

AUSTRALIAN INDUSTRIAL RELATIONS COMMISSION

Workplace Relations Act 1996
s.170LK certification of agreement

Police and Nurses Credit Society Limited
(AG2001/3202)

POLICE & NURSES CREDIT SOCIETY ENTERPRISE AGREEMENT 2001

Various employees

Finance and investment services

SENIOR DEPUTY PRESIDENT O'CALLAGHAN

PERTH, 30 JULY 2001

*Certification of Division 2 agreement with employees.***CERTIFICATION OF AGREEMENT**

In accordance with section 170LT of the *Workplace Relations Act 1996*, the Commission hereby certifies the attached written agreement, on the basis that the parties have agreed that the salary structure as outlined below, replaces that which is contained in appendix 1 of the document submitted to the Commission for certification.



Grade	Position	Base Salary Rate (\$)
Trainee	All staff under the age of 21 will be paid junior wage rates with a guaranteed increase on their birthday	<17 yr old 12,865 17 yr old 15,437 18 yr old 18,010 19 yr old 20,583 20 yr old 23,156
1.0	Mail Clerk Outside Clerk	24,700 - 26,000
2.0	Loans Documentation Officer Cashier	25,750 - 28,480
3.0	Banking Officer Deposit Processing Service Officer Insurance Consultant Accounts Payable Officer Document Analyst	27,200 - 30,000
4.0	Call Centre Consultant Mortgage Funding Officer (LPC) Securities Officer (LPC) Member Relations Officer Collections Officer Settlements Officer Member Relations Officer Unix Systems Administrator Marketing Officer Retention Officer Deposit Processing Officer	28,100 - 34,500

Grade	Position	Base Salary Rate (\$)
5.0	Business Development Officers Financial Services Consultant Team Leader (Retail) Payroll Officer (HR) Assistant Accountant Loans Assessor (WHB) Advertising & Promotions Co-ordinator Collections Officer (WHB) Senior Deposit Processing Officer Collections Supervisor (PNCS) Call Centre Team Leader Training Officer Credit Analyst (LPC)	32,400 - 42,350
6.0	Accountant (WHB) Team Leader (LPC) Superior Deposit Processing Executive Assistant Human Resources Officer Supervisor Accounting Branch Manager (Perth)	40,000 - 46,700

* Note all salary rates are cited at the Adult rate

This agreement shall come into force from 30 July 2001 and shall remain in force until 30 June 2004

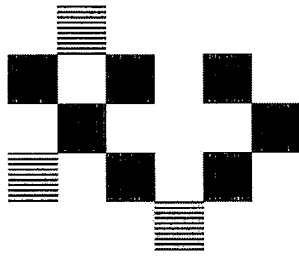
BY THE COMMISSION

SENIOR DEPUTY PRESIDENT

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POLICE & NURSES
CREDIT SOCIETY

ENTERPRISE AGREEMENT 2001

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1. Our Vision

To be widely recognised as a successful Australian financial and integrated services provider through the quality of our customer relationships, our people, our technology and our financial strength.

2. Our Mission

To provide our members with the best value financial and integrated services while building and maintaining long term commercial success.

3. Our Commitment

Police & Nurses Credit Society acknowledges our commitment to stay close to our members and add value through superior personalised service.

4. Our Values

4.1 Maintain a genuine focus on the needs of our members

We will ensure that we:-

- ◆ continually understand and deliver on our member's needs, exceeding them whenever and wherever possible
- ◆ monitor member satisfaction and adjust our services as required
- ◆ provide a consistent level of quality service across our company
- ◆ provide member services, contracts, products, forms and processes that are ethical, easy to understand and easy to use
- ◆ understand and work to achieve our vision, business goals and plans

4.2 Ensure high levels of openness and communication with our members and employees

In all we do, we will ensure that we:

- ◆ Provide accurate, timely and reliable service and advice to our members and employees
- ◆ Distribute and share information relevant and of interest to our members and employees
- ◆ Actively encourage feedback from members and employees
- ◆ Demonstrate integrity and honesty in all dealings with members and employees

4.3 Treat all employees fairly with respect for individual needs

We will ensure:-

- ◆ Excellent performance is recognised and rewarded
- ◆ Personal development is encouraged
- ◆ All employees are listened to and everyone's view is considered
- ◆ Employees experiencing problems in their job are given support and assistance to achieve improvement.

4.4 Challenge the way we do things and continually look for ways to do them better

Throughout the Society we will ensure:-

- ◆ Development of strong collaborative relationships, between departments, management and staff and all employees
- ◆ We look to go the 'extra mile' for our members, examining value adding initiatives at a reasonable cost

- ◆ Ensure data and facts drive our decision making and planning rather than opinions and feelings
- ◆ Encourage and reward improvement at all levels

5. PARTIES

The parties to this Agreement are Police & Nurses Credit Society Limited (PNCS) and all employees of Police & Nurses Credit Society covered by the Salary classification structure detailed in appendix I.

In this agreement where the context admits or the circumstances require the expression PNCS shall include

- i) Police & Nurses Credit Society Limited; and
- ii) All subsidiary companies directly or indirectly controlled by the Society

6. COMMENCEMENT AND DURATION

This Agreement will commence on 1st July 2001 and will expire on 30th June 2004. However, notwithstanding the nominal expiry date, the terms and conditions of this agreement will continue to apply to your employment until it is replaced by a new agreement or it is terminated in accordance with the Workplace Relations Act 1996.

7. FILING OF AGREEMENT

This Agreement will be lodged by PNCS with the Australian Industrial Relations Commission for approval within 21 days of being approved by a valid majority of employees.

8. DUTIES

8.1 You will be required to undertake such duties and use such equipment as PNCS determines are reasonably within your skills, competence and training. Job descriptions will be periodically updated to reflect changes to your job as the nature of the job and level of responsibility may vary during the term of employment.

8.2 You may be required to work at any of PNCS's establishments.

For existing employees any decision to relocate to another workplace will not be considered without prior consultation with the employee concerned.

8.3 Police & Nurses Credit Society may introduce and amend from time to time, Human Resource policies and procedures. These policies and procedures will form part of your contract of employment. Copies of the Human Resource policy & procedure manual are available from your manager or the Human Resources department.

9. TRIAL PERIOD

New full time and part time employees will initially be engaged for a period of three months for orientation purposes at the relevant salary and will accrue all entitlements.

During this trial period the employee will receive feedback regarding their performance and progress. If, during the trial period or at the end of this period, Police & Nurses Credit Society or the employee wish to discontinue the employment contract, the period of notice shall be one week.

9.1 At any time during or at the end of the trial period PNCS will advise you whether your employment is to be continued in accordance with the terms of this Agreement.

9.2 Subclauses 9.0 and 9.1 do not apply to casual staff or existing staff who have already been appointed as permanent employees.

10. TYPE OF EMPLOYMENT

10.1 At any time you and PNCS may agree to vary your existing contract of employment with the effect of changing your employment conditions, in which case this agreement will continue to apply to your employment.

You will be advised in writing of any such variation to your employment conditions.

10.2 Unless otherwise stated in this Agreement part time employees are entitled to all of the entitlements of a full time employee on a pro rated basis.

10.3 The following provisions do not apply to casual employees; subclause 13.6, clauses 14-18, 20- 24 inclusive. Consideration for this has been included in your hourly rate. (Exclusion clause 22, Superannuation; will be applicable to casual employees earning the minimum threshold amount each month)

11. APPLICATION OF AWARD

This agreement prevails over the Western Australian Credit Union Interim award 1996.

12. SALARY

12.1 Refer to appendix I for details of the PNCS salary classification system.

All employees covered by this agreement will receive a guaranteed 3% increase on their rate of pay effective from July 1 of each year for the specified term of the agreement.

12.2 Staff may also be eligible for an additional increase based upon their own performance as an outcome of the formal Performance Planning and Review process.

12.3 The following provisions do not apply to employees who are paid a salary in excess of \$34,000 per annum: ; Clause 13.6.1 Overtime; Clause 13.6.2 Meal Money; The above amount will be revised each year for the specified term of the agreement to reflect the 3% adjustment to salaries outlined in 12.1.

12.4 Your salary will be paid fortnightly by direct transfer into a PNCS account(s) nominated by you.

12.5 Your salary will be reviewed in June every year as part of the performance management process and may be increased depending upon your performance, the Employer's financial performance and general economic factors. Management also has the discretion where circumstances demand, to review salary levels at anytime during the year.

12.6 An employee requested to perform the normal duties of a higher grade position than that in which the employee is regularly employed for a period not less than five consecutive working days shall in addition to the employees normal salary be eligible to be paid the difference between their salary and that prescribed for the higher grade position.

The higher rate is applicable for all time worked, by the employee claiming higher duties, except where the employee claiming the higher duties takes annual leave.

13. HOURS OF WORK

13.1 Full Time

Hours worked between 6am and 9pm, Monday to Saturday are deemed to be ordinary working hours. Working hours may be greater or less than 7.5 hours per day provided that they total 75 hours per fortnight.

Full time working hours will not exceed ten hours in any single working day. Where employees are required by management to work outside 8.30am and 5.00pm Monday to Friday, management must obtain agreement by consultation with the employee.

13.1.1 Spread of Hours

The arrangement of working hours is intended to meet the needs of individual Police & Nurses Credit Society business areas and their employees. Hours of work will be determined by taking into account the:-

- ◆ most efficient delivery of the required level of service
- ◆ most effective way of exceeding Member needs
- ◆ most effective way of meeting the employee's needs for providing meaningful work, career development, recreation and Occupation Health and Safety.
- ◆ personal circumstances of employees, including family responsibilities and lifestyle
- ◆ most productive and effective utilisation of resources and equipment

Working hour arrangements are to be agreed by consultation with the employee.

Consultation is defined as discussions which take place between an employee or group of employees and their manager, resulting in an agreement as to working hours arrangements. It shall be without duress and with genuine consent.

A roster of hours will be prepared and signed by the manager and the employee(s) concerned. The roster may be varied when new arrangements are entered into.

All variations must be agreed and signed. Once set, an individual's work roster will be altered infrequently.

An employee's willingness or otherwise to participate in revised working hours arrangements will not be the subject of performance counseling nor will it be used in assessment for salary or promotion.

13.1.2 Span of hours

No employee will be required to work more than five continuous hours without a minimum 30 minutes break.

All time directed to be worked outside of the agreed 75 hour cycle of hours or management determined hours will be regarded as overtime.

No employee will be required to work split shifts.

13.2 Where agreement cannot be reached, management may decide the hours to be worked between 8.30am and 5.00pm Monday to Friday.

13.3 Hours of work provisions do not apply to those employee's whose hours are not supervised by agreement with Police & Nurses Credit Society, for example, employees employed in occupations that require a major proportion of their responsibilities to be executed outside of the office or branch/Moneybox.

13.4 Part time

A part time employee is any employee who works less than 75 hours per fortnight defined by an agreed roster.

13.5 Casual

A casual employee is any employee who has no agreed roster and is engaged on an hourly basis. A casual employee shall be paid an hourly rate that includes a 25% loading on the ordinary hourly rate of pay for the job classification.

13.6 Overtime

Overtime is all time worked in excess of total ordinary hours. Overtime shall be approved by a supervisor or manager in advance of the overtime hours being worked and in consultation with the employee. Supervisors working overtime will be paid at ordinary time rates.

13.6.1 Overtime rates

The following loadings for overtime apply:-

Day	Period worked	Loading
Weekdays	First two hours	50%
	Each additional hour	100%
Saturday	8am-1pm	50%
	Each additional hour	100%
Sunday & Public Holiday	Each Hour	100%

Employees must be paid for a minimum of three hours if they work overtime on weekends.

Part time employees working on Saturdays will be entitled to claim overtime rates for the number of hours worked. Overtime will be paid in the next pay after the overtime is worked. If requested, PNCS must provide employees working overtime with transport to their home if they work after 8.00pm.

13.6.2 Meal money

An employee will be paid a meal allowance of \$9.50 after working 2 hours of overtime after 6.00pm on any weekday or after 1.00pm on any Saturday, Sunday or public holiday. Meal money will be paid no later than the next pay day following its expenditure.

13.6.3 Time off in lieu of overtime

Employees may take time off in lieu of overtime payment by negotiation with their manager. Time off will be calculated at overtime rates and the number of overtime hours worked and will be taken at a time convenient to both the employee and Police & Nurses Credit Society.

Time off will be taken within 2 months of it falling due by arrangements agreed between the employee and the manager or it will be paid out.

13.6.4 Recording hours

Employees eligible for overtime must record the following daily:

- ◆ the amount of overtime worked.
- ◆ the time started and finished work.

14. TRAVEL

14.1 Expenses

When an employee in the course of their duty is required to go to any place away from their usual place of employment they shall be paid all reasonable expenses actually incurred.

14.2 Motor Vehicle Expenses

Where an employer approves the incidental use of an employees private motor vehicle, they shall be paid an allowance based on the number of kilometers traveled:

For a vehicle not exceeding 1600cc	48.9 cents per kilometer
For a vehicle exceeding 1600cc but not exceeding 2600cc	58.5 cents per kilometer
Exceeding 2600cc	59.5 cents per kilometer

The above rates will be indexed for the term of the agreement according to the official rates published by the Australian Taxation Office relating to allowances paid to employees for claimable car expenses.

15. TERMINATION OF EMPLOYMENT

15.1 Termination of your employment by PNCS will be governed by the provisions of the Workplace Relations Act 1996 relating to unfair dismissal.

15.2 If you are engaged as a full time or part time employee and you have successfully completed your trial employment period, your contract of employment may be terminated at any time by either party giving the other party the period of notice set out below or by the payment or forfeiture in lieu of notice set out below:

Period of your continuous service	Period of Notice *
Not more than 1 yr	1 week
More than 1 but not more than 3 yrs	2 weeks
More than 3 but not more than 5 yrs	3 weeks
More than 5 yrs	4 weeks

* Add one week if you are over 45 years old and have completed at least 2 years' continuous service with the Employer.

15.3 If you are engaged as a casual employee, your employment may be terminated at any time by either party giving the other party one working day's notice.

15.4 The payment in lieu of notice must equal the total of all amounts that, if your employment had continued until the end of the required notice period, PNCS would have become liable to pay you. This total must be worked out on the basis of:

- your ordinary hours of work;
- amounts ordinarily payable to you in respect to those hours; and
- any other amounts payable to you under your contract or employment

15.5 If you fail to give the required notice, or you give notice or are given notice but leave before the end of the required notice period, you must pay or forfeit from any monies owing on termination an amount equal to payment in lieu of notice.

15.6 PNCS shall provide a statement of service to employees who leave Police & Nurses Credit Society. This details start and finish dates, titles and respective dates of positions held.

15.7 Nothing in this clause 15 affects PNCS's right to dismiss you without notice for serious misconduct in which case you will only be paid up until the date of dismissal.

15.8 On termination of your employment all PNCS property that is in your possession must be returned to the Asset Manager within 48 hours.

16. ANNUAL LEAVE

16.1 Entitlement and accrual

An employee excluding casuals is entitled to 20 working days annual leave each year. Annual leave accrues on a weekly basis. An employee is entitled to their first period of annual leave after 12 months service.

If a public holiday falls during a period of annual leave being undertaken by an employee, this day is not included as part of the employees leave and their remaining leave balance shall be adjusted in respect of the public holiday.

16.2 Taking annual leave

With the agreement of the employer, an employee may take annual leave on or after it's due date. Employees must take a minimum of 10 days consecutive leave each year. The balance of accrued leave may be taken as the employee wishes, the minimum period of annual leave that can be applied for is half a day.

An employee's outstanding annual leave entitlement must not exceed 30 days. If an outstanding annual leave entitlement remains unused for a period of 18 months after the date of accrual, the employee's manager may direct that the leave be taken at such times as arranged by that manager.

The employer may allow an employee to take annual leave before it has accrued.

16.3 Payment for annual leave

An employee is entitled to an ordinary rate of pay for any period of leave undertaken, or a proportional amount if the employee is part time.

An employee may elect to receive their normal fortnightly pay while on leave, or before going on annual leave, obtain full pay for the entire period provided an application for prior payment is made at least two weeks before the annual leave begins.

16.4 Payment for annual leave on termination

If an employee terminates his or her services for any reason, a payment equivalent for leave then due and a proportionate payment for all leave accruing to the employee shall be paid to the employee.

Any amount paid to an employee for annual leave which the employee has taken before it has accrued is treated as an overpayment. This overpayment can be claimed back by the employer or monies forfeited from any termination payment due.

17. SICK LEAVE

17.1 Entitlement and accrual

All employees (except casuals) are entitled to 10 days sick leave per annum (pro-rata to hours for part timers) Unused sick leave is accrued each anniversary year. Sick Leave accrues on a weekly basis.

17.2 Payment for sick leave

An employee is entitled to an ordinary rate of pay for any period of approved sick leave undertaken.

17.3 Certification of illness or injury

An employee who is absent from work due to illness for more than two days must provide a medical certificate (or certificates) covering the period of absence. The employer may request in writing that the employee produce a certificate from a medical practitioner covering periods of absence of two days or less after two such absences in any year of service.

18. Family Leave

Employees who are responsible for the care of family members will be entitled to take leave for family member illness or recovery from surgery.

For the purposes of this entitlement a family member is a member of the employees household and or a member of the employees immediate family, including spouse (including defacto), child, step-child, parent or step-parent, spouses parents, grandparents, brother or sister, grandchildren.

18.1 An employee who is absent from work for more than two days for the purpose of family leave must provide a medical certificate (or certificates) covering the period of absence. The employer may request in writing that the employee produce a certificate from a medical practitioner covering periods of absence of two days or less after two such absences in any year of service.

18.2 Employees will be credited with a total of 10 days of family leave each year This total number of days will be made up of:

- Sick leave as per clause 17 to a maximum of 5 days per year
- Annual Leave as per clause 16 to a maximum of 5 days each year

19. BEREAVEMENT LEAVE

You are entitled to bereavement leave of up to 2 days without loss of ordinary time earnings on the death of your spouse (including defacto), child, step-child, parent or step-parent, spouses parents, grandparents, brother or sister, grandchildren or any other person who immediately before that person's death lived with you as a member of your family. Payment for such leave shall be subject to you providing reasonable proof of the death and the relationship of the deceased to you.

20. PARENTAL LEAVE

You are entitled to a parental leave in accordance with the terms of Schedule 14 to the *Workplace Relations Act 1996*. In summary:

20.1 you are entitled to up to 12 months' unpaid maternity or paternity leave provided that you have had at least 12 months' continuous service with the Employer

20.2 except for a one week period at the time of the birth, you and your spouse must take parental leave at different times;

20.3 your entitlement is subject to you complying with certain other requirements relating to notice periods, information and documentation, cancellation and variation of leave;

20.4 in most circumstances, upon your return from leave you will be entitled to return to your former position.

21. LONG SERVICE LEAVE

21.1 Entitlement

The long service leave to which an employee shall be entitled shall be:-

21.1.1 In the case of an employee who has completed ten (10) years continuous service with the employer, he/she shall be granted thirteen (13) weeks long service leave.

21.1.2 At the completion of the next seven (7) and subsequent seven (7) year periods of continuous service thereafter, an employee shall be granted an additional thirteen (13) weeks long service leave calculated at an annual rate of 1.86 weeks leave for each completed year of service after the first 10 years of service.

21.1.3 An employee, who at the time of termination of employment, has completed seven years of continuous service but less than ten years of continuous service shall receive a pro rated payment in lieu of that long service leave entitlement.

21.2 Taking Leave

21.2.1 Time of Taking Leave

When an employee becomes entitled pursuant to this Agreement to long service leave, it shall be granted by the employer as soon as practicable after the due date of the entitlement and shall be taken by the employee within a period not exceeding two (2) years or such other period as may be agreed by the employer.

21.2.2 Notice to Take Leave

Except where an employee agrees otherwise, the employer shall give an employee at least twenty-eight days' notice of the date from which his/her leave is to be taken.

21.2.3 Broken Leave

If the employer and employee so agree, long service leave may be taken in separate periods.

21.3 Payment for Period of Leave

Payments shall be made in one of the following ways:-

21.3.1 in advance for the whole of the period when the employee commences the period of leave at the rate calculated in accordance with this clause;

21.3.2 at the same times as payment would have been made if the employee had remained on duty;

22. SUPERANNUATION

22.1 The Employer will make superannuation contributions on your behalf to the Company Superannuation Fund. That contribution is currently 8% of your base salary (2000/01) and may vary in accordance with legislative changes. Employees can make their own investment choices based on the options available through the fund.

22.2 Employees can elect to make individual contributions to the fund either after tax or as part of a salary sacrifice option.

23. HOLIDAYS

23.1 The following days will be observed as public holidays as proclaimed in State legislation:

New Year's Day, Australia Day, Labour Day, Good Friday, Easter Monday, Anzac Day, Foundation Day, Sovereign's Birthday, Christmas Day and Boxing Day.

23.2 If you are not required to work on a day solely because it is a public holiday and that day would normally constitute part of your ordinary hours of work you shall be paid as if you worked on that day.

24. REDUNDANCY

24.1 Severance pay

Severance payment calculations are based on an employee's length of service. The following payments shall be made in the event of a redundancy termination:

- Less than 1 years continuous service - Nil
- More than 1 less than 2 years of service - 4 weeks pay
- More than 2 less than 3 years of service - 6 weeks pay
- More than 3 less than 4 years of service - 7 weeks pay
- More than 4 years of service - 8 weeks pay

24.2 Consultation

In the event of the decision being made to make a position redundant, as soon as practicable the employee(s) affected by the redundancy shall be informed in writing, supplying them with all relevant information including the reasons for the proposed termination.

An employee to be retrenched will be given the maximum possible forewarning and told the specific retrenchment date calculated according to the following:

Period of your continuous service	Period of Notice *
Not more than 1 year	1 week
More than 1 but not more than 3 years	2 weeks
More than 3 but not more than 5 years	3 weeks
More than 5 years	4 weeks

The notice period is increased by 1 week if the employee is over 45 years old and has completed at least 2 years of continuous service.

Where it is agreed that an employee should work out the period of notice, their Manager will grant them reasonable time off to seek new employment.

25. Guaranteed Fair Treatment

In relation to any matter covered by this agreement that may be in dispute between the parties to this agreement the parties:

25.1 will attempt to resolve the matter at the workplace level, including, but not limited to:

25.1.1 the employee and his or her supervisor meeting and conferring on the matter; and

25.1.2 if the matter is not resolved at such a meeting, the parties arranging further discussions involving more senior levels of management (as appropriate); and

25.2 acknowledge the right of either party to appoint, in writing, another person to act on behalf of the party in relation to resolving the matter at the workplace level; and

25.3 agree to allow either party to refer the matter to mediation if the matter cannot be resolved at the workplace level; and

25.4 agree that if either party refers the matter to mediation, both parties will participate in the mediation process in good faith; and

25.5 agree that in the event the dispute is unable to be resolved the matter will be referred to the Australian Industrial Relations Commission for resolution.; and

25.6 agree that during the time when the parties attempt to resolve the matter:

25.6.1 the parties continue to work in accordance with their contract of employment unless the employee has a reasonable concern about an imminent risk to his or her health or safety; and

25.6.2 subject to relevant provisions of State occupational health and safety law, even if the employee has a reasonable concern about an imminent risk to his or her health or safety, the employee must not unreasonably fail to comply with a direction by his or her workplace, that is safe and appropriate for the employee to perform; and

25.6.3 the parties must co-operate to ensure that the dispute resolution procedures are carried out as quickly as is reasonably possible.

26. OBLIGATION TO THE COMPANY

It is a condition of employment that you faithfully and honestly keep secret the affairs and concerns of the Society and its transactions in its business with its members/customers and the nature and particulars of the accounts of the members/customers of the Society. This condition applies during your service and after the termination of your employment with the Society.

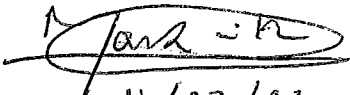
On the termination of this agreement for any cause or by any means whatsoever, you shall not for a period of 1 (one) year thereafter within Australia either personally or by your agent or by your letters, circulars or advertisement whether on your own behalf or on the behalf of any other person, firm or company, canvass or solicit business from or in any other way interfere with the Society's business with any person, firm or company who shall at any time during your employment have been members, or customers or have had a business relationship with the Society.

27. RENEWAL OF AGREEMENT

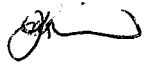
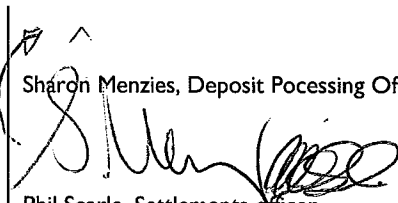
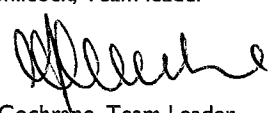
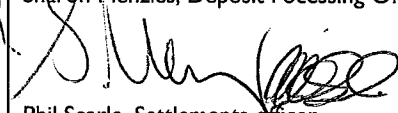


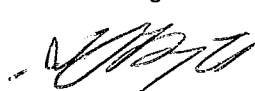
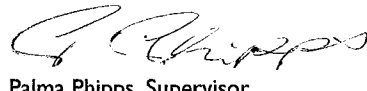
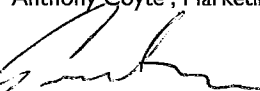
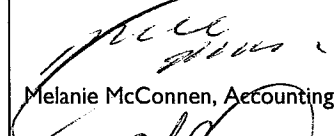


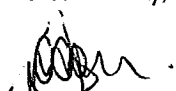


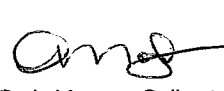
Parties will no later than three months prior to the expiry date of this agreement meet to discuss the development of a new agreement.

SCHEDULE ONE

FOR THE EMPLOYER:

Signed: 
Date: 11/07/01
Name in full (printed): Mark Andrew Smith
Position: Executive Manager Organisational Development
Employer address: 246 Adelaide Terrace, Perth 6000

ON BEHALF OF THE EMPLOYEES:

 Karen Shilcock, Team leader	 Sharon Menzies, Deposit Processing Officer
 Alichia Cochrane, Team Leader	 Phil Searle, Settlements officer
 Damon Connoughton, IT Officer	 Narelle Maziuk, Regional Support Officer
 Anthony Coyte, Marketing Officer	 Palma Phipps, Supervisor
 Grant Mead, Call Centre Consultant	 Melanie McConnen, Accounting Officer
 Doreen Murray, Team Leader	 Jacqueline Byala, Human Resource Officer
 Sharon Spooner, Credit Analyst	 Cecilia Rowland, Insurance Officer
 Deles Vodanovich, Member Service Officer	 Carla Morgan, Collections Officer

APPENDIX I

Salary Structure

Salary increases over and above the 3% increase specified by the agreement will be on a pay for performance basis (with the exception of trainee wage rates) through the Performance Planning & Review process. Salaries will be reviewed annually in June with performance increases to apply from July 1 each year. (Management also has the discretion where circumstances demand, to review salary levels at anytime during the year). Any grievance or claim arising from the salary review process can be dealt with according to clause 25 of the agreement relating to Guaranteed Fair Treatment.

All employees governed by the Agreement will be paid according to the PNCS Salary Classification structure as follows. Salary ranges within each grade are reviewed annually and the salary bands adjusted according to CPI movements:

Grade	Position	Base Salary Range (\$)
Trainee	All staff under the age of 21 will be paid junior wage rates with a guaranteed increase on their birthday	< 17 yr old \$11,648 17 yr old \$13,608 18 yr old \$15,876 19 yr old \$18,144 20 yr old \$20,412
1.0	Mail Clerk Outside Clerk	22,192 – 25,450
2.0	Loans Documentation Officer	23,750-26,250

Police & Nurses Credit Society Limited

3.0	Banking Officer Deposit Processing Service Officer Insurance Consultant Cashier Accounts Payable Officer Document Analyst	24,200-28,300
4.0	Call Centre Consultant Mortgage Funding Officer (LPC) Securities Officer(LPC) Member Relations Officer Collections Officer Settlements Officer Payroll Officer (HR) Member Relations Officer Unix Systems Administrator Marketing Officer Deposit Processing Officer	26,250-32,550
5.0	Business Development Officers Financial Services Consultant Team Leader (Retail) Assistant Accountant Loans Assessor (WHB) Retention Officer Advertising & Promotions Coordinator Collections Officer(WHB) Senior Deposit Processing Officer Collections Supervisor(PNCS) Call Centre Team Leader Training Officer Credit Analyst (LPC)	30,500-39,950
6.0	Accountant (WHB) Team Leader (LPC) Supervisor Deposit Processing Executive Assistant Human Resources Officer Supervisor Accounting Branch Manager(Perth)	37,800-44,050

* Note all salary rates are cited at the Adult rate

APPENDIX 2

Special Support Conditions Applicable To Information Technology Staff

The following provisions are detailed specifically for staff employed in the Police & Nurses Credit Society Information Technology Division.

1.0 Shift Work

Shift work refers to work performed outside of the regular hours of 6am to 9pm, Monday to Saturday. This includes night shifts, rotation shifts that cover a 24 hour continuous operation, and split shifts. This does not include periods where an employee is designated as 'on call' or 'contactable'.

Employees within the Information Technology area of the Group are enabled by this appendix to the Enterprise Agreement to work rostered shifts to provide 24 hours per day support to PNCS's operational requirements, and are not bound by clause 13.0 Hours of work.

- Ordinary hours for Information Technology will not exceed 12 hours per shift unless prior agreement is reached between staff and management.
- The shift roster to be worked in Information Technology will be agreed by staff and management and can be modified dependent upon business needs and personnel and resource availability to cover 7 days per week.

2.0 After Hours Support Conditions

This clause shall apply only to employees employed in the Information Technology Division. Relevant IT employees may be provided with mobile phones, phone lines, personal computers at home or other tools. These employees are deemed to be "contactable" outside of business hours but their response is on a "best efforts" basis and cannot be guaranteed.

2.1 On Call Allowance

Employees may from time to time be specifically rostered “on call” to provide systems support and will be paid an allowance. This is to minimise business risk in the event of operational problems occurring after hours.

On Call periods are defined as a nominated period outside of the employees ordinary working hours or outside an employees rostered shift where the employee is expected to be able to be contacted, and is required to remain in readiness for a return to work, either by phone, modem or physical appearance at work. Where ever possible the initial response will occur within 15 minutes and commencement to resolve the problem occurs within 60 minutes.

Payment is defined as:

- \$4.00 for each on-call hour during a weekday session
- \$5.00 for each on-call hour during a weekend session.
- \$6.00 for each on-call hour during a Public Holiday.

2.2 On-Call hours.

Weekday On-Call session.

This fall between the hours of
Monday 00:00 and Friday 24:00

Weekend On-Call session.

These fall between the hours of
Saturday 00:00 and Sunday 24:00

Employees may work consecutive on-call sessions, except where they pose an apparent risk to an individual’s health and well being. Employees will not be expected to be on call for more than two consecutive weeks.

Where consecutive on-call sessions are worked employees are not required to be on-Call more than one weekend in three.

2.3 Problem Solving From Home

Problem solving occurs when an employee who is performing on call duty is required to attend to a work-related problem by means of the telephone or computer modem link.

2.3.1 For staff that are not specifically rostered on call, the time taken to attend to the problem will be paid at the applicable overtime rate, with a minimum payment of one hour for work exceeding 10 minutes.

If an employee receives a subsequent call within the minimum one-hour period of the preceding call, payment for this call will only be made if the time extends beyond the original minimum one-hour period.

2.3.2 For staff specifically rostered on call:

For phone calls, payment will be allowed for actual time spent, once the aggregate of time spent on the phone exceeds 10 minutes within the on-call session. Phone calls of more than one hour will be paid at the applicable overtime rate, and will include the first hour.

If an employee receives a subsequent call within the minimum one-hour period of the preceding call, payment for this call will only be made if the time extends beyond the original minimum one hour period.

For modem work, the time taken to attend to the problem will be paid at the applicable overtime rate, with a minimum payment of one hour for work exceeding 10 minutes.

2.3.3 Provision of appropriate support.

Police & Nurses will provide those items to allow the individual to complete their role. This may include mobile phones, personal computers at home, phone lines, and other tools required.

2.4 Problem Solving From Home That Requires A Return To Work

In the event that an employee attempting to solve a problem at home needs to return to work to continue working on the problem the following apply (regardless of whether the employee has been specifically rostered on call or not)

- the minimum payment of one hour shall be absorbed into the minimum payment applicable to call back
- the commencement time of the call back shall be deemed to be that time when the problem solving began at home.

2.5 Call Back

Call back occurs when an employee is required to return to work outside of normal working hours to attend to a problem, and payment will be made at the applicable overtime rate. Payment is based on the time worked including travelling time subject to a minimum of three hours.

2.6 Time Off

The normal start time for staff will be delayed at no loss of earnings by the amount of sleep lost due to telephone, modem work or call outs between 10pm and 6am. A minimum of half an hour will apply for every interruption. If an interruption is more than 30 minutes, then the actual length of the interruption will apply. If multiple interruptions occur within the same 30 minute period, they will be counted as one interruption.

In all cases the minimum period for returning to work cannot be less than 10 hours from cessation of work.

3.0 Variation to Appendix 2

It is acknowledged that Information Technology Divisional management and staff are committed to reviewing and amending the contents of this appendix to reflect any changes the parties agree are appropriate over the specified term of the agreement.