



Beyond CBA's flawed sales pitch: Unlocking better workplace flexibility at CBA



Re-imagining how we work

The ability to work flexibly is one of the key priorities for employees in the finance sector, including at the Commonwealth Bank (CBA). More flexible working conditions allow for better work-life balance, increased participation of women and caregivers in the workforce, and is increasingly something employees look for when choosing where to work.

CBA claims to give employees flexibility in how, when and where they work. CBA also claims they have a goal “to ensure that the majority of our roles can be flexible so that our people can work where and how they choose”.¹

This report shines a light on the experience of CBA workers who want more flexibility at work. We find out whether the reality matches the rhetoric by analysing results from a survey of CBA workers conducted by the FSU in 2025.

Find out more about the FSU’s plan to secure genuine improvements to our job security, pay, and working conditions at CBA through our next Enterprise Agreement:



1. www.CommBank.com.au/articles/careers/flexible-working-at-CommBank.html

CBA's sales pitch for better work-life balance: "Embrace hybrid working"

CBA's website includes an entire section celebrating the different ways workers can "ace" work-life balance. The bank suggests one of those ways is to embrace hybrid working.

CBA provides cases of workers who moved from Sydney to avoid the long commute and who have taken advantage of flexible working arrangements to live a slower life, better balance work and family, and who are able to connect with their teams virtually.

The reality for CBA employees

The experience of CBA workers doesn't match the sales pitch because it doesn't reflect the reality of the tightly controlled 50% office mandate, which was introduced in 2023 without staff consultation and enforced across the bank.

Case study 1

This worker lives 110 km away from the office and has to travel two hours each way (four hours per day) to work an eight-hour day. This worker has no option to work in one of CBA's many regional branches. Their children sleep at their grandparents' house the night before an office day due to before and after school care being unavailable to cover the 12 hours the worker needs to travel to and from work and complete their day.

"I lose sleep just thinking about the four hour trip to and from home/office. By the end of the week, I have no energy and I'm falling asleep on the drive home at times."

Case study 2

This worker lives 85 km from the office. They joined CBA when work was completely remote and there was no indication from CBA that this would change. Since then, they have been required to change their arrangements to meet the 50% in-office requirements.

"I'm concerned that the 50% mandate is going to increase to 80%. I have two kids and the additional commute time is having a negative impact on my work life balance and puts unnecessary stress on my family. I have been in situations where I've had to come into the office sick just to meet my quota for the month."

What employees really think about CBA's in-office mandate

At a glance:

- » **66%** agreed the in-office mandate has had a detrimental impact on their work-life balance.
- » **70%** disagreed that they were more productive in the office than working from home.
- » **67%** said they have felt pressured to attend the office when unwell due to the in-office mandate.
- » **91%** said they were concerned CBA will increase the in-office mandate in the future without consultation.
- » Just **27%** of workers agreed the in-office mandate has helped them connect and collaborate with their team members.

In terms of anecdotal feedback from survey respondents, 41% of those who commented specifically mentioned **lost time and money** as being a major impact of CBA's in-office requirement, including less time spent with family or fulfilling caring responsibilities. Many respondents noted that the "connection and collaboration" espoused by CBA as the reason for the in-office mandate was impossible due to **their team members working from home when they're in the office or working in different states or offshore**. Many respondents noted the irony of having to come into the office to meet the mandate, **only to spend all day on Teams meetings**.

Other respondents, including some who noted they were neurodivergent, commented that working in the office was **loud and distracting** or negatively impacted their **physical or mental health**. Others noted that their **productivity was better at home**.

Some respondents also expressed concern about **how the in-office mandate is calculated**. For example, when a month has an odd number of work days, employees are forced to round up their office attendance to meet the mandate.

Others described the mandate as **"inflexible" if they needed to stay home** due to an emergency, because their children were sick, or if they were too sick to work in the office but able to work from home. In these instances, many employees opted to take personal leave rather than work from home that day, which would have seen their in-office attendance drop below the mandated level.

Importantly, many respondents highlighted that they had demonstrated their ability to work fully remotely during COVID, and that the in-office mandate was a **backwards step to old ways of working** and assumptions about "visible" productivity.

Others expressed that group-wide mandates were **needlessly rigid and unreflective of the significant differences** in ways of working between teams and departments.

The hidden hurdles: The ‘pre-application application’ for flexible working arrangements

CBA has a flexible working procedure that is available to all workers, which CBA says demonstrates the bank’s commitment to supporting the “diverse needs” of workers. The procedure sets out CBA’s approach to flexibility and the process a worker and their manager is expected to follow when requesting a flexible working arrangement (FWA).

Generally, workers do not immediately go through the formal request for a FWA. Instead, they usually have a conversation with their manager first, which

gives an indication as to whether their FWA is likely to be approved.

Unfortunately, this means the ability for CBA employees to access a FWA is often **dependent on their team leader or immediate manager**. Workers who have been unable to access FWAs often **never formally applied** because their direct manager either told them it won’t be approved or they discouraged them from applying.

At a glance:

- » Of those respondents who had applied for a FWA in the last 18 months, **only 51% were fully granted**, while **26% were outright declined**.
- » Of those respondents whose applications were denied, **88% felt management’s explanation was insufficient**.
- » **34%** of respondents who had no FWA in place said they had previously considered applying for one but decided not to proceed.
- » **62%** of respondents who decided not to apply for a FWA did so because they believed their request would be denied
- » **25%** of respondents who decided not to apply said they were either discouraged from applying or feared doing so would negatively impact their team or career.



””

[My managers] weren't willing to take it up the line due to approval requirements, too hard.

””

Flex request was cancelled due to change in leadership and advised form to be submitted however not sure if it will be supported. Difficult to get through.

””

I was on a flexible working arrangement, had it removed without consultation and was not given any option to request it continue. They stated it was a mandate of the Business Unit, I don't think it is. It was unfair, I had the arrangement for more than five years.

””

My boss told me that she has seen people fight tooth and nail for this sort of thing, and they have been declined. So I didn't bother with the mental stress and reputation damage further.

You've managed to get a flexible working arrangement - but for how long?

For many workers, a flexible working arrangement (FWA) application is a request for a **permanent change** that will provide them certainty – such as if they have a disability or they are managing childcare or eldercare responsibilities.

In some cases, a worker may also request the arrangement be limited to a specified period, such as if they are pregnant or are caring for someone who is experiencing domestic violence.

Unfortunately, CBA unilaterally decided that **FWAs must be reviewed regularly** and can only be approved for a **maximum of four months**. The bank claims that this is to ensure “they remain suitable to the needs of your customers, team and personal circumstances”.

The Fair Work Act does not contemplate the ‘expiry’ of a FWA. CBA is posing an additional set of obligations and stress for workers who – by the very nature of their application – are already trying to balance their work and personal needs.

Case study

A worker, who was born with a lifelong physical disability that progressively degenerates over time, was on a long standing FWA. In October 2025, they moved to a new team, where they were required to reapply for their FWA.

The application process involved the worker taking time off work for their medical appointment (which incurs an out-of-pocket expense), just so their GP could write a letter explaining why they need a FWA.

The FWA was approved for six months. This worker will need to repeat this process at least twice a year and pay for two medical appointments that might otherwise be unnecessary.



It was a once-off agreement for a maximum three months and would not be renewed.



FWA was cancelled without notice when I moved reporting lines.



It was meant to be permanent based on a conversation with my previous manager but because I changed roles, it never got extended.

How can flexible work issues be fixed at CBA?

Flexible work simply isn't working for many employees at CBA.

CBA's in-office mandate has made most employees' work-life balance worse and done nothing to improve their productivity or collaboration. The process to secure a FWA is an unfair and inconsistent process, and employees feel that workplace flexibility is a buzzword, not a genuine commitment by CBA.

The good news is that these problems can be addressed through the new CBA Enterprise Agreement, which is currently being negotiated.

In the Enterprise Agreement, CBA can easily include what FWAs are available to its workforce, how to apply for these arrangements, and how the arrangements can be reviewed by either CBA or workers.

Enterprise agreements provide a framework that is not subject to managerial prerogative. In other words, changes to the CBA Enterprise Agreement would ensure **equal access to flexible work** no matter where in the bank you work or what attitude your manager has to FWAs.

As part of negotiations, the FSU is seeking the following changes in the new CBA Enterprise Agreement:

- » Removal of arbitrary in-office attendance requirements and KPI requirement.
- » Flexible work arrangement requests to be considered on a case-by-case basis with a bias towards approving requests.
- » No mandatory review periods on FWAs where they have been sought for permanent or long term reasons, such as disability, age or caring responsibilities.



Tips for CBA employees seeking additional flexibility at work

For more information contained in the current CBA Enterprise Agreement, **see Part 6 on flexible work options:**

- » Clause 20 on flexible working arrangements.
- » Clause 21 on remote working arrangements.

Note: Anyone can request a remote working arrangement. To be eligible for a flexible working arrangement (FWA), you must meet the criteria (see Appendix).

Requests for a FWA are a legal right and CBA has legal obligations it must meet in responding to and considering your request.

If your request is not in writing, such as through a conversation with your manager, these legal obligations **do not apply**.

The FSU encourages employees to put their requests in writing as early as possible.

Contact the FSU for support:

- » For more information or assistance with making a request for remote or flexible working arrangements, FSU members can contact our Member Rights Centre on 1300 366 378 or email fsuinfo@fsunion.org.au.
- » The FSU can support members through the process and, if necessary, dispute the outcome in the Fair Work Commission.
- » If you believe you are being subjected to unnecessary review periods in your FWA, please also contact the FSU for assistance.



Having the FSU in your corner makes a difference

The FSU regularly supports members with their applications for flexible working arrangements (FWA) - and it's often this expert support that helps members secure a fair outcome.

In a landmark case run by the FSU last year, the Fair Work Commission ruled that one member, who worked at Westpac, could continue to work from home, despite the bank's in-office mandate.

The case has significant ramifications for the rest of the finance sector. It confirms that employers must have genuine business grounds for refusing a FWA request, and that they must demonstrate they have met all their obligations under the Fair Work Act before making any refusal.

Read more about the landmark case here: <https://fsu.org.au/Westpac-FWA-win>

Appendix

How does requesting a flexible working arrangement work under the Fair Work Act?

Any full time or part time worker who has at least 12 months continuous service can request flexible working arrangements if they:

- » are the parent, or have responsibility for the care of a child who is school aged or younger
- » are a carer (under the Carer Recognition Act 2010)
- » are a person with a disability
- » are 55 or older
- » are pregnant
- » are experiencing family and domestic violence, or
- » provide care or support to an immediate family or household member who is experiencing family and domestic violence.

A worker's request for flexible working arrangements needs to:

- » be in writing
- » explain the changes being asked for
- » explain the reasons for the requested change.

What employers should do with a request

Responding to a request

Employers who get a request from a worker for flexible working arrangements need to respond in writing within 21 days. The response has to include whether the request is approved or refused. There are rules for refusing a request (see below).

Workers and employers can agree to working arrangements that are different from what the worker had originally requested. Where this happens, the employer needs to confirm the agreed changes in writing within 21 days of getting the worker's request.

Refusing a request

Employers can only refuse a request on reasonable business grounds if they have:

- » discussed the request with the worker and genuinely tried to reach an agreement on alternative arrangements to accommodate the worker's circumstances.
- » considered the consequences for refusing the worker's request.

Reasonable business grounds can include:

- » the requested arrangements are too costly.
- » other worker's working arrangements can't be changed to accommodate the request.
- » it would be impractical to change other worker's working arrangements or hire new workers to accommodate the request.
- » the request:
 - is likely to result in a significant loss in efficiency or productivity, or
 - would have a significant negative impact on customer service.

The employer's circumstances can be factored in when considering if the employer has reasonable business grounds for refusing a request. For example, the employer's size and nature of the business.

Writing a refusal response

When an employer refuses a request, the written response needs to include:

- » the reasons for the refusal, including an explanation of the grounds for refusing and how they apply to the request.
- » other changes the employer is willing to make or a statement that there aren't any changes to be made.
- » information about getting help from the Fair Work Commission for disputes about flexible working arrangements.

For assistance with flexible working arrangement requests, FSU members can contact the union on 1300 366 378 or email fsuinfo@fsunion.org.au.

Join the union fighting for better workplace flexibility at CBA today:
www.fsunion.org.au/join

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