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# Pay Talk

IAG UNION NEWS

## The Modern Award (‘Banking, Finance and Insurance Award 2010’) and you

In our last edition we reported we’d approached IAG management about negotiating a new Enterprise Agreement, to protect your conditions after the introduction of the ‘Banking, Finance and Insurance Award 2010’ (Modern Award) on 1 January 2010.

As a result IAG agreed to commence discussions for a new Enterprise Agreement by the end of 2010 and in the meantime to ‘preserve’ in a ‘Deed of Agreement’ (Deed) a number of entitlements that would otherwise be lost when the Modern Award replaced the Insurance Industry Award.

The conditions now protected include:

- **A 3 hour minimum shift for part-time employees**
- **Payment of annual leave in advance ( by request)**
- **Removal allowances**
- **Public holiday penalties including a Christmas day loading of half a days pay in addition to the double time penalty for full and part time employees.**



## Application for FSU Membership

**PLEASE PRINT CLEARLY - If you have any questions please call 1300 366 378**

### A YOUR DETAILS

#### HOW TO COMPLETE THIS FORM

1. Fill in your personal details in Section A.
2. All applicants must sign Section B.
3. All applicants complete and sign Section C choosing your preferred payment method.
4. Return by Fax this form to 1300 307 943 or mail to: Finance Sector Union, Reply Paid 9893, in the capital city of your state (no postage stamp required)

Introduced by:	
<b>FSU OFFICE USE ONLY</b>	
Date processed	
Membership No.	

<b>NAME</b>	Title		Surname		Given name		Preferred name		Date of birth	
<b>EMAIL</b>	Home		Work		Work		Work		Date of birth	
<b>PHONE</b>	Home		Work		Mobile		Mobile		Date of birth	
<b>HOME ADDRESS</b>	Street		Suburb		State		Postcode		Date joined employer	
<b>WORK DETAILS</b>	Employer name		Department/Branch		State		Postcode		Date joined employer	
<b>JOB DETAILS</b>	Job title		Job grade		State		Postcode		Date joined employer	
<b>WORK ADDRESS</b>	Level/Street		Suburb		State		Postcode		Date joined employer	

### EMPLOYMENT BASIS (please tick the appropriate rate below)

<input type="checkbox"/> 30 hours or more per week	<b>\$19.60 per fortnight *</b> (incl. GST) \$42.48 per month \$127.43 per quarter \$254.86 per half-year \$509.73 per annum
<input type="checkbox"/> 21 hours to less than 30 hours per week	<b>\$14.86 per fortnight *</b> (incl. GST) \$32.21 per month \$96.63 per quarter \$193.27 per half-year \$386.54 per annum
<input type="checkbox"/> Less than 21 hours per week	<b>\$10.11 per fortnight *</b> (incl. GST) \$21.90 per month \$65.69 per quarter \$131.39 per half-year \$262.78 per annum
<input type="checkbox"/> Trainee or Supported Wage (50% of the full rate above if applicable. Please also indicate hours worked by ticking above)	<b>Traineesupport type</b> <input type="checkbox"/>

Are you Permanent:  Yes  No Are you Full Time:  Yes  No \* MEMBERSHIP FEES SUBJECT TO CHANGE BY NATIONAL CONFERENCE

### B JOIN FSU

The Workplace Relations Act 1996 (C’with) requires the Union to inform applicants that the National Conference determines the annual membership subscription rate and may, from time to time, require members to pay a levy or levies not exceeding \$50.00 pa. In accordance with Sched. 1B c.174 of the Act, a notice of resignation from membership of the Union takes effect: (a) where the member ceases to be eligible to become a member of the Union (i) on the day which the (written) notice is received by the Union; or (ii) on the day specified in the (written) notice which is a day not earlier than the day when the member ceases to be eligible to become a member, whichever is later or (b) in any other case: (i) at the end of two weeks; or such shorter period as is specified in the rules of the Union, after the notice is received by the organisation; or (ii) on the day specified in the notice, whichever is later.

If you work in Queensland, you are also eligible for membership of the Finance Sector Union of Australia, Queensland Branch. The following application and resignation details apply to you.

The Queensland Industrial Relations Act 1999 provides that membership of the Finance Sector Union of Australia, Queensland Branch, Industrial Union of Employees, may be terminated if the member duly gives notification in writing of the member’s resignation. Resignation will take effect if the notice states a day or time after the notice is given when the resignation takes effect, on the day or time, or otherwise when the notice is given.

If you work in New South Wales or the Australian Capital Territory, you are also eligible for membership of the Finance Sector Union of Australia, NSW Branch. The following application and resignation details apply to you.

The New South Wales Industrial Relations Act 1996 provides that membership of the Finance Sector Union of Australia, NSW Branch, may be terminated if the member duly gives notification in writing of the member’s resignation. Resignation will take effect if the notice states a day or time after the notice is given when the resignation takes effect, on the day or time, or otherwise, when the notice is given. Members are liable to pay all dues and levies outstanding at the effective date of resignation.

I wish to become a member of the Finance Sector Union of Australia, and the Finance Sector Union of Australia NSW Branch or the Finance Sector Union of Australia Queensland Branch where eligible, and undertake to abide by their Rules.

<input checked="" type="checkbox"/>	Signature		Date
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Banking, Finance and Insurance Award 2010	
The above award was first made on 3 April 2009 [F2009/360]	
This consolidated version of the award includes variations made on 11 September 2009 [F2009/361], 21 September 2009 [F2009/311], 16 November 2009 [F2009/305], 24 December 2009 [F2009/164]	
NOTE: Transitional provisions may apply to certain clauses – see clause 2 and Schedule A.	
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### C PAYMENT OPTIONS

#### DIRECT DEBIT REQUEST

<b>Customer's Authority</b>	I/We	(Surname or Company/Business Name) (Given names or ABN)
authorise the <b>Finance Sector Union</b> (the User) (User ID number <b>032444</b> ) to arrange through BECS for funds to be debited from my/our account at the financial institution identified below and as prescribed below.		
This authorisation is to remain in force in accordance with the terms described in the Service Agreement.		
I/We understand and acknowledge that:		
1. The Financial Institution may, in its absolute discretion, determine the order of priority of the payment by it of any money's pursuant to this Request or any authority or mandate.		
2. The Financial Institution may, in its absolute discretion, at any time by notice in writing to me/us, terminate this Request as to future debits.		
3. The User may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits.		

<input checked="" type="checkbox"/>	Signature	Date
<input checked="" type="checkbox"/>	2nd Signature (if required) (If joint account all signatures may be required)	Date

<b>Details of account to be debited</b>	Name of the Financial Institution
	Account name
	Account number
	BSB number

#### CREDIT CARD

**Credit Card details**  Mastercard  Visa

Card number	Name on card
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Expiry date  /  (Credit Cards are debited 1st or 16th business day of the month)

Signature of cardholder	<input checked="" type="checkbox"/>
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Frequency:  Monthly  Quarterly  Half Yearly  Yearly

# The Modern Banking and Finance Award

## A few facts

Modern Awards contain minimum standards and conditions of employment and in conjunction with the 10 National Employment Standards (NES) provide a safety net for employees.

Awards do not apply to high income earners, defined as a person guaranteed earnings (ie excluding bonuses etc) above \$108,300 (indexed annually).

The Modern Award does not contain all the entitlements of the old Insurance Industry Award. Some conditions are now contained in the 10 National Employment Standards and there is a greater emphasis on negotiating Enterprise Agreements at the enterprise level which is why our negotiations this year at IAG are so important.

## WORKING OVERTIME



The IAG Enterprise Agreement is crystal clear when it comes to transport home after 8pm. You are entitled to it, **but it is up to you to request it.**

### Clause 4.8 Transport

*'When an employee works overtime after 8pm, IAG shall provide transport to the employee's usual place of residence if requested by the employee'*

**The FSU recommends that if you work after 8pm that you do ask for a cab home, it's an entitlement and it's for your safety.**

# WORKPLACE BULLYING

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

Verbal abuse, exclusion or isolation, psychological harassment, allocation of impossible assignments, changing rosters

to disadvantage particular employees and deliberating withholding information are all examples of bullying.

The FSU handbook 'Don't be a target: Help stamp out bullying' is available free to members and contains information about where to go and what to do. Contact the MCR for further information or advice.

# FLEXIBLE WORK ARRANGEMENTS REQUESTS

**From January 2010, the National Employment Standards (NES) allow employees who are carers of children under school age or under 18 with a disability to request flexible work arrangements including changes in hours of work, rosters and/or location of work.**

To be eligible to request a flexible work arrangement under the NES, employees must have at least 12 months continuous service. Casual employees are also eligible if they have worked on a regular and systematic basis for at least 12 months.

A request for a flexible work arrangement must be in writing and detail what type of flexibility an employee wants and the reasons they want a flexible work arrangement.

So for example a simple request might be 'I want to start work at 10am three days a week to enable me to take my 2 year old daughter to pre- school'.

The FSU can advise and assist you in preparing your request for a flexible work arrangement, for further information contact the FSU MRC 1300 366 378.

The Fair Work Australia website ([www.fwa.gov.au](http://www.fwa.gov.au)) states 'It is illegal for an employer to take adverse action against an employee for making a request or seeking assistance from Fair Work Australia.'

Your employer can only refuse a request on reasonable business grounds and must respond in writing. If they refuse the request then the Fair Work Act encourages you and your employer to discuss other possible arrangements and if no agreement is met then the parties can go to Fair Work Australia (FWA) for mediation.



## Watch for us at your workplace

This year something will happen that could change the way you work at IAG for ever.

You may not have given much thought lately but your:

- annual leave
- penalties
- Flex times
- study leave
- RDO's
- parental leave
- redundancy rights
- career breaks
- casual work
- pay
- grievance procedures
- meal breaks
- overtime arrangements
- performance management
- start/finish times
- shift work
- daily and weekly hours
- penalties for working Saturday, Sunday & public holidays
- ...and much, much more

are all determined by the IAG Enterprise Agreement.

**This year the AG Enterprise Agreement will be renegotiated. Watch for us at your workplace**

## IAG UNION NEWS WEBSITE

Check out our IAG dedicated pages on the FSU website for :

- Full Pay@IAG survey results
- Direct Links to the Hays and ABS websites
- Recent FSU Updates relevant to IAG

FSU Member Rights Centre  
**1300 366 378**

[www.fsunion.org.au](http://www.fsunion.org.au)  
[fsuinfo@fsunion.org.au](mailto:fsuinfo@fsunion.org.au)

Authorised by Leon Carter, National Secretary



**...stretched targets. Beyond your reach?**  
The FSU would like to hear from you about your experiences, contact your local FSU Workplace Rep or the Member Rights Centre.

## What you need to know if you have been asked to attend a formal meeting with a Manager / Team Leader or Supervisor.

### Before the meeting

If you are called to a formal meeting with your employer, you should be given reasonable notice of the meeting and you have a right to know the purpose of the meeting. This is especially important if you believe that you may be about to receive a warning in relation to a performance issue, ongoing employment, or if a complaint has been made against you.

You have a right to representation. You may take a workplace Union Representative, a Union Advocate or a colleague with you to the meeting. Your representative is there to ensure that your rights are protected and you are treated fairly (including for example taking notes of the meeting). If you have a Union representative with you they have a right to speak on your behalf in the meeting.

If your representative is not available at the time of the meeting you can ask for the meeting to be rescheduled.

### At the meeting

What you have done (or not done) must be clearly (and not aggressively) explained to you at the meeting. You must be given a reasonable opportunity to respond, this need not be

immediately and could be some hours or even days later. At any time during the meeting you can ask for a break to speak privately with your representative.

### After the meeting

You should be given a copy of the official record of the meeting; if you do not agree with the official record then it is important that you raise this with your manager. If there is any action required from you, as an outcome of the meeting, ensure you understand exactly what is expected and that it is not unreasonable

Remember you have a right to know what the meeting is about before you attend and the right to representation.

