay my bills and look after my family. If I want to do time, I'll go to Pentridge. Here I need to get paid and in any case, when I get that time off my colleagues have to take up the slack and the whole exercise doesn't cost the bank a cent." The boss looked at me strange but never asked me again. I retired in July 1989.

Ben van Heusden

Members speak out on offshoring

In the wake of Westpac's recent announcements that another 115 jobs are to be sent offshore, FSU encouraged members to send their concerns directly to Westpac. Here is a selection of comments members sent to Westpac Group Executive Peter Clare after they received his response to their initial email:

"Recently Westpac has released commercials about their concern for the community, the environment etc... Wouldn't they be setting a new and exciting precedent if they promoted the fact that their Australian business is run by Australians for Australians?"

"I encourage you to ask people you meet about dealing with "offshored" products!"

"I really can't understand how "global" companies such as Westpac and EDS can justify paying a person less for the same work. They amount to setting up their own "sweat shops" for banking products and reflect on how little they care for their staff, customers and communities they serve."

"The reasoning that you have supplied to me is baffling considering that Westpac commissioned a team to research offshoring and after spending many thousands of dollars were able to produce an 80 page report, which I have read, expounding the opposite of your explanation. The report looks at both short term and long term and recommends that there is no benefit, particularly financially, to support this practice. How can Westpac be so dismissive of their own reports and studies?"

"Your response saddens me and to suggest that this move "offers customers improved and consistent high quality service" is insulting to my many colleagues, known and unknown, who are passionate about their jobs and their customers."

Read more about the impact of offshoring in our industry on page 12.

Change is considered either a necessary evil or a brilliant opportunity, depending on your perspective and circumstances.

The finance sector is repeatedly and rapidly changing, and workers in the sector have learned to adapt to change as a consequence.



Leon Carter,
FSU National Secretary

Whether organisations are considering offshoring or outsourcing, technological change, or major organisational change such as the restructure announced recently by IAG, the one thing that shouldn't be discounted is the employees' voice.

Those working at both the front line and in the support roles in our industry have ideas, concerns and opinions that should be given due consideration in deliberations on the future direction of our organisations.

Finance sector workers should be listened to, and acknowledged by the decision makers, in both our industry and our government.

At a national level, FSU has been advocating for finance workers in workplaces, at enterprise level, with industry leaders and government. On the following pages you'll read examples of the ways in which we convey your thoughts to those who have the power to act on your concerns, and assist members to assert their rights at work.

There are many ways you can let your union know what concerns you, and how you think we can build a better finance industry together.

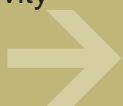
You can talk to your workplace rep, or the FSU organiser who visits your workplace. You can add your story to one of our online forums or send us an email. And you can use the traditional methods of communication, by writing a letter or making a telephone call.

The FSU Member Rights Centre is open from 8am to 8pm (EST) on Monday to Friday. Our trained officers take calls and provide advice on a wide range of industrial matters and union services. A sample of calls received over the last three months is printed below.

Silence changes nothing. Stay in touch with your union, so we can speak up and make sure that when change happens, your voice is heard.

Member Rights Centre - Snapshot over last three months

The phones have been running hot in the FSU Member Rights Centre since it was launched in June 2007. Here's a snapshot of activity over the last 3 months.



- Total number of calls received - 11,097
- Calls about member disputes/cases being handled by FSU - 2,973
- Calls to access Member Services - 1,396

Top 10 industrial issues FSU members have called about:

- RRR/Restructuring - 540
- Performance/Performance counselling - 504
- Bullying/Harassment - 384
- Sick/Carers Leave - 311
- Hours of work - 282
- Contracts - 252
- Resigning from job - 245
- Code of conduct - 231
- Workers Compensation - 221
- Salary/Packaging (TEC) - 179

National Enterprise Councils (NEC) and **Local Enterprise Councils (LEC)** were established by the FSU National Executive as part of the Stepping Up strategy of 2006. They are forums for reps elected by members at their particular enterprise and provide an opportunity for these reps to discuss issues and to provide guidance to the union leadership. They play an essential role in the democratic process of our union.

Recent elections for LEC Presidents and NEC members have concluded. FSU thanks all nominees and congratulates the successful candidates, who commence their two year term on 15th October 2008.

FSU National Enterprise Councils

ANZ National Enterprise Council

Emma Branson, SA/NT
Joy Buckland, NSW/ACT
Mary-Ann Moody, Vic/Tas

CBA National Enterprise Council

Karen Aldridge, SA/NT
Louise Arnfield, NSW/ACT
Karen Christie, Vic/Tas
Teresa McPhee, WA
Paula Ridler, Qld

Insurance National Enterprise Council

Jim Convery, Qld
David Peers, Vic/Tas
Jan Ruwoldt, SA/NT

Midsized Banks National Enterprise Council

Jillian Baker, Vic/Tas
Adam Fay, WA
Greg Owens, NSW/ACT
Yvonne Songer, SA/NT

Multiple Employers National Enterprise Council

Jacinta Hill, Vic/Tas
Rebecca Thomas, SA/NT
Amy Wand, NSW/ACT

NAB National Enterprise Council

Ellie Doolan, SA/NT
Garry Fairman, WA
Paul Ferrari, Qld
Steve Howland, Vic/Tas
Susan Walsh, NSW/ACT

RBA National Enterprise Council

Craig Baker
Marc Brampton
Lucy Carmona
Karl Giese
Jason Jux

WBC National Enterprise Council

Carolyn Blackburn, NSW/ACT
Jane Fisher, WA
Fiona Jordan, Vic/Tas
Anne O'Connell, SA/NT

LEC Presidents

NSW/ACT

Carolyn Blackburn, WBC
Joy Buckland, ANZ
Linda Nassar, CBA
Greg Owens, Mid-sized banks
Susan Walsh, NAB
Amy Wand, Multiple employers

Qld

Jim Convery, Insurance
Paul Ferrari, NAB
Melanie Landsberg, WBC
Paula Ridler, CBA
Angela Roeton, Mid-sized banks

SA/NT

Karen Aldridge, CBA
Emma Branson, ANZ
Elli Doolan, NAB
Anne O'Connell, WBC
Jan Ruwoldt, Insurance
Yvonne Songer, Mid-sized banks
Rebecca Thomas, Multiple employers

Vic/Tas

Jillian Baker, Mid-sized banks
Karen Christie, CBA
Jacinta Hill, Multiple employers
Fiona Jordan, WBC
David Peers, Insurance
Monica Smyrek, NAB

WA

Chris Fisher, Mid-sized banks
Barbara Jones, NAB

Vale Chris Wright

Since the last edition of ACCOUNT, FSU Insurance NEC President Chris Wright lost his battle with cancer. Chris was a union member all his life and served in elected positions with the union in the 1980s and again in recent years. Chris was a great advocate for working people everywhere but especially in the insurance industry and IAG in particular. Chris' dedication and good humour will be missed by all who knew him.



Vic/Tas LEC members at a recent training day

The fight to save NAB Nanango

Nanango, home to 4,500 residents, is located 184km north-west of Brisbane. News of NAB's plan to close the local branch has hit the community hard, and locals have organised a community campaign to pressure NAB to keep the branch open.

A community rally took place on 20th June, followed by a public meeting. Several thousand postcards have been signed and sent to NAB CEO John Stewart, and FSU has played an integral role in forcing NAB to abide by ABA protocols and provide sufficient notice of the branch closure. This means the town of Nanango will keep their NAB branch for at least a few more months and the community and the union can continue the fight.



WBC/STG No merger campaign snapshot

Following Westpac's public announcement of their intention to merge with St George Bank, the FSU has pursued opportunities to lead and participate in public debate, lobby decision makers, and consult with members.

The campaign to ensure protection and improvement of employment rights at St George and Westpac continues.

Here's a snapshot of the union's activity over the last 3 months.

12th May	Merger announcement made
13th May	FSU Media Release - FSU call for Treasurer to reject Westpac takeover of St George bank outright
13th May	St George Chief Paul Fegan confirms job cuts in Westpac Takeover
15th May	FSU Media Release - Overhaul of banking regulation needed to protect consumers and workers, union says
16th May - June	Community Campaign against the takeover begins: <ul style="list-style-type: none"> ▪ 'No Takeover' group set up ▪ 'Save the Dragon' and 'Save BankSA' Campaign Kits produced ▪ Petition to Wayne Swan against takeover created ▪ Community stalls in St George and Sutherland District set up throughout May, June and July supported by the local district 'Save the Dragon Coalition'
3rd June	'Save the Dragon' and 'Save Bank SA' Campaign websites go online
5th June	FSU meets with Morris lemma
10th June	FSU meets with St George CEO Paul Fegan to discuss argument against merger
17th June	FSU meets with Wayne Swan to discuss merger
20th June	FSU meets with Graeme Samuel (ACCC Chair)
23rd June	ACCC Survey on the merger released to public
24th June	FSU submission delivered to ACCC
17th July	FSU meets with Gail Kelly
24th July	FSU briefing to the ALP Caucus Economics Committee
6th August	FSU responds to ACCC Statement of Issues on proposed merger of Westpac and St George
8th August	CHOICE magazine encourages public to write to Wayne Swan to discourage merger

CBA staff speak out against Management Tool Kit

Over a period of four days, two-thirds of staff at the CBA Melbourne Mortgage Services Centre signed a letter to CBA CEO Ralph Norris, listing their concerns about working conditions since the introduction of the Management Tool Kit.

The concerns listed in the letter are:

- The time allocated per task is unrealistic;
- Our targets are unachievable in ordinary working hours;
- The pressure and stress placed on staff by one-on-ones several times a day;
- The humiliation suffered as a result of names and efficiencies being displayed on whiteboards, and the public nature of our one-on-ones with our team leader;
- The effect of bullying on staff confidence and happiness;
- Unpaid overtime - staff are starting early, finishing late, and working through breaks to try and reach target;
- The general atmosphere of the Centre has become tense, unhappy and stressful, and staff morale and camaraderie has declined significantly.

FSU hand delivered the letter to Mr Norris prior to going to print, and will keep pressure on the bank to respond to the valid concerns raised by staff.

Improved conditions in Cbus EBA

Cbus is the industry superannuation fund covering employees in the building and construction industries. United Super P/L is their trustee name.

FSU reps Lisa Marquez and Maria Pace assisted the FSU to consolidate applicable conditions from the Insurance Industry Award, and to negotiate improved conditions in a new Agreement.

The key features of the new agreement are as follows:

- Three year agreement with three 5% pay increases from July each year;
- Employer superannuation increased from 10% to 16%;
- Paid maternity leave increased from 10 weeks to 14 weeks;
- Introduction of 6 RDOs per annum without accruals of additional time to be worked;
- \$500 per annum reimbursed for approved health & well being related expenses;
- 2 days community service leave per annum in addition to other leave;
- Employer funded employee assistance program for staff and families.

Congratulations Cbus members!



Cbus Reps Maria Pace and Lisa Marquez

NAB Branch Audit



The recent FSU survey conducted in NAB on the issue of overtime shows large amounts of overtime are still being worked at NAB, and that staff shortages is the main reason for the need to work overtime.

FSU Organisers around the country are auditing selected NAB branches to get a snapshot of how staffing, relief, cuts to hours, and overtime are affecting members. The findings will be taken to the FSU NAB Working Group, which was established as a result of last year's Classification Review.

Members in the branches visited have been provided with fact sheets on key issues, that provide plain English definitions of the rights of NAB staff, and suggestions on things you can do to address the issues. The factsheets can be downloaded from the FSU website <http://www.fsunion.org.au/Campaigns/Workplace-Campaigns/NAB-Staffing-Overtime.aspx>

Understaffing

Never enough hands on deck to get all the work done? When there's not enough staff to do the work, everyone feels the pressure. You, your colleagues, your customers, and your management. Yet we all hide the staffing situation by carrying on, working at full throttle, and increasing our personal stress levels. It's not good enough, and you deserve better. Here are some ways you can help build a better finance industry by tackling understaffing in your workplace.

- Check your award or agreement. There may be specific clauses on staffing that you can refer to and potentially trigger.
- Even if there's nothing specific in your award or agreement, there are national and state OHS laws that are designed to protect workers from stress and ill health;
- For expert advice on the above 2 points, talk to your Organiser or ring the FSU Member Rights Centre on 1300 366 378.
- Keep a daily record of the number of staff required and the number of staff in attendance. Note any problems encountered while obtaining relief staff;
- Ask other union members in your workplace to do the same thing;
- Ask staff who aren't members to join FSU and follow the aforementioned steps so your campaign to improve staffing grows stronger.

There are things you can do in your workplace so that the effect of understaffing is exposed.

- Take all of your breaks;
- Go home on time;
- Don't take work home;
- If you work overtime, claim payment for it;
- Keep a record of your hours;

You may feel reluctant to follow these steps for fear of creating more pressure for you and your colleagues, and that may be true in the short term. But if you stick together and follow the steps outlined above, together with your union, we can seek improvements at the workplace. And that's going to be better for everyone.

And don't forget, if you are going to be absent from work, give your colleagues as much notice as possible so relief can be arranged.

LUCRF EBA negotiations drawing to close



Maria Armenio,
FSU Rep, LUCRF

I've been a rep for just under a year and this is the first time I've been involved in Enterprise Bargaining.

I'm one of 3 reps at LUCRF and we're all involved in the negotiations. It's been a great learning experience for me.

We have a high level of union membership at LUCRF and staff are genuinely interested in protecting their working conditions. Ensuring members have a say is important to the reps, and we're really fortunate because everyone is very vocal about matters relating to the union at LUCRF.

We actively encourage this kind of participation from FSU members since the EBA will affect everyone in the organisation. It's vital for people to know that their input is important and extremely valued during the negotiation process.

I expected the negotiations to be more formal. We get on well with our HR staff and our CEO, so I think that has made the negotiation process a bit more relaxed. Myself and the other reps like to ask a lot of questions and we haven't been made to feel as though we couldn't, which is great for all of us because things are explained in greater detail as we go.

The negotiations are going really well. There has to be a bit of give and take, you can't just give your employer a log of claims and expect to receive everything you've asked for. We've had to be a bit creative about how we tackle some of the issues so we can make some gains, no matter how small.

The big ticket items in the negotiations are pay, paid maternity leave and relocation and associated expenses. We're moving from North Melbourne to the Docklands, and that's going to have a significant impact on the people who work here.

AIRC confirms NAB obliged to consider work life balance

In a dispute run in the Australian Industrial Relations Commission by the FSU on behalf of a member employed at NAB, Commissioner Smith found that the bank had taken a decision to transfer the member without discussing the matter with her first, without regard to the impact of the relocation on her work and life, and as such had not correctly applied the NAB Enterprise Agreement.

FSU submitted that the NAB Enterprise Agreement clauses, stating the bank actively promotes the health and well-being of employees with a balance between personal and work life, had not been adhered to in this matter.

NAB claimed that these were aspirational principles aimed at guiding behaviour and expectations, and submitted that a statement of intent does not create an obligation, but rather is a description of the intentions behind the entire Agreement.

Commissioner Smith however found that the relevant terms of the Agreement went beyond an aspirational concept and that the wording of the clauses committed the parties to ensuring that staff could maintain a work life balance.

By not discussing the decision to transfer the member with her prior to the decision being made, NAB had not properly applied the relevant clauses in the Agreement on staff being able to balance their work and personal life. Commissioner Smith also found that the member was entitled to overtime payment and payment for sick leave.

work life
balance



Are you being paid correctly?



Following the introduction of performance based pay in January 2008, Westpac members in the Cairns region became aware of some pay inequalities, and raised this with the FSU.

It appears that in some cases, new starters at the bank were commencing on a higher hourly rate than existing staff with many years of service.

After face-to-face discussions and written contact from FSU, Westpac has rectified this anomaly. Affected members in the Cairns region have informed FSU that their hourly rate had been increased.

Whilst this has been addressed for members in Cairns, and FSU has been advised by the bank that it has been addressed across the country, you may want to check your payslip. If you believe this is an issue in your workplace, contact the FSU Member Rights Centre on 1300 366 378 for advice.

Allowance trebled: 15 to 45 days!

Southern Area CBA branch staff in South Australia weren't impressed with the bank's offer of 15 days 'premises renovation allowance' and contacted the union. FSU successfully negotiated an extension of the payment to cover 45 days.

Member retains off-site work arrangements

A member working in database administration for NAB had been working from home for the past year. He was advised by the bank that the role could no longer be performed off-site. On the basis that there was no change to the role, the FSU represented the member in negotiations with the bank.

The end result is an agreed permanent off-site work arrangement for the majority of time, with the member spending one day per week in the office.

The member told ACCOUNT, ***"I can't speak highly enough of the FSU person who handled my case. I was represented extremely well and I was very happy with the final outcome."***

CBA Direct Banking restructure timeline extended

FSU is pleased to announce the bank has listened to member concerns regarding the timeline of the restructure, as well as the lack of information regarding the ongoing roles at Mortgage Services.

At least 75 staff are directly affected by this restructure occurring in Victoria and Queensland. Following FSU and staff raising these concerns with the bank the following arrangements were put in place:

- ▶ An additional week was added to the timeline for expressions of interest in the ongoing roles at Direct Banking;
- ▶ A generic position description for the roles at Mortgage Services was issued to staff;
- ▶ Q & A's have been issued responding to concerns that have been raised by staff;
- ▶ Neil Brown, Executive Manager Mortgage Services, arranged visits to both sites to answer any questions staff may have.

Well done to FSU members, you now have the information you need and extra time to make a decision regarding your preferences for your ongoing role with CBA.

FSU helps thousands of members every year who are having problems at work. No matter how big or how small the issue, we're in your corner. Call the FSU Member Rights Centre on 1300 366 378 between 8am and 8pm (EST) Monday to Friday.

The case of the disappearing job

FSU represented a member employed by a major bank for over 30 years, who upon returning from long service leave, discovered his job had been permanently filled by someone else. He was offered an alternative position that he wasn't comfortable with, and was arguably not comparable to the position he held before going on leave. The dispute was settled with a payment equivalent to 34 weeks pay.

Overtime payments recovered at NAB DFS

A time and wages record inspection by FSU has revealed that around 100 staff at NAB Direct Financial Services in Victoria and New South Wales had worked unpaid overtime. FSU pursued a collective claim with NAB, which has resulted in affected staff receiving payment for all overtime worked.

FSU Rep Josh Coy from NAB DFS in Rhodes NSW said, ***“Working unpaid overtime is bad for everyone. You as the employee are effectively working that time for free, and the bank has an incomplete picture of what staffing resources are necessary to complete the job.”***

FSU recommends members take the following steps in relation to overtime:

- Make sure your overtime is approved before you work it.
- Record your hours in the employers' time and wage records and keep your own record as a back up.
- Claim your entitlements as they fall due. When you work it, make sure you claim it!
- If overtime is resulting in excessive hours, or impacting on your health and wellbeing, make sure you know what your rights are by checking your Award or Agreement or calling the FSU Member Rights Centre on 1300 366 378.

Staffing freeze backflip at St George

A member at St George recently applied for a promotion within her grade. She was offered and accepted the new position with a \$4k per year pay increase and given a starting date. However after the proposed takeover of St George was announced the Manager of the area in which she was about to start phoned her to say that there was a staff freeze because of the looming merger and the position was no longer available.

The FSU made representations to St George arguing that, because she had been offered and accepted the new job and the pay rise, she had a contract with the bank which they couldn't ignore without at least some form of compensation.

After considering the FSU's arguments St George decided that there wasn't really a staff freeze and that the member could start the job with the pay increase.

CBA are all ears in SA

A number of FSU members at CBA contacted the union's South Australian office after being advised that the bank intended to introduce tape recorders, for the purpose of recording the staff interaction with customers.



The calls came from all over the state, and members raised a number of valid concerns about the new practice, including customer privacy.

All members who contacted the union were under the impression that participation in this initiative was mandatory. After contact from FSU, the CBA State Manager advised staff that participation in the tape recording process was entirely optional!

RACQ increases super

On 5 June, RACQ announced it will increase its contribution to employees' superannuation to 10% from 1 January 2009. This is a 1% improvement on the 9% contribution required under Federal Government legislation.

During bargaining for a Collective Agreement late last year, FSU members argued for an increase in superannuation contributions. It was one of members' key issues. RACQ committed as part of the bargaining process with FSU to improve superannuation. The company surveyed employees again this year about benefits that should be improved. Once again, FSU members rallied to deliver the message that superannuation was the number one issue.

RACQ's decision to improve superannuation is welcome and a sign that the company is serious about attracting and retaining staff, and care about the future of their employees.



RACQ staff have reason to celebrate with better superannuation on the way.

Staff Safety in Retail Branches - Exercise your Right to be Represented

As at June 2008, there have been 17 robbery attacks on bank branches nationally this year.

Recently, at the NAB Bank Branch in Glynde SA, Offenders smashed a glass wall of the branch to gain access to the teller's area. In NAB Silverwater NSW, Offenders hid in an unused garbage receptacle forcing staff to allow them entry into the bank's branch vault prior to its opening. In ANZ, Miranda, NSW Offenders hid in the building and assaulted staff when the branch opened.

These robbery events clearly demonstrate the need for active employee representation on workplace safety.

Consistent with their legal obligations employers have a duty of care to ensure their employees' health and safety at work and to consult with their employees about this. Part of the consultative process includes the ability for employees to be represented on health and safety by an employee Health and Safety Representative, (HSR).

HSR's have the power in workplaces to identify and raise awareness of workplace risks for the purposes of promoting a safer workplace. FSU's approach to supporting our members' right to a healthy and safe workplace includes working with the HSR's to identify and raise awareness of workplace hazards/risks and communicating these risks to the employer, so that these risks can be remedied and injuries prevented.

If you are interested in making your workplace safer by becoming a HSR contact the **Member Rights Centre on 1300 366 378 to get the information you need.**

Don't Be a Target Help Stamp Out Bullying



The FSU Member Rights Centre receives hundreds of calls each month from members concerned about bullying behaviour in their workplace.

Workplace bullying is repeated, unreasonable behaviour directed towards an employee or group of employees that creates a risk to their health and safety.

One of the most common forms of bullying in Australian workplaces, particularly in the finance sector, is applying sustained pressure on staff.

FSU members have reported instances of undue pressure being placed on them to meet unreasonable sales targets, and in some call centres, to achieve sales within a limited time frame, sometimes as little as a minute and a half.

Under OHS laws, employers must identify, assess and control hazards, including organisational structures and behaviours that may lead to bullying.

FSU advises members who believe they may be experiencing bullying to take these three steps:

- 1. Know the rules:** check your Award or Agreement for clauses that specifically deal with bullying, and ask to see your employer's bullying policy (if they have one). If you need help finding answers, call the FSU Member Rights Centre on 1300 366 378.
- 2. Keep a record:** It's a good idea to keep a written record of what occurs, when it occurs and who is involved, in order to demonstrate a pattern of unacceptable behaviour.
- 3. Break the silence:** Let someone know what is happening, and get help if you need it.

Get your Anti-Bullying Handbook

FSU has published an Anti-Bullying Handbook to assist members. You can download it from our website at: <http://www.fsunion.org.au/Occupational-Health-Safety/Dont-be-a-Target-Help.aspx> or call the FSU Member Rights Centre and a hard copy can be mailed to you.



"A zero tolerance approach."

More on branch security....

New FSU cash handling policy launched

Recently, the new FSU Policy for Cash Handling Workplaces - Occupational Health & Safety (OHS) was introduced at the July meeting of the Securities Industries Forum (SIF) in Darwin. The Forum is a tripartite committee comprising the FSU, the Banks and the State and Federal Police to discuss matters impacting on bank security. Key elements of the Policy include the following.

The primary duty to ensure worker health and safety is protected in employment resides with the employer. This includes adopting a pro-active approach in response to workplace risks by implementing the Hierarchy of Controls as follows:

1. Identify any foreseeable hazard;
2. Assess the risk;
3. Eliminate the hazard that poses the risk; and
4. If that is not possible, control the risk.

Examples of mechanisms to eliminate a hazard and if not possible to eliminate, to control the risk, were also identified.

These included:

1. Substitution:

Firstly, substituting the cash handling hazard giving rise to the risk with a process that is less hazardous.

Examples may include but are not limited to removing cash handling from a workplace or station by diverting the transaction to another place.

2. Isolation:

Secondly, isolating the cash handling hazard from the person or persons put at risk.

Examples may include but are not limited to the physical separation of cash holding areas from the public space in the workplace through the use of security doors, bullet resistant barriers, fly up screens and anti jump barriers or other effective barriers. It also may include ensuring that floor plans are designed in order to minimise the risk of hostage taking.

3. Engineering:

Thirdly, removing the risk or controlling it (if removal is impossible) by engineering means.

Examples may include but are not limited to the use of available technology such as closed circuit TV, remote alarms with real time back to base connectivity, ballistic rated, fly up screens, time delay locks, drop boxes, remotely activated central locking and cash recycling machines. It also includes general workplace design measures such as adequate interior and exterior lighting, good internal and external visibility, safe access and egress and other safe building measures such as grills on the inside of windows and doors.

4. Administration:

Fourthly, removing the risk or controlling it if removal is impossible, by administrative means.

Examples may include but are not limited to the adoption of safer working practices, the provision of appropriate regular training and safety accreditation, instruction or information and the placement of prominent warning signs and materials aimed at deterring attacks.

5. Personal Protective Equipment (PPE):

Fifthly, using personal protective equipment.

PPE, includes personal alarms but in no circumstances should this include firearms or other devices that might be used against employees or other persons on the premises. PPE must be appropriate, comply with relevant Australian Standards, be mechanically sound and maintained regularly to ensure safety and serviceability to the user. It is essential that users are properly trained in its use and are confident enough in its capacity to provide real improvement to workplace safety that routine compliance can be assured.

The Policy also noted that Employers are required to undertake on-going consultation with employees and FSU concerning matters that impact on their health and safety at work, including risk assessments. Specifically, that Employers are required to undertake risk assessments in every workplace and undertake further risk assessments when new technology or work practices are proposed to be introduced. In such circumstances employers are required to consult with employees and FSU.

The future of Australian service industries in a global economy

On 27th May, 2008 the National Institute of Economic and Industry Research (NIEIR) released a report on the future of Australian service industries in a global economy. The report was prepared for Australian services unions, including the FSU.



Michael Spencer,
NIEIR Senior
Consultant

The report estimates that one in ten service sector jobs, or 850,000, could be lost over the next 20 years. That's a thousand jobs a week lost to off-shoring.

ACCOUNT spoke to one of the report's authors, NIEIR Senior Consultant, Michael Spencer.

You've called this report a wake-up call for the services sector. Are you being alarmist?

No. In fact the overwhelming response to the report has been to question why the figure isn't higher. Our study adapted methodology published by the Brookings Trade Forum in 2005. The methodology is not radical and produces more conservative results than many other studies into offshoring.

By FSU's count, 3,886 finance sector jobs have been offshored so far. How many more are you predicting in our sector?

(Refer report for figure).

If you look at the banks, they're in the middle of a revision of their business models. What they're heading towards is a situation where the back office jobs can be done anywhere, and the Australian banking industry is whittled down to just the front office, customer facing roles. Shop-fronts in essence. The Australian banking industry is retailing a larger range of products and needs somewhere to sell them from, but we won't be making the products any longer.

As long as we hold the view that we don't need to make our own banking products, we're going to miss the opportunities that are available now. We're all so busy because the economy is booming, but it is absolutely essential that we take a long term view, right now. If we let the services sector go the same way as manufacturing we'll end up in a downward spiral. All hope is not lost yet, but if we wait 3, 5, 10 years, doors will be closed and opportunities will be lost.

There is an opportunity now to create a services sector export market. The sector is being transformed to a global one. Instead of offshoring our jobs to other economies, we could be the place that other economies offshore to and we'd be competitive. But Australia has to look for those opportunities now, and engage before it's too late.

The worry for individuals is how to progress along a meaningful, long term career in the Australian services sector.

Who is in the best position to tackle this issue?

The biggest challenge is complacency, at government level and amongst employers.

The Services Sector Roundtable is a good starting point, but so far, government is missing from that, and the ability to think and plan long term seems to be short supply.

Australia needs a service industries strategy, and NIEIR recommends that this strategy be led and developed by a Task Force including all the relevant players. We think the Services Industries Task Force should report directly to a Cabinet sub-committee with the capacity to implement recommendations across the whole of government.

The strategy needs to focus on identifying capabilities in the Australian economy that can provide the basis for a globally competitive services sector, and the objective must be for Australia to establish itself in the global traded services economy.

The long term solution is to grow service sector exports.

In the short term, the government should review the tax system to remove incentives to off-shore, and create incentive for companies to develop competencies in Australia.

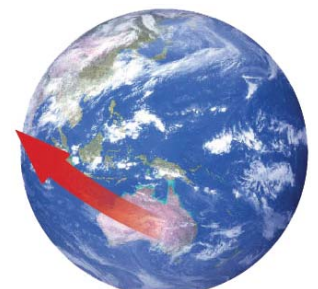
The government should also review Free Trade Agreements to ensure Australian business operates on a level playing field, and introduce 'Right to Know' legislation so customers can support businesses that source services locally.

Look at what's happening globally. India and Ireland are massively growing their services sectors, and this hasn't happened by accident. It's has taken a strong co-ordinated approach by industry and government and policies to underpin the strategy. Those countries are improving skills, while here in Australia we are losing skills, knowledge and capabilities, and undermining the structural basis of our economy.

What should FSU members be doing?

Don't be complacent. Look for opportunities, and engage in the elements of industry and the economy that are lining up behind those opportunities. Keep the pressure on government to plan for a long term future for the services sector.

...a thousand jobs a week lost to off-shoring.



Skills planning the key to building financial hub in Australia.

Much has been said by industry, politicians and commentators about the lofty ambition of making Australia a global provider of financial services. But a key element missing from the discussion has been our need to invest in the skills of finance sector employees to make us ready to take on the world.

In late May this year, the FSU called together industry, academics and government representatives to participate in the Futures in Finance Skills Forum, to commence a roundtable discussion about our industry's skill requirements now and into the future.

The Forum discussed common skill requirements across the industry, how best the industry can attract those skills and the role of our tertiary institutions and governments in assisting the industry.

The key outcomes and recommendations of the day centre around the need for the industry to build a plan for where we want to go and to then invest in steering the relevant stakeholders to realising that plan.

The FSU argued that we need to invest in our people and their skills to meet our ambitions. Part of this must be to stop wasting skills, to rethink offshoring of jobs and functions and to work together with Government and their agencies to provide access to learning for current and future employees.

A full report from the Futures in Finance Forum is being finalised and will be made available to members via the FSU website. It is your union's intention to pursue the recommendations arising from the day throughout our industry and with government bodies.

Credit Crunch impacting on sector jobs growth

Although the credit crunch has not resulted in major job losses in our sector yet, there appears to have been a significant impact on employer confidence.

According to Hudson, the number of employers expected to increase staffing this quarter has rapidly decreased. Peaking in the January to March 2008 quarter at 48%, Hudson reports that the percentage of employers planning to increase staff in the July to September 2008 quarter is 28.8%.

The significant drop between forecasts did not translate to a comparable increase in the number of employers intending to decrease staff, according to Hudson.

In the states with the largest finance sector employers, the percentage of employers planning to increase staffing in the July to September quarter is highest in Queensland (35.3%), followed by New South Wales (28.6%) and Victoria (26.8%).

This forecast is consistent with a reduction in the number of job advertisements in the finance sector. ANZ and SEEK both observed a national decrease in June 2008 of 3% and 3.8% respectively.

Hiring freezes have been applied officially at Bendigo Bank and unofficially at many other banks.

With greater pressure on home loan lending staff and the use of performance management to dismiss workers, FSU is concerned that as the credit crunch worsens and the economy slows down, that business banking and home loan targets will become increasingly unachievable, unless they are adjusted.

More broadly, the FSU is concerned that the credit crunch gives employers a ready justification for almost any cost-cutting measure, including shedding jobs.

Skills focus shift



One of the things highlighted during the FSU Skills Forum was how the industry has changed in recent years. Specifically, the finance industry has moved from a back office, with a technical focus to a front office with a customer relationship / service focus. This fundamental shift means that the skills valued in the industry have also changed.

There is now much more emphasis on behavioural competence rather than technical skills. Behavioural competence includes things like interpersonal skills, problem solving skills, relationship management and customer service skills. Generally, it is considered much more complicated to teach someone interpersonal skills than it is to teach them a technical skill such as using a computer.

What does this mean for someone trying to manage a career in the industry?

Primarily this increased focus on behavioural competence means you need to:

- Look for opportunities to develop and demonstrate your behavioural competence. This means developing skills related to things like communication and problem solving. If you feel you don't have enough opportunities to develop these skills on the job, it's worth considering completing an industry recognized course to help you develop these skills;
- Highlight these skills in your resumé and in an interview. Most of the resúmes we see in the FSU Careers Centre fail to mention these skills, focusing instead on technical skills. People mistakenly don't give these skills much attention at all, yet they can make the difference between securing a job or not.

For more information, visit the FSU Careers Centre at www.fsunion.org.au/Careers-Centre/

A Day in the Life

Superpartners is the largest super funds administrator in Australia. ACCOUNT spent a day with Lead Business Analyst Karen Downes.

After I leave the house, I get on a crowded train and arrive at work at around 8.30 am.

I have a team of four staff, so first thing in the morning I say g'day and check in with everyone, see if they have any questions, make sure they've got work to do, that sort of thing.

The job of our team is to ensure super funds' operational compliance with taxation legislation. We apply the advice from our Legal Services Branch, and we're required to report to the Australian Taxation Office on a regular basis.

We get lots of enquiries referred to us, mostly from the contact centre, the rest from other parts of the business. Most come in via email, so most mornings are spent answering those queries.



Karen Downes
Lead Business Analyst, ATO Reporting & Compliance
Superpartners

Our team also handles a lot of problem solving. Maybe there's been an error that needs to be rectified, or a member has made a complaint that we need to investigate.

Superpartners often has projects underway that I get involved with in my capacity as a Subject Matter Expert. My role is to help the Business Analysts understand ATO requirements, so they can factor that into the projects they are working on.

My day is very fragmented, and I seem to jump around a lot, responding to things as they arise.

In relation to my team, I process leave requests, undertake performance reviews and work on development plans for my team.

We do a lot of scheduling and planning around reporting requirements, as there are specific timeframes for our reports, and we develop schedules for big projects.

I knock off at about 5.30 pm. We have pretty flexible working conditions here, so if I need to leave earlier I can.

After hours I'm a Cub Scout Leader and I also do Scout training, which takes up a bit of my time. I've been involved with Scouts for 6 years, and I love it.

The other thing I enjoy doing in my spare time is reading. I'm working my way through the books listed in 1001 Books You Must Read Before You Die. I've read about 200 of them so far, and I'm aiming to get through all of them. I don't drive, and spend a lot of time on public transport, so I'm able to read a lot while I travel.

My all time favourite book is Brighton Rock by Graham Greene.

1st member to join FSU using our online facility

"I found it fantastic. It only took a couple of minutes and was so quick and easy compared to printing and filling in a form and faxing it in to the union office.

One of my colleagues asked me if I was in the union, and explained the role of the FSU. She gave me the website address and I joined straight away."

Lucy, St George



100th member to join online

"I found joining online extremely easy, and I liked the fact that I received a confirmation email telling me that my application was being processed, and what would happen next. Not long after I received my membership card, a welcoming letter and a brochure about the services FSU offers.

I have already found my FSU membership to be very useful, and I have recommended to my colleagues that they also join FSU."

Matthew, AMP

Join FSU online for your chance to **WIN!***

From 1 Sep 2008 to 31 Aug 2009 one new member each month will be drawn to win a Coles Gift Card valued at \$100!



Becoming an FSU member has never been easier. You can now join FSU using our secure online credit card payment facility for your convenience and peace of mind.

Spread the word!

For advice, support and representation join FSU today! Simply visit www.fsunion.org.au

*Terms and conditions of entry apply. Refer to website.

FSU House opens in Perth

New low cost accommodation for FSU members and their families.



FSU is proud to add another product to our growing range of Member Benefits, with the opening of FSU House in East Perth.

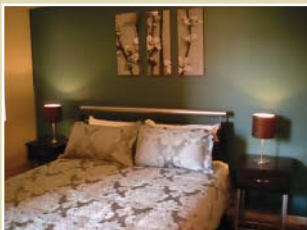
FSU House was formally opened for business by FSU National Secretary Leon Carter on 10 July.

FSU House is operated by the Finance Sector Union of Australia WA Office, to provide low cost medical/emergency accommodation to FSU members and their immediate families who need to attend Perth for medical treatment or appointments.

When not being used for medical/emergency accommodation, FSU House can be booked by FSU members for holiday or other purposes. Bookings in relation to medical/emergency purposes will be given priority.

FSU House is located in Wellington Street (East Perth end) and is convenient to the city centre and both bus and train.

The newly decorated, first floor apartment has two bedrooms and sleeps up to five people. FSU House bookings are available for FSU members anywhere in Australia.



How to book

Contact the FSU WA Office:
Phone: **1300 366 378**
Email: wa@fsunion.org.au



New CBA OSF Member Director appointed

The FSU welcomes a new member-elected Director to the Board of the CBA Officers Superannuation Fund (OSF). The successful applicant is **Mr. Paul Claridge**, a Financial Planner from Wagga Wagga in regional NSW.

In March the FSU called for member nominations for an OSF Director as our previous Director stood down after several years in the role. FSU received a number of applications from suitable candidates and we would like to thank them all for their nominations.

Paul will attend OSF Board meetings in Sydney every second month, as well as being part of the Member Services and Claims Committee. At all times he will be representing the views of FSU members in relation to their superannuation.

If you have any questions or issues you would like raised please feel free to contact the FSU and we will put you in touch with Paul. We wish Paul every success and look forward to working with him during his time in this role.

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.

For:

- information
- advice
- support



about an issue in your workplace
call the Member hotline on:

1300 366 378

8am to 8pm (EST) Monday to Friday.



Member Advantage

your ultimate benefit experience



FSU has negotiated special deals and significant savings on benefits available to members through your benefit program provider Member Advantage. Enjoy your benefits today!

It's the extras that count!

One of the major benefits of having private health insurance is being able to be covered for "extras" that are not covered by Medicare. Having to pay full price for these services can be very expensive and leave you out of pocket.



FSU members get 5%* off health cover premiums

You can claim on:

- General dental
- Major dental
- Orthodontics
- Optical
- Physiotherapy
- Chiropractic
- Osteopathy
- Acupuncture
- Massage
- And many more!

Call to discuss options today on **1300 853 352** or visit our website via **www.memberadvantage.com.au** for more information.

* Discounts applicable to new and current HCF health policies only.

HCF
We're different.™

Need to rent a car?

As part of your FSU benefits you have access to two fantastic car rental deals* through Europcar.

Deal 1 (deal code CCC11072)

5% off Europcar's best rate of the day with standard insurance

Deal 2 (deal code CCC05342)

Insurance automatically reduced from \$2750 to \$770^ and Europcar's best rate of the day.

Quote the relevant deal codes.
Get a quote or make an online booking via
www.memberadvantage.com.au or call 1300 853 352.



Never get lost again with GPS now available.*

* Promotional rates available under options 1 and 2 are only available if you travel within Australia until 31 December 2008. Prices include GST and are quoted per day. Standard terms and conditions apply.
^ Passenger vehicles only. For commercial, 4WD and prestige vehicles, a higher Damage Liability Fee and Loss Damage Waiver Fee may apply. GST inclusive. Correct as at 1 December 2007.
+ Available with any passenger vehicle, charges apply.



For a full list of benefits please visit your FSU Member Advantage webpage via
www.memberadvantage.com.au