



# JOIN THE FSU

## EVERYONE IS BETTER OFF IN A UNION



### ABOUT THE FSU?

The Finance Sector Union is the union for Australia's bank, insurance, credit union, superannuation and finance industries.

With over 90 years' experience, the FSU has a proven track record of protecting and improving employment conditions across the industry. Our members know they are not alone when facing an issue at work, or striving for fairer working conditions.



**"Joining the union is like putting on a bullet-proof vest. You're more protected in the union than you are out of it."**

Yvonne Songer, FSU Rep. Banksia

### OUR TRACK RECORD

- FSU responds to over 40,000 calls for advice or assistance, each year.
- We represent thousands of members, individually and collectively.
- We recover millions of dollars in entitlements for members, and win much better conditions by working together.

**"With the FSU's help, I received an extra \$3,000 that I was entitled to, but wouldn't have received if I didn't have the union to turn to."**  
Lynn Baker, FSU member, St George

### WHAT DOES FSU MEMBERSHIP GIVE YOU?

- expert advice and information on work issues;
- support for you and your colleagues in a dispute;
- representation at an individual, workplace or company level
- negotiation of better pay and conditions;
- access to the FSU Careers Centre, providing career focused education, information and support services to help you take control of your career;
- discounts on everyday goods and services like petrol, groceries, movie tickets and health insurance;
- union membership is tax deductible.

### COLLECTIVE BARGAINING

FSU members are in a stronger position to secure higher pay and conditions through collective bargaining. The more workers that are in the union, the better chance they have of getting a good deal.

Employees that are under a union collective agreement earn on average \$100 a week more than other employees.

Union members also get better sick leave and holiday leave entitlements and are more likely to receive long service leave and paid maternity leave.

Union members are better trained, have better working conditions, work fewer hours and have more job security.



**"Being involved in enterprise bargaining negotiations has been a great learning experience for me. There has to be a bit of give and take, and we've had to be creative about how we tackle some of the issues so we can make gains, both big and small."**

Louise Arnfield, FSU NEC President, CBA

### THE BIGGER PICTURE

FSU is committed to building a better finance industry, and uses its influence as a key industry stakeholder to ensure members' voices are heard.

Job security, equal opportunity, rights at work, work/life balance, pay, workloads, skill development, employment trends, restructuring, understaffing, targets, offshoring, changes to legislation, changes to technology, professionalism – in a dynamic industry, the FSU ensures that the issues of importance to members are not overlooked.

FSU makes sure your opinions count and get a hearing in the workplace, at the bargaining table, in the media, across the industry and with all levels of government.

### SO?

Because the Finance Sector Union is run by members, for members it is:

- on your side
- looking out for your interests
- bringing people together
- achieving better outcomes for finance workers

**That's why, everyone is better off in a union. Join today.**



**"As a member driven and run union, the FSU is all about making sure that the career choice you have made within the finance industry continues to be sustainable and rewarding into the future."**

Paul Ferrari, FSU NEC President, NAB

## DIRECT DEBIT REQUEST SERVICE AGREEMENT

### OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of Direct Debit Request (DDR) arrangements made between the Finance Sector Union of Australia and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

### ENQUIRIES

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 7 working days prior to the next scheduled drawing date. All communication addressed to us should include your membership number. All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

### INITIAL TERMS OF AGREEMENT

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for an amount for your union membership subscription.

### DISPUTES

If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting FSU on 1300 366 378 or by email: [membership@fsunion.org.au](mailto:membership@fsunion.org.au).

The first drawing under this Direct Debit arrangement will occur within 14 days of receipt in our office.

If any drawing falls due on a non business day, it will be debited to your account on the nearest business day to usual drawing days.

We will give you at least 14 days notice through union publications when changes to the initial terms of agreements are made. This will state any other changes to the initial terms, ie: subscription amount.

If your drawing is dishonoured by your financial institution you will be advised by phone or in writing within 7 days of the drawing.

If you wish to discuss any changes to the initial terms, please contact FSU on 1300 366 378 or contact us by email: [membership@fsunion.org.au](mailto:membership@fsunion.org.au).

### YOUR RIGHTS

If you want to make changes to the drawing arrangements, all changes must be advised in writing.

Changes may include:  
Altering the schedule, or  
Cancelling the DDR, or  
Suspending the DDR whilst on unpaid leave.

### YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- Your nominated account can accept direct debits (your financial institution can confirm this).
- There is sufficient cleared funds in your nominated account on the drawing date.
- You advise us if the nominated account is transferred or closed, and
- You advise us if you leave the Finance Industry.

You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

- within 30 business days (for claims lodged more than 12 months after the disputed drawing),  
OR

- within 7 business days (for claims lodged within 12 months of the disputed drawing).

If you do not receive a satisfactory response from us to your dispute, contact your financial institution which will respond to you with an answer to your claim.



**MEMBER BENEFITS LINE 1 300 366 378**  
8am to 6pm EST Monday to Friday

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

Finance Sector Union  
Phone: 1300 366 378  
Fax: 1300 307 943  
Email: [membership@fsunion.org.au](mailto:membership@fsunion.org.au)