

# FSU at Work

member magazine

Winter 2007



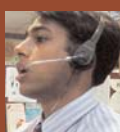
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## Industrial Relations - The Great Debate



**FSU**  
AUSTRALIA

# National Secretary's Message

Photographer: James Lauritz



FSU National Secretary  
Paul Schroder

## **SALES, SALES, SALES - TARGETS, CREDIT AND SOCIAL RESPONSIBILITY**

Sales targets are a fact of modern employment practices throughout our industry. Targets determine performance outcomes and remuneration - both salary and incentives. But with the Australian community now at record

personal debt levels, is the practice of linking the selling of credit so directly to job security and pay socially responsible?

It's official. Australia's debt levels are now at the same levels that they were in the late eighties, early nineties - just before we had the 'recession we had to have'.

The difference today is that interest rates are nowhere near as high and the debt levels are not being driven primarily by business debt.

It is household and personal debt that has driven up Australia's debt levels. We are in hock like never before. It now takes Australian households 8 weeks to pay the interest alone on their debt. In the 1950's and 1960's it took 8 days.

As a measure, the private debt to GDP ratio in 1980 was 49%. Today it is 152%, that is, private debt exceeds the whole of Australia's income by half again. This figure is one and half times the size of the debt levels that crippled the Japanese economy 15 years ago.

The bubble is already leaking. Mortgage foreclosures in Sydney and Melbourne's suburbs are on the increase. Bankruptcies are on the rise. Families sweat over interest rate deliberations by the Reserve Bank knowing that another .25% may drive them to the wall financially.

This is the real story behind the prosperous Australian economy. Asset booms feeding excessive debt. And many of our employers' behaviours run the risk of stoking the fire.

There is nothing wrong with helping customers with their genuine financial needs. However, as members know, it is expected that customers be asked questions about their finances to probe for opportunities to sell them another finance product. Perhaps a redraw on the home loan for that trip they want to take, an increase on their credit card limit or another credit card, a personal loan, a line of credit etc etc.

What customers may not know is that unless members do this they won't be demonstrating the right 'behaviours' and won't meet their targets. The result of this could be poor performance results leading to pay being frozen or even threats of dismissal.

Targets are imposed from head office based on what they need to keep feeding the profit levels they wish to achieve. There's often very little consultation and the targets cascade down to individual members with little thought about local factors that might mean the targets are impossible to meet.

Then they can change, just like that, in the middle of the reporting season like moving the goal posts just as the kicker swings his boot.

At the end of the season it's sit-down time and have your performance appraisal completed. Targets carry the biggest weighting in appraisals.

Now a number of big employers in the industry want to base their employees' pay solely on performance outcomes. Yes, unless you meet the targets and objectives, you get no annual pay increase. This means that sales pressure will be increased even further as members struggle to keep their salaries ahead of cost-of-living increases.

This is where the collision point is - customers and communities up to their eyeballs in private debt and banks and finance companies demanding that staff keep selling or face loss of income.

### **Where is the corporate social responsibility in this practice?**

It's time members had a say about their pay and about their customers. Finance workers care about their communities and want to provide meaningful services to the public - not fuel crippling debt and economic failure.

It's time finance companies and regulators took a good look at the employment practices in our industry. Because it could just be that decent working conditions, decent pay levels, proper staffing levels and real consultation and protections around targets for finance workers may slow the bursting of Australia's economic bubble.

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

# Should you have a say about your pay?

## Before you answer, ask yourself:

My targets are unfair and unachievable?

Agree  Disagree

Staffing levels, relief and workloads impact on my performance?  Agree  Disagree

Appraisals are conducted unfairly and good performance is not properly rewarded?

Agree  Disagree

Performance should not be the sole basis for annual pay increases?  Agree  Disagree

Employees, through their Union, should negotiate minimum pay rises that keep pace with cost of living.  Agree  Disagree

*If you ticked "Agree" to most of these questions, then YES, you deserve to have a say about your pay and this issue is important to you!*

## Are you comfortable with no across the board pay increases?

ANZ, Westpac, NAB and BankWest have announced that they no longer intend to pay across the board increases. Under the system the Bank alone determines a fair pay increase for the year, and staff are expected to jump through hoops to achieve it.

This is a dramatic change from previous arrangements in Enterprise Agreements, where the bulk of staff received an increase negotiated between their union and their employer.

## How confident are you that you will receive a pay rise under this structure?

FSU believes that performance pay should be in addition to negotiated, across the board pay outcomes. This way members are recognised for their contribution to profitability and wages keep pace with cost of living increases.

The prospect of moving to this type of system has raised a number of concerns for FSU members. Members' experience is that targets are unilaterally set, constantly move, and that circumstances beyond their control often impact on their ability to reach them.

## Targets and objectives

Given that targets, objectives and behaviours will determine pay under the new system - are your targets fair and achievable?

FSU members say:

*"There is a lack of genuine consultation"*

*"Staffing levels are not taken into account"*

*"Approved absences are not considered when targets are assessed"*

*"Market conditions and available opportunities are not factored in when targets are set and assessed"*

## Staffing and resources

Given that performance will be the major basis for you receiving a pay increase - How can you achieve pay increases if workloads prevent you from meeting targets?

Another major issue impacting on members' ability to meet performance targets and objectives is inadequate staffing, lack of relief and excessive monitoring which often lead to excessive workloads, unpaid overtime, the inability to make sales targets and poor team performance outcomes.

## Appraisals and Budgets

Given the increased emphasis on performance to determine future pay rises under the proposal - are you confident that the appraisal system is fair?

Appraising performance is another source of frustration for members, specifically lack of transparency and subjectivity in assessing behaviours.

## Tell us what you think?

We welcome your input on this very important issue. Please fill out the enclosed survey and return it in the supplied reply paid envelope by 13th July 2007 or complete it online at [www.fsunion.org.au/surveys](http://www.fsunion.org.au/surveys).



Illustration by: Kelsey Simon

# Industrial Relations - The Great Debate

**Industrial relations will be one of the deciding factors in this year's federal election. Australian unions have run a major campaign aimed at educating members and the public about the dangers of the Howard Government's WorkChoices and its impact on working people. As the political jockeying starts in earnest, the Australian people will face the question - are your rights at work worth voting for?**

The WorkChoices laws introduced by the Howard Government in March last year have reshaped the Australian industrial landscape. The removal of unfair dismissal protection, the primacy of AWAs over collective bargaining, the removal of Award protections for conditions such as overtime and penalties and restrictions on collective bargaining, have hurt many working people and their families.

The Government sought to stop the publishing of figures from its own department after initial surveys of AWAs revealed that the vast majority of them were cutting working conditions.

In an embarrassing leak for the Government, Fairfax newspapers uncovered a departmental report in April that showed:

- ❖ 52% of AWAs abolish overtime pay;
- ❖ 68% cut penalty rates;
- ❖ 76% cut shift loadings;
- ❖ 59% cut annual leave loadings;
- ❖ 70% cut incentive payments and bonuses;
- ❖ A third provide no pay rise for the life of the contract - some for up to 5 years;
- ❖ 57% cut allowances.

The Government continues to maintain that its laws promote flexibility, grow wages and create jobs. But the data and commentary shows that the flexibility is all one way, real take home pay can fall and that jobs growth has little to do with WorkChoices.

In an admission that their laws are unfair, the Government has announced the introduction a new fairness test to AWAs. The new test seeks to provide that people who sign away conditions receive some form of compensation in return - this could be anything from car parking to increased salary.

But the Government continues to ignore the basic imbalance of power between an individual employee and an employer when it comes to workplace agreement making and they have refused to remove the 'take it or don't take the job' provisions of AWAs.

## ALP ANNOUNCE IR POLICY

To a chorus of outrage from big business and the media, the ALP announced its industrial relations policy during April.

In stark contrast to WorkChoices, the ALP has said it will:

- ❖ Scrap AWAs and the system supporting their making;
- ❖ Strengthen minimum safety net conditions through Awards and legislation;
- ❖ Reinstate unfair dismissal laws;
- ❖ Provide for 12 month probation periods for new employees in small business;
- ❖ Facilitate collective bargaining where a majority of employees want a collective agreement;
- ❖ Establish a new, one-stop, independent umpire called Fair Work Australia;

However, the ALP is yet to announce the transition process for those employees already on AWAs.

Further, they have maintained restrictions on union members' rights to strike and rights to bargain, ruling out such matters as negotiating bargaining fees for non-members who benefit from the gains made by union members.

The ALP has faced an enormous backlash from big business groups who have been the loudest supporters of the Government's WorkChoices laws, yet new polls show that support for the ALP has increased since it released the policy.

## TOWARDS THE ELECTION

The one certainty for Australians as they head towards a federal election and as the major parties release more details on their industrial relations policies, is that industrial relations will be a defining factor.

The 'Your Rights at Work' campaign has highlighted the unfairness of the WorkChoices laws and has spoken to union members, community groups and the public about how rights at work are worth fighting for.

The Australian electorate now needs to decide if rights at work are worth voting for.

For further information about WorkChoices and the ALP policy please visit [www.yourrightsatwork.com.au](http://www.yourrightsatwork.com.au), [www.workchoices.com.au](http://www.workchoices.com.au) or [www.alp.com.au](http://www.alp.com.au)

## How does WorkChoices compare to Labor's IR plan?

Unions, churches and community groups have been campaigning hard against WorkChoices because the Government's laws are unbalanced and give employers too much power. With the release of Labor's industrial relations policy, we now have a clear alternative to the current system.

WORKCHOICES: KEY CONCERNS	ALP's ALTERNATIVE POLICY
<p><b>1. Removal of unfair dismissal protection for 90% of workers</b> Employees in businesses of less than 100 staff receive no protection from unfair dismissal and expanded ability to use 'Operational reasons' to sack workers with no recourse.</p>	<p><b>1. Unfair dismissal protection restored</b> Unfair dismissal coverage returns for the majority of employees with exemptions for small business during probation periods of new employees and employees earning more than \$98,200 pa.</p>
<p><b>2. Sidelining the Independent Umpire</b> The rights of workers to access the Industrial Relations Commission to resolve disputes greatly reduced. Can no longer grant minimum wage increases to award wage workers or settle industrial disputes.</p>	<p><b>2. New umpire with real powers</b> Creation of Fair Work Australia (FWA). One-stop-shop to provide dispute mediation and resolution, review and approve agreements, adjust minimum wages and award conditions, handle unfair dismissal claims, ensure compliance with ability to enforce laws and impose sanctions for breaches.</p>
<p><b>3. AWAs that cut conditions and wages</b> Take it or leave it AWAs that cut working conditions such as public holidays, overtime rates, shift loadings and allowances - often for small increases in hourly rates as trade-off. Eg: Spotlight retail workers lost OT and weekend pay for 2 cent hourly wage rise.</p>	<p><b>3. No AWAs</b> There would be no AWAs or statutory individual contracts. Commitment that transition arrangements for existing AWAs would see workers no worse off. Common law employment contracts remain, but they cannot leave workers worse off than the new safety net of ten minimum standards and award conditions.</p>
<p><b>4. Axing the award system</b> Dismantled the award safety net. Removed the no disadvantage test for new agreements. Then reduced minimum standards to five basic conditions. Bowing to community pressure, the Government recently introduced a vague, new 'fairness' test, however it is weak and only applies to new agreements.</p>	<p><b>4. A fair safety net</b> Based on 10 national employment standards, plus additional award minimum conditions. When combined they form a new safety net and all new collective agreements and common law contracts must leave workers - on balance - no worse off than before approval.</p>
<p><b>5. Restrictions on legitimate union activity</b> Makes it harder for employees to access their union in the workplace. Gives employers the unilateral right to refuse to bargain collectively with workers and their union. Restrictions on access to training and ability for unions to monitor health &amp; safety in the workplace.</p>	<p><b>5. Fair system for collective bargaining</b> All parties will be required to respect choices representation and 'bargain in good faith'. If a majority of employees want to bargain collectively, all parties may be ordered to bargain in good faith. Employees will have the right to seek advice, assistance and representation from their union in the workplace and workplace delegates will be able to represent their colleagues in the workplace.</p>

## The Vital Stats...

According to statistics leaked from the Government's own Office of the Employment Advocate last month, of the 5,250 AWAs lodged between April and Sept 2006:

- ❖ 45% stripped away ALL award conditions;
- ❖ 33% provided no wage rises during the life of the agreement;
- ❖ 76% of AWAs removed shift loadings;
- ❖ 59% removed annual leave loadings;
- ❖ 70% removed incentive pay and bonuses;
- ❖ 22.5% removed declared public holidays.

# New IR laws at work in Finance

**Most Australians are opposed to the Howard Government's industrial laws even though many have yet to personally face their worst aspects. As most employers hold off introducing the more radical elements of the legislation to see what happens at this year's federal election, others are happily exploiting the new laws.**

In the finance industry, the Commonwealth Bank stands out as a beacon of support for the unfair industrial laws, leading a push to strip away finance workers' rights in the pursuit of lower costs, business flexibility and greater profits.

The CBA is now offering a groupwide, standard Australian Workplace Agreement (AWA) to staff at all levels across the bank. In return for an initial increase in salary, the AWA removes key conditions such as:

- ❖ Rostered Days Off
- ❖ Overtime payments
- ❖ Shift penalties
- ❖ Weekend penalties
- ❖ Public Holiday penalties
- ❖ Allowances
- ❖ Structured job grades

Aside from these important conditions, the AWA also:

- ❖ Removes the guarantee to 12 weeks paid parental leave;
- ❖ Restricts access to retrenchment payments in cases of redundancy;
- ❖ Does not guarantee any pay increases for the 5 year period of its operation.

The CBA is obliged by the last enterprise agreement to offer staff a choice about whether to accept this new WorkChoices AWA or maintain Award/EBA conditions. However, members are concerned that in



order to get a transfer or promotion, that choice may not be completely free.

New entrants and those seeking permanent work with the bank are also being offered the AWA and understanding their rights or being capable of making an informed choice is diminished by their particular situation.

FSU has launched an AWAreneess campaign to educate members about their rights and to encourage CBA staff to contact their union before signing an AWA.

Members who know people that are considering a career with the CBA should encourage them to contact the Union and discuss their rights before signing on.

The danger for workers across the finance industry is that CBA's use of the new industrial laws places pressure on other employers to follow their lead.

Finance workers, like working people across the country, cannot afford to be complacent about industrial laws. Industrial relations will be a key issue in the forthcoming federal election and members are urged to consider the importance of their rights and the rights of future generations at work as they decide their vote.

## HOW DO THE CBA'S NEW AWA'S STACK UP AGAINST THE REST?

Conditions abolished by AWA	Leaked sample of AWAs registered by the Office of Employment Advocate between May and Oct 2006*	Sample of CBA's new Groupwide Standard AWA
Shift loadings	76%	100%
Penalty rates	68%	100%
Annual leave loading	59%	100%
Allowances	57%	100%
Overtime	52%	100%
Rights to declared public holidays	23%	100%
Guaranteed annual pay increases	33%	100%

\* Sources: *The Age* "Workers rights lost with AWAs", Tuesday 17th April 2007. *Workforce*, Issue 1582, April 20, 2007

**As you can see, the new CBA AWA's have ALL of the pitfalls of the new legislation. The FSU is here to provide professional advice, so if you are offered an AWA please contact us: [AWAreneess@fsunion.org.au](mailto:AWAreneess@fsunion.org.au) or 1300 366 378.**

# Keep our Jobs Here

**Despite public, customer, government and shareholder opposition against sending Australian jobs offshore, the banks are determined to pursue further offshoring opportunities to cut costs as industry competition remains intense and margins remain under pressure.**

With the race for lowest cost labour in full swing, ANZ is the clear winner with 1300 staff working at a company-owned facility in Bangalore, India. St George Bank recently announced that 80 jobs in collections and back-office operations would shift offshore. A further 424 National Australia Bank positions are reportedly at risk after it moved 175 jobs to India at the end of last year.

Some good news among the bad is Westpac's turnaround decision against proceeding with one of the nation's biggest offshoring projects, saving the jobs of 485 back-office workers at its Concord facility in Sydney.

## **485 JOBS SAVED AT WESTPAC**

As a result of the unyielding pressure FSU members placed on the Bank over its plans to offshore jobs to India late last year, 485 jobs were saved at the Westpac Concord centre in Sydney.

FSU members refused to accept the loss of their jobs without putting up a fight. They distributed badges, Australian flags, union materials, collected signed petitions, and encouraged members and non members to attend meetings. The meetings resolved to take the campaign to the Bank's stakeholders, including staff, customers, shareholders, the government, politicians and the broader Australian community. This marked the beginning of a long and intense workplace campaign of persuading, explaining, and informing staff of their right to stand up for their rights in the workplace.

As well as overwhelming support from staff, the community jumped aboard, calling talk back radio, signing petitions and emailing the Union office with messages of support.

An FSU delegation, made up of FSU officials and FSU Reps, met with management to raise the issue of job security, customer information and member involvement. They then took the message to the politicians in Canberra, where they met with the then Opposition leader, Kim Beasley, the Opposition treasury spokesperson, Wayne Swan and Human Services Minister, Joe Hockey. The delegates drew heavily on personal experiences, injecting a human element to the campaign.

The Local Government Association of NSW passed a resolution at its annual conference in support of the Union campaign and went further to say that local councils should not use financial providers who offshore jobs. Finally, the message was taken directly to shareholders and the issue of offshoring was listed on the bank's agenda for its Annual General Meeting. In the end, the Bank buckled under pressure and had no option but to abandon its plans to offshore those 485 jobs.

This is an historic victory for members at Concord. The efforts of members were recognised by the whole trade union movement with the ACTU awarding FSU "Best Workplace Campaign" for 2006.

If you suspect that offshoring is being considered in your workplace contact the Union immediately.



*Westpac members rally against offshoring plans.*

***“ We said we would stick together - and we did. We said we would fight - and we did. We said we would win - and we have. ”***

FSU Rep Carmel Bourke.

# FSU members enforce their rights and win

## MEMBERS WIN BETTER STAFFING

During a recent visit to the NAB Carindale branch, QLD, the FSU found a queue of FSU members waiting, eager to fix their staffing levels.

All FSU members, including those on annual leave, met with Management to discuss unpaid overtime, lack of relief staff, the need for more telling hours and that a full time Personal Banker had been transferred and not replaced.

Following the meeting, a Personal Banker was appointed three days per week and a new position was created for a full-time Mobile Banker to provide support to Carindale and other branches. In addition to this, the Bank agreed to a change in the mix of telling skills to suit branch demographics, made a commitment that overtime will be paid when worked and that relief staff will be provided until the new Personal Banker is accredited.

These commitments are supported by the NAB Enterprise Agreement 2006-2009. FSU members at Carindale have demonstrated that when we work together, we can find positive solutions.

## FSU MEMBERS GET RESULTS ON ROSTERS

Fed up with their roster arrangements, staff at a CBA call centre challenged the Bank, resulting in improvements to the roster system and a better environment to work in.

With the help of the FSU, Workplace Reps distributed a staff survey to demonstrate to management the various concerns staff had about the new roster system including breaks scheduled at odd or inappropriate times, inadequate notice of rosters, and difficulty in swapping shifts or getting annual leave approved.

Armed with the results, the Reps convinced management to provide rosters three months in advance, lift restrictions on shift swaps, schedule breaks in the middle of the shift and ensure leave requests are responded to in three days.

FSU Rep Michael Hopkins said: "Everyone was moaning about the rosters but didn't think we could change things. By working together and proving our case, it is now easier to plan our work and personal commitments."

## COLLECTIVE ACTION BRINGS ABOUT POLICY CHANGE



*FSU member Darren English helped organise the staff petition that led to ANZ's policy change.*

ANZ's turnaround decision to include CASHTEC in the calculation of retrenchment payments for TEC employees is a great example of what members can achieve when they speak up and stand together.

FSU members collected over 360 signatures and presented them to ANZ Workplace Relations. Retrenchment pay-outs are now calculated on 91% of their package (everything except super). Previously, they were calculated on 65% of the package.

## TAKING THE HEAT OFF

A recent FSU visit to ANZ Bundall Business Centre found staff working with pedestal fans on their desks.

Discussions with members revealed the air conditioning unit was not sufficient to cool the work area and had been an ongoing issue since moving to the premises two and a half years ago.

Members advised the Union that they had raised this issue with the Bank on several occasions to no avail.

The FSU contacted ANZ management and after several discussions the Bank organised a contractor, immediately resulting in the installation of a new air conditioning unit.

Members have since reported considerable improvement to their work environment.

## MAKE SAFETY NUMBER ONE

Lorraine Cochrane has worked for the Commonwealth Bank as a casual teller for over 12 years. Like all tellers working at the front line, she is at risk of being subjected to a bank robbery, but has never been offered training in how to deal with the situation should it occur. Upon advising the Union that part time and full time tellers had recently completed comprehensive security and robbery training, the FSU convinced management that casuals are of equal importance and casual staff were quickly advised of their upcoming training dates.

# Comcare - What does it mean to Finance Sector Workers

Comcare is the Federal Government's occupational health and safety and workers' compensation scheme.

## What has changed?

Businesses covered by state and territory health and safety and workers' compensation schemes can now apply to be covered **ONLY** by Comcare.

## Could your employer move to Comcare?

Yes, if your employer does anything that a Commonwealth enterprise does or used to do. This includes companies involved in transport, communications, financial services, building and construction, munitions production, research laboratories, retail and energy supply. The National Australia Bank has successfully entered the Comcare system and the FSU is aware that a number of other finance sector employers are also considering their options.

## FSU concerns about the Comcare system of occupational health and safety and workers' compensation:

- ❖ The current Comcare infrastructure is not set up to deal with an influx of large companies and does not have the experience of dealing with the different demands of such diverse industries;
- ❖ The Comcare inspectorate (which deals with investigations of breaches of health and safety in workplaces) at last count had only 33 inspectors Australia wide. This is vastly inadequate to deal with the diversity of different companies entering the system;
- ❖ Rights for Health and Safety Reps are under attack with the employer being able to set the agenda for consultation and election processes;
- ❖ There is no Union Right of Entry under Comcare;
- ❖ In NSW and Qld, journey accident and recess claims (not at the direction of the employer) are not covered under Comcare resulting in a loss of entitlements and protections for those workers;
- ❖ In NSW, unions currently are able to prosecute an employer for breaching OHS legislation - this protection is lost under Comcare;

- ❖ The Federal Government is also looking at new legislation to further water down employees rights under the scheme.

## What are the FSU and other unions doing about it?

The Federal Government is allowing Companies to enter an inferior ohs and workers' compensation system with little or no consultation with workers about the move and the impact on them.

The ACTU has responded by developing a comprehensive OHS and Workers' Compensation policy which outlines the minimum standards that all workers should have in any system of OHS. It calls on the government and other parties to adopt policy that ensures that workers are properly consulted when employers seek to change jurisdictions by ensuring there is a process of public scrutiny to ensure workers are not adversely affected by any proposed move.

## What can you do about it?

1. Contact the FSU for more information on Comcare and whether your employer is planning to leave the state legislative environment and how that may affect you.
2. Find out who your OHS Reps and Committee members are in your workplace and put your questions through those channels.
3. If your employer has plans to enter the Comcare system, demand proper consultation (ring the Union office to get advice and assistance).
4. Demand full disclosure to your union of all documents relied on by your company in seeking SRCC approval (The SRCC is the body who is able to grant a licence).

## Need more information?

Ask your union or contact the Your Rights at Work hotline for more information on 1300 362 223.



# Is your résumé costing you money?



There is serious competition for jobs and most employers will read large numbers of résumés before shortlisting the best 4 or 5 applicants for a position. The need to present a quality résumé for every role you apply for is critical.

## FSU Résumé Service

The FSU Résumé Service is a personalised résumé writing support service to help you to construct a professional résumé that is guaranteed to get you more interviews.

### How does it work?

You'll need to submit your existing résumé and/or résumé information using our special online system. Your personal Résumé Coach will then review your information and contact you for further information and clarification. A draft will then be prepared within 3 - 5 days. When you're satisfied, the final copy will be sent to you. If you can't submit information online for any reason, alternate arrangements can be made.

### The cost?

The normal cost for this service is \$330, but FSU members and their immediate families only pay \$100.

For this payment, we will provide you with a new résumé, advice and support, plus access to a range of extras including covering letters, interview questions and much more. No ongoing fees and nothing more to pay. If your new résumé doesn't get you more interviews, we will refund your money in full!

### Want to do it yourself?

If you'd prefer to create or update your résumé without the help of a personal Résumé Coach, we can critique your résumé and provide you with résumé templates and résumé writing information free of charge.

### More information

Whether you want to do it yourself or use the services of a personal Résumé Coach, visit the FSU Careers Centre at [www.fsunion.org.au](http://www.fsunion.org.au) and click on to "Career Resources." You can also get more information by calling 1300 366 378.

### Interested in adding to your qualifications?

To find out about courses available to FSU members at discounted rates, visit the FSU Careers Centre at [www.fsunion.org.au](http://www.fsunion.org.au) or call 1300 366 378.

## Call Centres get organised

Photo supplied by the FSU



*"The FSU aims to make call centre work more people friendly. We think that there is a better balance to be found between business needs and the needs of the people generating the profit." - FSU Rep Carole Kennedy.*

**Call centre workers in the finance sector are getting organised and work wise. The Union's Call Centre project is enabling members from call centres across the industry to get together, compare conditions and make plans for best practice standards.**

**AIM:** The overall goal is to build union membership and strength in finance sector call centres and establish safe and people friendly work environments. Call Centres are

a part of the finance industry with expected growth of 20% pa and which, contrary to popular belief, is unlikely to be offshored due to community attitudes towards the offshoring of customer contact centre work.

**ISSUES:** Focus groups of members conducted earlier this year identified the consistent key issues for call centre workers. These include:

- ❖ Inadequate and ill-timed breaks

- ❖ No say in hours or shifts / erratic shift times
- ❖ Pay (an issue in some sites only)
- ❖ Inadequate training on products and handling 'difficult' calls
- ❖ Unrealistic, unachievable KPIs and sales targets
- ❖ Lack of a promotion system and lack of communication about promotion
- ❖ Inappropriate, demeaning awards systems
- ❖ Monotony (no variety in the work)
- ❖ Environment (lack of hygiene in some sites)

**ACTION:** A Call Centre Reps Group involving FSU Reps from Call Centres in each state and a variety of finance sector organisations including Commonwealth Bank, Westpac, IAG CGU / NRMA, ANZ, EDS, RAC, NAB and BankWest group meet fortnightly via teleconference.

In 2007 the group is aim to establish Best Practice standards across the industry for breaks, average call handling times and policies for dealing with abusive callers.

If you are interested in getting involved in the Call Centres Reps Group contact your local FSU office.



# Get the most from your membership

FSU Member Benefits offers members a wide range of products and services with discounted prices on movie tickets, restaurants, hotels, holidays, and much, much more!

Call 1300 366 378 for more information.

## SAVE, SAVE, SAVE... with your FSU Ambassador Card!

Photographer: Blindi Cole



FSU member Barbara De Saram is thrilled by the savings the Ambassador Card gives her.

You'll be smiling too when you discover the benefits of your new free Ambassador Card. The card gives substantial savings at restaurants, hotels and more. Call 1300 366 378 for more information.

"It's so convenient to have the discounted cards to use at Safeway & Coles, knowing that there is a discount whether you spend \$5 or \$100."

## HASSAN'S OFF TO HAWAII

Photo provided by FSU



Commonwealth Bank FSU Member Hassan Rmeiti (left) presented with his prize by FSU Local Executive Secretary Geoff Derrick.

Hassan won a trip for two to Hawaii for simply joining the FSU during the Sign Up and Go Places competition!

"I was in shock when I got the phone call," said Hassan. "I've never won anything before and this is such a major prize. I'm so excited and just can't wait to go."

"Thanks FSU for this wonderful opportunity!"

# Holiday Reservations

Accommodation booking specialists, offering FSU members a range of discounts and specials

We provide you with a **free comprehensive booking service** to enable you to organise your complete holiday package.



### Queensland

- 📍 Gold Coast
- 📍 Sunshine Coast
- 📍 Cairns & Port Douglas
- 📍 Whitsundays

### New South Wales

- 📍 Batemans Bay
- 📍 Byron Bay
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- 📍 Mollymook
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