

ST GEORGE / BANK SA

ENTERPRISE AGREEMENT SURVEY 2007

We had a tremendous response to the EA Survey. Listed below are some of the comments from members

Staffing

- Bonus incentive is highly unfair as CSO's are not given incentives that are equal to others. Staffing levels are not suitable for a busy branch where staff sometimes do not get their breaks.
- Not enough staff, especially relief staff. 2 relief staff to cover 4 branches are not enough. And as relief staff, we don't get to take annual leave when we want it and must sacrifice our holidays to every other staff in 4 branches.
- I have been subjected to a reduction in hours over the last 12 months. I have found that the branch seems to be understaffed since and we always seem to have a casual on most days.
- I have only been with St George a short time, but I have noticed that there is not enough staff. This is causing stress in many offices.
- With the introduction of 'staff smart', we have major staffing issues in re: to workload, no relief staff, customer complaints due to lack of staff. The bonus/incentive scheme is extremely unfair. CSO receives nothing.
- I am satisfied with my role in the workplace. Feel, at time, more staff is required as CSO's have great pressure on them to reach targets. Their job is much more pressured than years ago.
- Major concerns staffing levels - pressure on existing staff to meet buddying in Foundation. Constant low staff levels as only 6 month required before transfers allowed to every other area in the bank.
- Not enough relief staff to cover our area plus branches are very short due to smart start pressure - not enough training & staff to cope with everyday enquiries for customer.
- St George will only benefit from more staff!
- Staff shortage in retail branch level is serious. New staff need better training. Increase needed in pay for the position and work we achieve.
- I do not like the current practice of not fully replacing branch managers on annual leave. I recently stepped up to BM & only received minimal relief for my usual position. The hierarchy did not see why I was upset with this.

- Adequate training not being provided for St George WA staff. One instance - a temp who had one week's experience was assigned a new member of staff to train (short term).
- Gail Kelly's vision to be the most respected company in Australia is a joke – consistent staff shortages to not meet the customer demand and constant customer complaints are diverted back to the branch where the manager can only apologise for the short staffage issues.
- Staff in the branch network are most under pressure with shortages of staff. This is what I would most like to see improved.
- Staffing levels yo-yo up and down regularly, so it is difficult to judge whether they are adequate.
- Lack of staff, both permanent and relief is a big issue. Our workload increases, our time off is restricted, St George roll out higher targets & expectations but don't expect to pay anymore and only provide appropriate skill training to some.
- Shortage of staff. I feel guilty to go to the doctor for an appt. Constant short of staff - no cover, profiles, calls - targets (when is the time for all this).
- We have been told annual leave will only be approved if cover is available. All CSS have the same target regardless of branch size or how many CSS's are in branch.
- Need to look at staffing & hours of work.
- My only complaint is staffing levels.
- Increase staffing level, increase salary/pay, staff development to be a priority.
- I am worried about losing more hours as I lost 10.5 hours (P/F) when Staff Smart came in as well as maternity leave and holidays.
- Staffing levels are my main concern. I feel guilty for having a sick day because I know there is no one to cover me most of the time.
- Under staffing is a big problem in my branch with only two full timers & one part-timer. Our casual has been cut so as the part timer, I feel pressure to pick up the hours. Studying university by distance, this is difficult but if I don't the other staff may not get a lunch break.
- Not enough cover for annual leave/sick leave.
- We are constantly abused by customers for the understaffing at our branch & it is very stressful to work under. I hate the stress I endure for things out of my control.

- I feel overworked - under pressure & at times stressed. Our staff levels are too low. I feel the branch is becoming a call centre & a place for our customers to vent their frustrations as our call centres are poorly managed as well.
- The other day I phoned in sick as part of my tooth & filling had fallen out & was in quite some pain. My team leader wasn't there when I called so I left a message w/ a staff member. She moaned about our workload, how busy we are. I said I was sorry & if my team leader had any problems he could give me a call. 15 mins later, the phone rang & it was my team leader wanting to know what was wrong with me. I explained it all again. He then asked me to bring a doctor's cert in. In all the years I have worked for the bank since 1988, I have never had a supervisor phone me for a doctor's cert. What's this place coming too!
- Overall St George needs to supply staff to give good service otherwise it is embarrassing to work for a company that does not practice what it preaches. I was casual for 9 years because of pay. It was great but it subsided in Sept 06 due to workplace optimisation & they could only give me 20 hrs a week so I had to apply for full time. I can't understand that for 9 years I was working 6 days a week & then all of a sudden they don't need staff yet the queues are so long. And as a full time, I want to work Saturdays & there is no work. They don't want to pay o/time.
- My workload - my opinions should change when the full time lender returns from leave. I was left to cover her position & mine for 3 weeks in my 22 hrs that I work.
- I believe our staffing levels are extremely low and our sales targets are not appropriate for every employee. Targets should be tailored to every individual depending on their roles & responsibilities.
- We have no weekend emergency cover if someone is sick.
- My team has the right number of staff, just the mix of hours is incorrect for the business needs.

PAY

- The Level 5 pay salary scale should be increased and above Level 4 by a difference of at least \$3000 per annum.
- Penalty rate for working after 5 pm. Please hang on to all benefits currently held. Do not give in. Be aware of OH & S issue for staff walking to & from new site.
- I have only just started with St George this year so it's hard to answer 'yes' or 'no' to some answers. Unfortunately, overall wages do not support the cost of living expenses in today's society.

- Is the FSU looking to introduce salary sacrifice? If not, it's something St George should look at.
- I like it the way it was before, that the pay increase was on your annual review performance.
- I feel that the CSS position is too overloaded with trivial tasks which don't allow us the time to spend with each customer to ascertain their real needs. Pay is not commensurate to job requirements.
- Bonus payments to managers don't filter down to the staff who do the work on a daily basis. Wages do not get increased, even when requested and relates to performance reviews that are "exceptional".
- Wages (\$19.33 per hour) very low for CSO duties plus many other duties.
- Disappointed with the fact that we get paid less than Call Centre staff and a lot of stress is put on the branches from high volume calls from the call centres. Most cases, they haven't looked into the customer situation thoroughly. They're just passing the buck - double handling.
- Customer service specialist role is a joke. We have staff performing this role & not getting paid any extra or any bonus. The branch needs to forget about titles & pay staff according to what they do.
- Feel it is unfair that experienced CSO's are getting paid less than inexperienced relief CSS's who don't know very much & are half the time only doing fast cash. Also branches like mine that have no opportunity to be a CSS - staff are still expected to get targets but don't get any individual bonuses in these branches - which is unfair. My other concern is why are branch staff CSO's still the lowest grade - grade 45. CSS's go straight to grade 47 - what happened to grade 46, for eg. People starting out in other depts go straight to grade 46 - so as usual branch CSO's are treated as the poor relations & yet we are expected to have broadest knowledge etc.
- Pay difference for senior tellers (CSO 46, 47 & 48) needs to be greater – especially over the 45 level – need to be different. This applied to first level of branch managers too.
- Pay review is required, have not had one in a long time. My team leader must be a better communicator and more open.
- Pay should be kept in line with industry standards which I believe is not being done.
- Manager's workload has increased but are still expected to serve on the cash so most admin work pushed to after hours with no pay. Current pay level just not adequate to compensate for the stress and workload.

- The qualified staff/better performance people should have the more proper/fair rewards. Otherwise same paid to the different workload/performance would be very bad effect at the workplace.
- Job grading should be higher.
- Annual salary increase on performances would be better.
- Increasing the 9% compulsory super contribution for packaged employees makes no sense to me.
- Branch managers are overworked & very underpaid. This needs to be corrected. CSO's earn nearly as much as us & no responsibilities with their job.
- The current accreditation process for CSS is cumbersome & demoralising. It's been dragging out since October 2006. As a CSS I get less than 50c/hour more than a CSO.
- Min increase for packaged staff with senior managers declaring what % increase they get.
- If we can negotiate a pay increase, that would be fantastic. More recognition for customer service officers as we work under pressure with high volumes of cash & queues out the door.
- As advised with Andrew from FSU, I am more concerned about our weekend loading. Because of my long hours on the weekend, being 10 hrs each (Saturday & Sunday), I'd lose approx \$16K out of my income p/a and am hoping that you guys can negotiate when the loading gets removed completely.
- Re Question "4H", I will respect the right of staff to make their own choice about union membership. Re "2A", it is not fair on high achievers to receive the same % increase as poor performers. Poor performers deserve less! High achievers deserve more!
- My concerns are loading will continue as my working week is Sat & Sun. If this is going to be abolished, we should be offered redundancy if Bank can't compensate by offering me some dollar value. If they decide to offer me alternative during the week, I won't work weekend without loadings.
- ABM pay - pay scale is too large with no clarity on how to move through pay scale & get pay rises. CSS staff earning nearly the same amount as ABMs. It isn't fair.
- Branch staff have to deal face to face with customer problems & problem customers and yet we are the lowest paid in all of St George.
- As a Packaged staff member I feel that the FSU does not adequately support packaged staff especially when it comes to annual pay

increases and bonuses if any. All managers receive a very healthy bonus at the end of each year and the reason why they receive these bonuses is due to the work performance and commitment of their staff. Rewarding staff more fairly needs to be seriously looked into.

- 5.5% increase salary & 11% super
- I think 9% over 2 years is pretty good.
- Increased super is highly needed
- Some staff employees do only fast cash withdrawals & deposits only and get the same pay as me that has to do everything required.
- Branch staff are the face of the bank. We deserve to be paid well!

Hours

- As a customer service consultant, I don't get to take my paid break which is 5% of rostered shift, ie 15 mins for a 5 hr day. If I take the full 15 mins, I go over what is allowed because it is calculated by my logged on time, so if I log off for a toilet break, my break is impacted.
- St George needs to look at having more annual leave available to weekend staff, or more flexibility with shift changes on weekends. Currently, only 1 person able to take a/leave on Saturdays/Sundays.
- Never leaving work on time and not being paid for extra time given - when balancing, 15 min to balance not enough. When working a 4 hour shift as express cash everyday, Mon-Fri, we should be given a 10 min coffee break. This type of work is very repetitive and monotonous. I think a higher pay rate should apply when asked to work above your contract hours. Always being asked to work extra hours as there aren't relief available.
- I really hate working 5 four hour days. I would much rather work my 20 hours in 3 days.
- Increasingly we have to use our own time to complete work related tasks. Simple things like printing documents, if it takes more than a course of minutes (ie out of paper, forcing you to get supplies etc), then it is easier to use your toilet break than endure being questioned why you are not "available". I know some colleagues that come in on days off to finish tasks.
- Hours of work - Our Manager is constantly pushing us out the door at 4.15 each day. We start at 9.00 & finish at 4.15 even if there is work that needs to be done. We are constantly being pushed & rushed to finish things. We only get paid for these times, even when we leave later to try & complete things. With only 3 staff at Branch, we have to attend a lot of training in our lunch hrs (with no choice), therefore we

are not getting our breaks. As a flexi part timer, I have no choice as to the days I work. I am told this is what the business requires & am constantly told it's not my problem. No flexibility w/ work & family. Constantly having battle w/mgr

- It was extremely difficult to find spare time to fill out this survey. It is now 6.40pm and I am still at work. I am sick of leaving late, missing paid rest breaks & cutting lunch time short. St George is focussing on all the wrong issues to try to be known as the best service industry in Australia. Big Joke.
- Re Question 1D, I work 6 hours per day but am told I have to start 15 minutes early to have 15 minutes break.
- Working part time, I am concerned about loss of weekend loadings. Forced to change hours and loss of income.
- I have to work all Saturdays. What I would like is to work three full days and one Saturday a fortnight.
- My hours were changed with Staff Smart and I lost hours. There was nothing I could do about it.
- I think being role of CSS, there are too much profiles we have to complete on daily basis. Most of the time, we have lack of time to complete profiles and other tasks. There is not enough time to complete all tasks.
- After the age of 50, part time employees should not be at the mercy of the bank to reduce working hours without agreement of staff involved (discrimination of age).
- Re question 1D - I work 6 hours per day but am told I have to start 15 minutes early to have a 15 min break.
- St George is currently trying to implement an increase of hours & roster change of which I do not want.
- I start 45 mins early every morning & work through morning & afternoon breaks & still leave in the afternoon with day's work incomplete.
- I feel that part timers are still penalised on the career path. If you only work 50% FTE, then to increase to 75% FTE is often not possible. Part timers are often parents who need the job security & stay longer than many full times and have a lot of knowledge & skills.

TARGETS

- CSS targets are being changed mid-quarter (without consultation or explanation). The CSS role itself is becoming unmanageable as far as the workload expectation to the hours in a day.

- Do not like the DIP Concept (i.e. bonus) as unrealistic to get 100%. Do not like paying super contributions (i.e. employer side of things).
- Targets for relief should be lower - look at amount of days on fast cash vs. enquiries. Higher relief allowance would be great. Higher pay would be good too esp. for relief, if we are expected to be a CSS.
- Performance Review process should be more flexible & length should be determined on a case-to-case basis. Some staff abuse the system which affects the morale of the team, creating stress to the rest which is contradictory to the fairness & balance we are all trying to promote.
- It is becoming increasingly harder to give real customer service as St George's standard of good customer service equals how many products can you sell them, whether they need them or not. This sales push has caused a drop in attention paid to security in many areas.
- New bonus incentive scheme is very unfair, is not treating all employees like equals. It is impossible for CSO to meet targets to receive a bonus as it is based on the branch results. All other staff, CSS & lenders have individual targets that are achievable. New Staff Smart has created more staff shortages as well.
- Overall, it is a nice place to work. Colleagues are friendly and helpful. Managers are supportive and understanding. It is just the sales targets are too hard to meet and the pressure is big. Too much to learn for this job role but the pay is not justified.
- My role in the customer contact centre (Residential Sales) was removed with little consultation and all of us were forced to choose between 2 new roles with minimal information (and knowing that most people had already had their new role determined by management). If you look on the STG position description page there was one for either role six months later and I believe our targets are arbitrary and in many cases impossible to achieve. Morale is very low.
- Overall, I'm happy at St George. Targets have shifted so much to phone call results and do not take into account that not all employees are suitable for this specialized task. Even with training, this does not suit everyone. No mention was made at interview (12 yrs ago).
- Sam is not fair. What happened to going for a walk if you're stressed. You have to report it, then you're out of adherence.
- In SMS, management should not only reward their favourite sons, there should be reward (bonus) right across the board. If the Union wants to be recognised as an organisation for the people, you can start by fighting for a fair bonus system at SMS. Until then, you are just another phantom organisation.

- Targets should be location based, not one target suits all. My super is still calculated on 80% of TEC and I funded the super guarantee payments for St George.
- Overall staff in other areas of the bank seem to be happy with their jobs. It seems that it is only the CCC staff are the ones being subjected to things like Sam Greenfields, unachievable targets & systems that constantly fail.
- Targets, if they have to have them, should be based on individuals and the place they work. Long service leave should be based on when the employee wants to take it, not when the bank wants you to take it.
- I cannot understand the anomaly of "having to clear the queue" to make time to "talk to customers" in order to reach the referral target, which must translate to "Closed Sales".
- Targets have been difficult to meet as I am relief and as I travel to different branches, I am not provided the opportunity to meet target. Target should be pro rated.
- Concerned about constant changing of rules regarding targets, how points are worked out, who gets points etc. CSO's in our branch have been given targets, to participate in 6 mthly branch bonus. Our branch will not receive bonus due to poor market pulse, but results will still be used for performance review. A pilot training course has CSO's doing leads creating campaigns etc. Some branches have CSO's profiling, but there is no points etc for business generated. We have been understaffed but still expected to do 80 profiles per week.

OFFSHORING

- Feel a bit insecure with speed with which technological changes affect us & customers. My view of customer service is somewhat different from bank's vision. Feel St George needs to consider more carefully before sending any more jobs offshore.
- No offshore jobs. Customers and workers find that procedure against the "Australian" way and will close their association with St George.
- Very concerned re work choices AWA being introduced at St George en masse like CBA. Also concerned re offshoring of jobs from St George.
- St George should not send jobs offshore.
- It is sad that St George feels a need to send work offshore. We are certainly earning enough profits to proceed in the current manner. So many staff who's job security is threatened but they may not be able to find employment elsewhere due to age, but have been very productive.

- I feel totally insecure about my position in the help desk. I feel this will be one of the next areas to be outsourced.
- My major concern is the possibility of my job being relocated offshore. I feel that this is the major concern amongst my fellow employees. Please do everything possible to keep jobs here.

ENTITLEMENTS

- Do not touch current redundancy arrangements.
- I do not want to lose any entitlements just to gain something else, i.e. in another job in hospitality, lost day off.
- RDO's need to be preserved by Bank SA. Not enough staff in small branches compared to larger, yet we have to do some amt of admin work. FTE does not allow for complex enquiries by customers.
- Sick leave - when you have more than 2 days off in a calendar year, you are required a doctor's certificate. I find this degrading, when I have 3 months sick leave.
- My manager is very moody and unapproachable. My team mates and myself are constantly made to feel guilty about any sick leave we have. Please keep this survey and my comments strictly confidential from my branch manager please.
- I am concerned about our amount of weeks of long service after the first 10 years. It seems less than the normal allowance.
- The Enterprise Agreement should retain existing entrenchment/redundancy package entitlements and conditions.
- There are not sufficient opportunities for part time staff. There is an issue with sick leave in my area at the moment. Regardless of the entitled sick leave available - a report is kept showing the name of the employee who has taken leave.
- More sick leave, penalty rates for evening finishing after 6.30 pm, longer maternity leave.
- New benefits introduced ie childcare support, volunteer days, purchase of more annual leave are not helpful to flexi staff in rural areas.

GENERAL

- On the whole, I am very happy working for St George. The people and the philosophy of the company are wonderful.
- Everything is fine at the moment. There are no problems so far. But if there is, will let you know.

- Have spoken to a staff member who will join us.
- The management seem to have lost the plot.
- Not all internal positions are advertised within St George. Only CCC consultants given the chance for progress - not fair for Branch staff. Males tend to get preference.
- I have worked for ANZ, Bank of NZ & Westpac and have never worked for a company where the "Boys Club" is so prevalent and so much inequality exists. You would think it would not be so with a GM being a female. Some jobs are not advertised for opportunities to others, favouritism happens.
- I receive no recognition of achievement from my immediate manager which is disappointing as others get both verbal and incentive rewards. I can't wait to get to Mt Gravatt on Monday the 26th.
- The constant pressure to "cut costs" is not matched by top management, i.e. they give themselves massive pay/incentive (shares) increases but will quibble about a \$10 cab charge - inequality.
- Very concerned re work choices AWA being introduced at St George en masse like CBA. Also concerned re offshoring of jobs from St George.
- Working for St George "front line" is a very important role. If it's not for our service, there won't be a St George. This is why I always talk about the crap pay & overload of work. St George is taking too much out of staff & give back in pay very little. Other banks have pay according to their work, i.e. telling, foreign transactions, but we do everything & get less pay than others do.
- I feel that being a p/t CSO, we should all have the same level of knowledge or learning as f/t employees. If anyone is sick, we should feel confident enough to fill the position. I believe in equal opportunity.
- I think St George needs to work on the efficiency of its computer systems. I am continually frustrated by slowness and down time with these systems.
- St George needs to change the way they shift start dates when people take maternity leave.
- I feel that our grade as a Reconciliations Clerk does not match other Reconciliation Clerks within St George, as we have seen other positions advertised with same/similar duties & a higher grade.
- St George should recognise staff contribution & sales success before they give resignation, not after, as I have seen several times.

- I am concerned about the skill limiting of multiskilled CSO staff by reducing them to fast cash only.
- Would like my position to be upgraded
- With regards to workload, it varies. Have flat out days and quieter ones. The decision to work extra to get the job done is my own. Not sure of what pressure would be applied if I didn't take the initiative.
- Merchant Services is unsettled at the moment, due to changes in upper management & the way these changes were implemented.
- Having worked with St George for 17 years, I feel morale has never been lower. I feel that counter staff are consistently undervalued.
- There is antagonism by some lenders against those that have chosen the part time work option. They have a reluctance to believe that the part-timers work as hard as they do. Management supports part time work.
- I have been in a new role (BDM) since Oct `06 due to relocation of previous position from CCC who would not regrade position. Refer my file to James Woodcock. Now I am working so much & feel my position has to be regraded/re-evaluated again.
- Not many happy employees in the call centre at the moment. Managers concentrating more on figures than workers. A lot of tension in the air.
- All staff at Nelson Bay are union members. Working in an isolated branch, you never know what is happening in other branches. Manager doesn't communicate regional happenings.
- I feel St George should have more training and everyone in the branch should be the same level, except the manager & CSS.
- Would like this to remain confidential. Don't feel comfortable with my manager having access to this. Thank you.
- I am consistently told that we need to keep the branches in budget even to the extent of the amount of stationery, coffee, etc. Surely St George can make sure the stationery, printer ribbons, etc are kept in the branch. Surely the budget can't be that tight that the staff should drink sub-standard coffee and worry about the manager's performance review.
- Happy with my job, unhappy with my classification which I have been unsuccessful in getting reviewed (as the sole residential lender in a commercial lending centre supporting 25 commercial staff), so important to me to obtain a 4% pay rise pa. Otherwise would be left high & dry.

- Would like to see in the EBA some type of commitment from the bank regarding the new benefits. (Great on paper, hard to get in theory in branches). Also sick leave, more specific for medical cert requirement instead of at manager's whim.
- Flexibility with part time/job share roles for women/men returning from maternity/paternity leave to be extended beyond the child's 2nd birthday rather than hiring temp staff through an agency.
- Overall I am very happy at St George. I feel as though maybe they need to keep the pay levels in the CCC more fair. Some people in Retention are now on Level 5 & only take about 40 calls/day, whereas people in the Retail Lending Help Desk who have been there for over 4 years are only on Level 4 & still waiting to have the increase go through! It's not fair!
- I feel that only management is valued. When consultants do well and achieve the goal, posts are changed again. There is also nowhere to progress to in the CCC. If you want to progress you have to leave. Also it is almost impossible to find new jobs on HR express now, no opportunities for part time staff.
- St George's current statement about looking after staff is "all talk". Staff in Gold Contact Centre are treated as the lowest.
- Morale is an all time low.
- I am having extra load at my workplace and really unhappy, short of staff and increasing risk of my daily work.
- We are doing the work of CSS but been paid as CSO & it would be nice if we are appreciated. Staff should get a better rate for housing loan.
- I have been doing customer service specialist job for the last 3 months or more without being recognized & I don't get the bonus anymore. I'm not worried about the pay increase but it would be nice if I can get the bonus.
- I love my job & my team. I hate ISS & pressure to "pump" people. I hate targets. We, as a rural branch, know our customers & to offer what they already know is available - i.e. information often comes out forced. I give it a try but I don't reckon I am that good at ISS. I joined Union because I thought it was wrong that St George send jobs overseas with less security just because it's market practice. Just because everyone punches one kid in playground does not make it right.
- I think that majority of staff are not happy with ISS ringing customers up as "everyone" hates telemarketers and that's what we are. Every interview we do they expect a "sale". As a Manager in a restricted

hours branch, my hourly rate is less than others, but I am expected to do the same returns and sit all day on the counter as well plus reach targets. Am thinking seriously of leaving even though I previously have loved the job.

- Very happy with my employment for the time being.
- As an assistant branch manager in a medium branch, a position I hold, but will become redundant when I leave, I certainly feel most insecure as an employee.
- Strongly dislike having to telemarket at branch level. A lot of time and effort for very little result.
- Both my workplace the STG group & the interaction with FSU has undoubtedly been terrific. The very idea to appreciate the presence of FSU within the workplace goes to prove the fairness.
- Good to see a Union Rep. After 17 years with Westpac & 4 with St George, this is the first time I've seen a Union Rep visit my workplace.
- Need to provide ? to packaged staff - as most of CBB are packaged. Include these staff - could potentially increase union member numbers.
- St George does not recognise internal staff when they apply & attain higher roles. Applicants from outside always receive higher wages (in lending & financial positions).
- STG should take more time to make sure that less misinformation is given to customers as it creates more work & dissatisfaction for customers.
- We have lost recently some great staff members to management bullying, pressure, threats & other issues. I no longer have targets, but I feel there is a lot of pressure on staff to meet targets from management & a lot of stress gets put on everyone to achieve - if staff are stressed, they are unhappy & this will reflect on customer service & loss of customers - \$ loss.
- I would like the bank to be more individual with their thinking & not follow the big banks, targets, jobs offshore & phoning customer at home to get business.
- At our branch we currently don't have a FSU representative so if required I wouldn't mind being considered. Also Question 21 - currently we are being paid 63 cents a kilometre. This needs to be reviewed as the cost of petrol has risen.
- CSS accreditation is bulls*#t.
- Joining Union is individual choice; benefits of being in Union should be in EA - eg higher pay, additional benefits.

- I have been in Gold for 3 yrs now and it used to be the best place to work as it was very customer service focused. All of a sudden we are being treated like dirt and our Gold customers are being treated no better than the customers who have \$1 in their accounts. Between SAM & Greenfields, Gold has been destroyed. So many staff are having annual leave declined, every minute of our day has to be accounted for in the SAM exceptions, but then if you do too many exceptions you get into trouble. How can you help getting caught on a call when SAM says you should be doing something else. The whole place is being run by computers - not people.
- Immediate managers make me feel valued, not necessarily St George (as the Bank).
- Training is a big issue at work also. We are expected to support other areas in the bank without training in new systems which cause added stress.
- New charge to staff for JFV is very reasonable!
- St George has changed for the worst - inadequate staff levels have seen members in our area take stress leave and suffer health problems. They no longer care about their employees. Chasing the dollars will see more staff suffer.
- It seems to me that St George does not appreciate long term employees. They are treated the same as someone who has only been there 5 mins. I would like St George to not go offshore and also look harder at long service people.
- Much division/upheaval in branches/dept within SGB. SGB morale etc not as strong as before.
- We need more job share positions - it's a no no in St George! One day I might want to go p/t Job Share.
- I feel St George should bridge the gap between CSO & CSS by bringing back individual bonuses for CSO's in some form as it makes a lot of discontentment in the branch.
- I have recently become a Customer Service Specialist. My work load was doubled as I am expected to do this position plus teller duties as well. Almost all my day is on teller duties & I am expected to reach my targets & do my telephone marketing call. The bank is not interested in why I am unable to achieve what my true job is. I feel unhappy in the workplace.
- Please ensure that redundancy packages remain a part of the new Enterprise Agreement because with all the offshoring and job losses we will need this entitlement. Also, please fight for the annual increase in salary.

- St George supports the larger branches in the cities but what about the smaller branches in the country. What benefits do we receive from St George, things are always held in Sydney
- Would like to see in the EBA some type of commitment from the bank regarding the new benefits. (Great on paper, hard to get in theory in branches). Also sick leave, more specific for medical cert requirement instead of at manager's whim.
- I do not wish to lose un rostered days off
- Immediate managers make me feel valued, not necessarily St George (as the bank).
- Not being paid for staying back to look for out of balances - we are on our own time if it's our problem.