

## YOUR NATIONAL ENTERPRISE COUNCIL IS LOOKING OUT FOR YOU



Photographer: Ollie Winter-Irving

Delegates from the Midsized Banks NEC met in Melbourne on 30 March 2007 to undertake planning for the coming year. Pictured L-R: Jillian Baker (VIC/TAS), Vicki Kern (QLD), Adam Fay (NEC President, WA), Greg Owens (NSW/ACT), Yvonne Songer (SA/NT).

Last year the FSU reached an important milestone in the structure of the Union with the establishment of member councils that represent various parts of the industry. The new Councils are crucial in ensuring that the FSU is a democratic organisation, and that it accurately represents the views of a diverse cross section of the Union's members.

There are seven state based Local Enterprise Councils (LEC's) representing members in banks, insurance and other financial institutions. Each LEC nominates a President who then represents the LEC at a National level. These delegates are called National Enterprise Councils (NEC's).

Before embarking on the first National Planning cycles for the FSU, NEC delegates met in Melbourne on 30 March for a Planning Day.

Delegates were given an overview of FSU's policy position on offshoring, pay equity and superannuation before breaking into Enterprise groups to discuss plans for the next 12 months.

The key issues identified by the NEC were:

- ❖ Bonuses and unrealistic targets
- ❖ Understaffing and work life balance
- ❖ Superannuation
- ❖ Offshoring / Job security

“ *I wanted to be part of the LEC/NEC because it was an opportunity to have greater input in the Union. It has opened up the Union to the members, and gives us a greater sense of belonging.* ”

St George NEC Delegate Jillian Baker.

## ST GEORGE / BANKSA EA 2007 - FLEXIBILITY & FAIRNESS

### Flexibility & Fairness

The bank wants an EA that provides flexibility and fairness and so do FSU members, as defined below:

**Flexible** - allows for greater ability to balance personal and work commitments; encourages versatility underpinned by mutual agreement, safety, support and reward.

**Fair** - pay that keeps in touch with the cost of living, recognises the worth of skills and doesn't undervalue female dominated roles; transparency in decision making, mutual agreement and genuine consultation.

### What members have been saying about a new EA ...

During 2007 we have had ongoing discussions with members and conducted a bank wide survey. Over the page is a summary of the major findings from the EA Survey. And a few comments from St George and BankSA employees.

## EA Survey Results

### Pay

- ❖ 95% said that the new Agreement must deliver guaranteed pay increases.
- ❖ 50% said that the incentive program was not fair and transparent.
- ❖ Over 50% said that their pay was not appropriate for their role.

### Superannuation

- ❖ Only 10% were confident that would have enough Superannuation to live comfortably when they retire.
- ❖ Over 60% said that they were not confident they would have enough Super.
- ❖ Almost 30% said that were unsure if they would have enough Super.

### Staffing & Targets

- ❖ 63% of all respondents (& 68% of retail staff) said that staff shortages were a frequent problem.
- ❖ 72% said they were reluctant to take sick leave when sick because it would put extra pressure on their team.
- ❖ 74% of retail staff said that trained relief was not available when needed.
- ❖ 90% of respondents stated that staffing levels should be reviewed quarterly by the Bank and the Union.
- ❖ 44% of respondents said that their targets were not achievable / realistic.

### Conditions & Offshoring

- ❖ 85% said that conditions in policy should be guaranteed as a legal entitlement in the Agreement.
- ❖ 93% said that offshoring damages staff morale.
- ❖ 97% said that the bank should invest in keeping jobs and skills in Australia.

## A Fair Claim - What We Want

The following are the Union's proposed key claims for a new and improved STG/BSA Enterprise Agreement.

### Pay

- ❖ 4.5% across the board increase for all employees that recognises your contribution to the Bank's profit.
- ❖ Commitment to working with the FSU to identify gender pay gap and progress equity issues.
- ❖ Classification review to properly reflect job skills.
- ❖ Fair and transparent distribution of incentives.

- ❖ Payment of loadings when you work after 6pm (effects CCC employees)
- ❖ Superannuation
  - 1% per annum increase to Bank Superannuation contribution for life of EA (ie to 10% in '07, 11% '08 etc) and no absorption into salary package.
  - Banks Superannuation contribution to be paid on incentive payments from 1 Oct 2007.
  - Increase 'Superannuation Salary' from 80% to 91.74% of package value for all Packaged Employees' from 1 Oct 2007. To be funded by St George not Packaged Employees.

### Staffing and Targets

- ❖ Quarterly Bank/FSU LEC working groups to ensure fair targets and staffing and relief levels that support the work required.
- ❖ Commitment to invest in Australian jobs and skills and not offshore.
- ❖ Voluntary work on weekends and public holidays.
- ❖ Fair compensation to cover travel costs and to attract and retain experienced relief staff.

### Conditions

- ❖ Greater clarity on conditions and protection for Bank SA Flexible part-time employees.
- ❖ Better access to family friendly initiatives, job sharing and leave arrangements.
- ❖ Conditions in policy guaranteed as legal entitlements in the EA.
- ❖ Clear, consistent and timely CSS accreditation process.
- ❖ Real commitment to OHS.

No trade-offs - The 2007 EA must move forward and not trade off existing conditions.

## Participate in the EA campaign

Over the coming months during the EA negotiations we'll be asking members to demonstrate to the Bank how strongly they feel about particular issues such as staffing, pay and targets.

A strong collective voice on the key issues will greatly improve our bargaining power in negotiations.

Contact your local FSU office if you'd like to get involved in the campaign for a new flexible and fair Enterprise Agreement.

More EA campaign resources and information are available at the FSU website [www.fsunion.org.au/campaigns/stgeorgeEA](http://www.fsunion.org.au/campaigns/stgeorgeEA)

## BANKSA NEW STAFF ALLIANCE - BRINGING ENTHUSIASM AND EXPERIENCE TO YOU

Photo supplied by the FSU



*BANKSA LEC members. Seated: Caroline Moffatt (Murray Bridge), Kerryn Jensen (Ingle Farm), Pauline Zagari. Standing: Steve Gibson (RAH), Kylie Sopeer (Organiser), Yvonne Songer (KWS), Darren Robinson (Plympton). Not pictured: Jaime Cook (KWS), Wen Myllynen (Pirie Street).*

The newly elected Bank SA Local Enterprise Council consists of nine Workplace Representatives from around the Bank's 200 plus Departments and Branches in South Australia and the Northern Territory. The Staff Alliance consists of lots of new Workplace Representatives contributing fresh perspective as well as the essential long term Workplace Representatives who bring much valued experience and skills to the job of representing over 70+% of BSA employees who are members of the FSU in the up and coming Enterprise Agreement negotiations.

Yvonne Songer, (Council President), gives her view of working with FSU members in the workplace: "It is an extremely challenging role and it is imperative in order to perform the role well that FSU members throughout the Bank take responsibility for their working conditions and become actively involved and assist the Staff Alliance. From being a workplace contact and simply distributing faxes to performing a Workplace Representatives role, every time an FSU member steps up to help us out we are closer to achieving and maintaining great outcomes for FSU members at Bank SA".

If you would like more information about how you can work with the Staff Alliance by becoming an active FSU Workplace Representative please contact Bank SA Organiser Kylie Sopeer via email [kylie.sopeer@fsunion.org.au](mailto:kylie.sopeer@fsunion.org.au) or (08) 8229 6564.

**“Every time an FSU member steps up we are closer to achieving great outcomes for FSU members at BankSA. ”**

NEC Delegate Yvonne Songer.

## Members talk EA

Photographer: Brett Hartwig



### CAROLINE MOFFATT

*What would you like to see improved in a new EA?*

Increased flexibility for Bank SA flexi-part timers eg. ability to job-share/set days/permanent part time opportunities/sick/carer's leave paid for rostered hours not minimum hours; adequate staffing/ fair targets and jobs kept

in Australia; no loss of current conditions; pay increase consistent with inflation to keep up with the cost of living; a fair days pay for staff who display icon behaviour and commitment to OH&S.

*Do you think St George could be a more flexible workplace?* Yes, effective communication, and willingness to compromise with staff to improve their relationship would lift staff morale which would overall improve the business.

*Do you think St George could be a fairer workplace?* Yes. Adequate staffing levels that support workloads and realistic targets along with keeping jobs in Australia would be fairer.

*Do you think that the Bank's Super contribution is enough to retire comfortably?* No. Financial advisers recommend a contribution of 15% to go into Super to allow a comfortable retirement - at the moment we receive 9%.

Photographer: Brett Hartwig



### DARREN ROBINSON

*What would you like to see improved in a new EA?*

The new EA should bring about a substantial pay increase for members, this increase would more truly reflect our members valuable contribution to bank profits.

*Do you think St George could be a more flexible workplace?* Yes.

*Do you think St George could be a fairer workplace?* Yes.

*Do you think that the Banks' Super contribution is enough to retire comfortably?* The Banks' super contribution is not enough to retire on and combined with the low pay rates it does not allow bank employees to provide for their future. The Bank should look at an improved rate of contribution to employee super to recognise employees' substantial contribution to the bank's record profits.

Photographer: George Bechara



### SUSAN PEARCE

*What would you like to see improved in a new EA?*

Guaranteed pay increases that keep in line with the cost of living and that value the staff's commitment and service.

Incentive schemes that actually work, mutually agreed upon targets that ARE achievable, voluntary weekend work.

*Do you think St George could be a more flexible workplace?* Mutual agreement on targets, a fairer and more achievable reward and incentive programme that covers ALL staff, versatility regarding weekend work and appropriate penalty rates paid, no offshoring but a commitment from SGB to continue to upskill staff.

*Do you think St George could be a fairer workplace?* There needs to be more transparency, consultation, gender equity and skill recognition.

*Do you think that the Banks' Super contribution is enough to retire comfortably?* No. 15% would be realistic, however that will NOT happen. Only 10% of staff stated in the bank wide survey that they were confident that they would be able to live comfortably on their SGB super in retirement. This is because SGB employer contributions is at the minimum level legally allowed, while the retail branches are promoting the super changes and telling customers "its not too late to boost your super" - a tad hypocritical. Please raise the employer contribution St George!

## THE UNDERSTAFFING CRISIS AT ST. GEORGE

Photographer: George Bechara



*"If service is what St. George deems important then they need to provide not only more staff, but quality staff members that will contribute to productivity and work with current staff to make the working environment a happy and harmonious workplace." - FSU Rep Nick Foong.*

Consistently members say the best thing about working in St George is their colleagues. But a recent survey revealed that almost 75% say that there are not enough of them.

FSU members agree that understaffing typically leads to stress and takes an

inevitable toll on your health. They say that taking sick leave is frowned upon and that they are often accused of not being team players if they get sick.

Nick Foong from the St George Parramatta branch says: "Sickness is not a choice, we don't make a conscious decision to be sick. Sick leave is a provision and right, not a privilege. We are entitled to sick leave, it is written in law. This entitlement, if and when taken causes lack of staff which puts pressure on the remaining team, who are being team players and coping with the situation. This becomes an OH&S issue. Staff are not employed to cope, they are employed to do a job, and their job is not to cover the lack of staffing levels."

There are a number of provisions in the Enterprise Agreement regarding fair targets and adequate staffing levels, yet we continue to be plagued by these problems.

The FSU is proposing:

- ❖ The establishment of Bank / FSU Working Groups to meet on a quarterly basis to review local targets, staffing and relief levels. This will act as a monitor on fair targets and help accurately identify where additional staff and relief staff are required;
- ❖ To increasing the amount paid to cover travel costs and the payment made to relief staff. We believe that by adequately compensating relief staff more experienced staff will be attracted to the position;
- ❖ A provision to ensure that work on weekends and public holidays is by mutual agreement.

"Under-Staffing is the greatest issue in a customer service and customer focus industry such as banking," says Nick. "If St George wants to uphold their vision - "Our vision is to be recognised as Australia's most respected

service company" - then they need to listen to their customer concerns about employing more staff and cutting down customer wait times. How can St George put a good case forward for "extended weekend trading" if they cannot even provide sufficient staff for regular day-to-day trading.

"If service is what St George deems as being their focus then they need to provide not only more staff, but quality staff members that will contribute to productivity and work with current staff to make the working environment a happy and harmonious workplace.

"Management has a duty and obligation to protect staff from feeling the pressures that they currently endure.....they do not get remunerated sufficiently for the demands that are made of them!"

### SKILLS SHORTAGES PREDICTED IN INDUSTRY

In an article published in the Australian Financial Review on 15 March 2007, the journalist Helen Zampetakis suggested that the scarcity of skilled professionals is emerging as the biggest issue facing Australia's rapidly changing finance industry.

To begin addressing skill shortages, the FSU is planning to host an industry forum later this year. The aim of the forum is to bring together the major employers in our industry, to discuss what could be done to minimise skill shortages in the future.

FSU is keen to hear from you about any training, career development and skills issues you are facing in your workplace. For example, are you aware of other companies poaching or head hunting skilled staff from your workplace? Have increased regulatory requirements in your industry meant that you have self-funded training so you remain employable? Do barriers exist that may impede women from returning to work after parental leave? Email your comments to [fsuinfo@fsunion.org.au](mailto:fsuinfo@fsunion.org.au).

**“Lack of staff puts pressure on the remaining team, who are team players and coping with the situation. Staff are not employed to cope, they are employed to do a job, and their job is not to cover the lack of staffing levels. ”**

FSU Rep Nick Foong.