

Offshoring
takes its toll
at NAB
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FSU Bites



September

Newsletter of the Finance Sector Union of Australia, NSW/ACT Branch

Sales and bonus culture directly linked to Storm Financial collapse

Despite a Parliamentary Inquiry recently hearing that the CBA's aggressive sales and bonus culture was directly linked to the Storm Financial collapse, CBA staff in NSW learned that same week their sales targets were unilaterally increased without consultation or consideration.

The Parliamentary Inquiry into financial products and services was told that the Commonwealth Bank ramped up sales targets hoping to wring more and more business from Storm Financial. In the Northern Queensland area Commonwealth Bank sales targets soared by \$180 million in 2008-09.

FSU National Secretary Leon Carter says the lid is well and truly lifted on the aggressive selling culture within our industry, "What the inquiry heard blows the lid off a systemic, sales and bonus culture that pervades our industry", he said. "It is this exact behaviour that triggered the US mortgage and global financial crisis and cost thousands of Australians their savings and it needs to stop", said Leon.

In NSW, sales targets have yet again jumped for the 2009/10 financial year for many CBA staff with retail banking customer service staff seeing new targets up by 10% on last year. No consultation was entered into with staff affected by the increases.

These increased demands for even more output from staff comes at a time when CBA boss Ralph Norris has told the share market that 2009/2010 will be tough year with reduced growth in lending because of the fall out from the Global Financial Crisis. The FSU has called for an urgent meeting with CBA's Retail banking management to find out how targets can be increased when the CEO has said he expects slower growth this year.

"Increasing targets in the current environment isn't fair", said FSU CBA Rep Greg Rogan. "If the bank knows lending growth will be down in the coming year how are we expected to meet our current targets, let alone increased ones", he said.

"Our workload is very high as it is. We often have to work extra hours to keep on top of it because if we don't it's still there the next day and you just fall further behind which makes reaching targets even harder".

"I'm afraid we are moving too far away from customer service to just selling products but things are never going to improve if we all sit and stand silent. We must tell the bank when we think our targets



FSU CBA Rep Greg Rogan - "Increasing targets in the current environment isn't fair."

are too high and work together to fix the problem", said Greg.

The FSU has produced a self help kit for CBA staff confronted with impossible targets and will be progressively rolling the kit out in NSW over the coming weeks and months. The kit is modelled on the successful efforts by staff on the Central Coast to bring attention to their problems with high targets, lack of staff and relief.

Targets time at St George

St George staff are having targets set right now and it's important to quickly raise any concerns about the new targets.

"The most important thing for St George staff, or anyone having targets set right now, is to raise your concerns about your targets at the earliest opportunity, and do it in writing", said FSU NSW/ACT Branch Secretary Geoff Derrick.

"If you don't record your concerns about new targets early, it might be argued that you accepted them", he said.

"Talk to your colleagues about their targets and find out how everyone is affected", said Geoff. "Raising your concerns about targets collectively with the support of your FSU Organiser can have great results", he said.

Major banks lead bullying claims

Over the past 12 months in NSW and ACT, FSU has finalised 135 individual bullying and harassment cases for members with settlements totalling more than \$343,000. Each week sees more new cases added to the list and as *FSUBites* goes to print our Advocates are working on behalf of another 40 members with current bullying and harassment cases.

The table below illustrates where the problems are concentrated – primarily in the major banks who have the vast majority of cases between them. CBA tops the list with 33 cases. That represents more cases than every non bank finance industry employer put together.

| Employer | Number of cases in past 12 months |
|------------|-----------------------------------|
| CBA | 33 |
| Westpac | 25 |
| NAB | 20 |
| ANZ | 14 |
| St George | 14 |
| All others | 29 |

Jeanette Frost – Team Leader for the FSU NSW/ACT Branch Advocacy Unit sees first hand the impact bullying and harassment can have on individuals...

“Our team sees new cases of bullying and harassment each week and the impact on the victim can be quite devastating” said Jeanette.

“Bullying and harassment is a very serious issue and can lead to all sorts of health problems for the individual as well as family and relationship

What is bullying?

Workplace bullying is behaviour, often repeated, by one or more employees, that humiliates, victimizes, undermines or threatens another employee or employees, and thereby creates a work related risk to personal health or safety.

The following types of behaviour (not an exhaustive list), usually but not always occurring as part of a pattern may be considered bullying –

- Open or implied threats of the sack or disciplinary action.
- Verbal abuse, offensive language and inappropriate or insulting comments.
- Excluding or isolating employees.
- Underwork, and assigning meaningless tasks unrelated to the job.
- Overwork, giving employees impossible assignments undermining work performance, deliberately.
- Deliberately changing work rosters to inconvenience particular employees.
- Constant intensive surveillance or monitoring.
- Constant and unjustified criticism of a worker's performance or abilities.

breakdowns as people try to deal with the stress and anxiety of the situation”, she said

“But our advocates are experienced, well trained and well equipped to help people through this difficult time”, she said.

“We will continue to assist and support members who find themselves the victims of bullying and harassment. We look to challenge bullying at every level to put a stop to it”, said Jeanette.

If you think you may be experiencing bullying or harassment at work, contact the FSU Member Rights Centre on 1300 366 378 for information, advice and support or visit the FSU website <http://www.fsunion.org.au/Occupational-Health-Safety/Dont-be-a-Target-Help.aspx>

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NSW/ACT Executive

The NSW/ACT Executive is made up of finance industry workers and is the governing body of FSU in NSW & the ACT.



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Members get behind bargaining

As *FSUBites* goes to print, hundreds of Westpac FSU members across the state are attending meetings and teleconferences to consider the FSU claim ahead of negotiations for a new collective agreement due to begin next month.

The claim has been put together following extensive consultation with Westpac staff including independent polling by McNair-Ingenuity, FSU phone surveys of members and workplace surveys and discussion groups.

The FSU claim contains the things we'll be asking for and will form the basis of our negotiations with Westpac.

This is an important time for Westpac and some St George staff who'll be covered by the new collective agreement. The agreement negotiated between Westpac and FSU will set rates of pay and working conditions so naturally interest among staff has been high.

What's in the claim?

Provided FSU members agree and endorse the claim, these are the things we'll take to the negotiating table next month.

Pay – Guaranteed 4% annual pay increase with performance pay only in addition to this. Increases to employer super contributions.

Job Security – An end of offshoring. Better redeployment options. Genuine consultation during workplace change. A new skills fund to help staff who lose their jobs.

Staffing / Workloads – Measures to ensure you have enough staff. Adequate relief to cover all absences. Mutual agreement on changes to rosters and hours. Protection to ensure overtime is paid.

Targets / Performance – Fair and transparent performance review process. Better rights to negotiate/dispute targets. Performance objectives adjusted for approved absences. Fair performance pay linked to fairer targets.

Leave – Protections for current paid parental leave in addition to the Federal Government's proposed scheme. Better access to leave when you need it.

Disputes – Access to an independent umpire to settle workplace disputes.



(Front L-R) Desi Petratos, Erin Harris, Jo Polifrone (Back L-R) Lisa Matthews, Debbie Short, FSU Organiser Julie Sloggart, Daniel Francois

Same Work, Same Value – A common set of conditions across the Westpac Group.

Before the takeover, Westpac said it was an opportunity to take forward the best of both organisations' work policies and practices. That's our goal too!

Any final agreement between FSU and Westpac will go directly to staff for consideration and vote to ensure the staff directly have the final say on whether a new draft agreement delivers a better place to work.

Get all the goss on YouTube

Each week we will be updating members on progress for a new Collective Agreement at Westpac with a short clip on YouTube. This will be a great way to get the latest information (and gossip!) on how things are progressing with Westpac. Negotiations are due to begin in October so keep an eye out via email for a link to the clips.

Meanwhile, make sure your personal email details are up to date with FSU so we can send you the links. A great collective agreement at Westpac is dependent on your involvement so spread the word and stay up to date on developments online.

Protecting insurance conditions and pay

Since new work laws were passed on 1 July, FSU has written to insurance companies inviting them to commence negotiations for collective agreements to better protect and enhance conditions of employment and rates of pay.

The new laws passed by the Federal Government called "Fair Work Australia", compel employers to negotiate collective agreements in good faith where a majority of employees wish to do so.

It's a crucial time in insurance as the new Banking, Finance and Insurance Award will come into effect from 1 January 2010 and some of the conditions in that Award are not as good as the current Insurance Industry Award.

It is very important that conditions and rates of pay in the Insurance industry are protected and the best way of doing this is in a Fair Work Collective Agreement

Of those employers who responded to the invitation so far,

Zurich is currently in negotiations for a new collective agreement.

AXA negotiations have commenced. Negotiations are taking place in Melbourne but any new Agreement will cover AXA staff in NSW who will along with their Victorian colleagues have the final say via a ballot before any agreement is finalised.

Suncorp's current Agreement doesn't expire until June 2010, but they have committed to discussions in October about how we might move forward with a new Fair Work Agreement next year. At this stage Suncorp is saying that this will not include the Promina group of companies AAMI, AAI, Vero, Promina, and Promina Financial Services who renewed their WorkChoices style agreements just before the introduction of the Fair Work legislation.

Allianz have expressed a willingness to negotiate and preliminary discussions have commenced.

We are in discussions with IAG about protecting current conditions contained in their expired Agreement and the Award.

QBE are refusing to negotiate a collective agreement for staff.

Offshoring takes its toll at NAB

NAB's Seven Hills site housing its Lending Services areas will be closed. Only 150 of the original 420 jobs from the site will stay in Australia, with most of those moving to the bank's Rhodes site. The remaining 270 jobs will be sent offshore.

NAB is the only one of the big 4 banks that has not moved against offshoring or improved the job prospects of those whose jobs are sent offshore. CBA and Westpac have said that they won't offshore jobs while ANZ have provided a skills fund of \$10 million for employees made redundant because of offshoring.

The staff that are left after the closure of NAB's Seven Hills site will be relocated to Rhodes in early 2010. Having seen offshoring decimate jobs at the site, those staff must now turn their attention to their own futures and what a move to Rhodes means to them.

Many staff live close to the Seven Hills site and travelling to Rhodes will certainly have an impact on them.

Increased travelling times, changes to childcare arrangements as well as the impact on out of work commitments are all concerning staff.

FSU has negotiated arrangements with NAB that will allow staff to trial travelling to Rhodes during peak times to assess the impact extra travelling will have on them. If staff believe they have been negatively impacted by the move NAB will look at each case and members are encouraged to contact FSU for assistance and support in presenting their case to management.

Offshoring Scoreboard

| Players | Score |
|--------------------|-------|
| ANZ | 2373 |
| NAB | 1342 |
| Westpac | 460 |
| AXA | 400 |
| St George | 291 |
| Suncorp | 250 |
| CitiGroup / Diners | 232 |
| Macquarie | 100 |

TOTAL up by 93 to...

5448

Jobs to date offshored from the Australian Finance Industry

Visit: www.fsunion.org.au



Keep our jobs here!

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Authorised by Geoff Derrick, Secretary, NSW/ACT Branch



Gossip!

Too attractive? Engaged?... Don't bother!

A staff member wanted to further her career by moving to behind the scenes but was told she was unsuccessful as she was too attractive and she needed to stay on the front counter.

At the same employer, a female marketing assistant requested to go on a course to help with her job. She was told that given she was recently engaged she'd probably be starting a family soon and so the course we be of no benefit to her.

If the snakes don't get ya, the termites will

A bank branch is getting a bit of a reputation for wildlife. First they had problems when a nest of brown snakes was found and now its termites. A staff member was walking through the branch when her foot went through the floor! All staff have now had to be relocated to other branches.

Didn't she know how busy we are?

A member whose grandmother died requested time off to attend the funeral. Her employer flatly refused insisting she had to come to work as they were too short staffed. An FSU Advocate has since intervened.

Working out of business hours

FSU member's TV question

FSU member David emailed the FSU Member Rights Centre explaining he saw a segment on Channel 7's "Sunrise" Program about 'work rights'. One question dealt with being "instructed" to perform work outside of business hours.

David wished to clarify his rights around being instructed to work and also asked that we publish the answer in *FSUBites* for the benefit of other members.

The answer to David's question comes from reading his Award entitlements around rosters and overtime together with other laws such as the new Fair Work Act.

Under David's FSU Award, his roster for ordinary or single time rates of pay must be agreed between him and his manager. This roster can be worked within an established range of hours and that range goes beyond normal trading hours. If his manager wants David to change his roster, even temporarily, then it can only be done with agreement.

If David's manager wants David to work overtime (with penalty rates) outside the agreed roster, then the Award and the other relevant laws say that the manager can direct David to work these hours, but that direction must be reasonable and take into account any of David's personal circumstances. An unreasonable directive to work could be refused.

Any FSU member who is concerned about their rights at work should contact the FSU Member Rights Centre on 1300 366 378 or email fsuinfo@fsunion.org.au.