



Bullying in Focus



In the National Interest

Women in Good Shoes Unite!

International Women's Day (IWD) originated in 1908 when women garment makers in New York demonstrated for change - they worked in appalling conditions, earned half of men's wages, died prematurely from poor health and didn't have the right to vote. On 8th March 2008 we celebrate the centenary of International Women's Day and the progress that has been made but also contemplate those areas of women's lives where more can be done.

PAID MATERNITY LEAVE

Australia and the US are the only OECD* countries that have not legislated for paid maternity leave (PML). This results in only 39% of female employees in Australia able to access some form of PML. Women in the finance and insurance industry do a bit better here, with 77% entitled to PML, largely due to successful FSU campaigns in the 1990's.

** Organisation for Economic Co-ordination and Development*

PAY EQUITY: THE GENDER PAY GAP

In 1972 women won the right for equal pay for equal work, yet 35 years on studies show pay inequity exists at all levels of the workforce. The finance and insurance sector has one of the largest gaps between men and women's pay in Australia at 23% (ABS data). In our industry, mechanisms such as performance pay further strain the gender pay gap. Women are over represented in lower paid jobs which generally attract less bonus payments (eg. service and processing rather than sales). A high proportion of women work part-time or casual positions and difficulty accessing child care or flexible working arrangements limit opportunity to work additional hours and progress to higher paying roles.

For FSU, gender pay equity has been given priority status for union attention and resources by our supreme decision making body, the biennial National Conference.

IWD is recognised around the world, commemorated by the UN and declared as a public holiday in some countries. The issues that women mobilised around 100 years ago are still present today. With more work to be done, Unions NSW are conducting a Women's Conference to identify key issues for building an agenda for women's rights at work. FSU is attending with eight members, including FSU Rep Amy Wand who says, "Women in the Finance Industry are in a position to lead change by example. Let's make 2008 the year we start turning the trend around for our industry."



**International
Women's Day
8th March 2008**



*Members Equity FSU
Rep Amy Wand*

Action you can take

**Join the March:
8th March, 11am onwards.**

Starting at Sydney Town Hall and continues
marching up George street then up to Hyde Park.

www.internationalwomensday.com

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Secretary's Report

RECKLESS LENDING PRACTICES HURT OUR INDUSTRY

As the global economy shakes and shudders with the fall out from the US sub-prime mortgage collapse, it's time to stamp out reckless lending practices in Australia.

Before Christmas the Reserve Bank reported that household debt in Australia was 159 % of disposable income. It had more than doubled in a decade. Other data indicated that household debt continued to grow faster than GDP. Mortgage defaults have reached record levels.

Our employers in this market continue to set sales targets at rates higher than economic growth and each aims to increase market share at the expense of their competitors.

Financial services are the engine room of Australia's continued economic strength, but unethical practices could spoil this for all of us.

Reckless and irresponsible lenders that pay too much attention to sales targets and disregard customer needs jeopardize the credibility of the industry.

There are now loud calls for reforms that include bringing household debt products under the Financial Services Reform (FSR) Act. Like FSR treatment of investment products this would require detailed customer needs assessments and proper disclosure of fees, commissions and bonuses.



Geoff Derrick
State Secretary

This would lead to more work for an already overstretched workforce, but doing nothing to stamp out reckless lending practices and debt pushing is undermining the legitimate work being done by thousands of FSU members. Doing nothing is not an option.

We need an action plan that will;

1. Fast track new laws that will stamp out reckless practices by unscrupulous lenders,
2. Revamp pay systems to remove incentives to adopt unscrupulous practices like debt pushing,
3. Increase fixed salaries to reflect the skills and competencies required of properly trained staff, and
4. Hire and train additional staff to deal with the additional workloads.

The cost of this plan would be less than the cost of losses incurred by our major employers in the stock market slide that followed the US sub-prime mortgage problems.

FSU Contact Details

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NSW/ACT Executive

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



ANZ Member Council & NSW/ACT President

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Bullying in Focus

Sonya's* experience with workplace bullying included being subjected to repeated aggressive comments and being publicly degraded by having orders shouted at her. Additionally Sonya's performance was unjustly singled out, she was a manager made to work under direct supervision despite her performance record being above average.

This pattern of bullying became a regular occurrence and continued for several months before Sonya decided to do something about it. After seeking the advice of the FSU, she began recording specific incidents of bullying. These were then forwarded to senior management for investigation which led to the solution being resolved to the satisfaction of all parties.

**Not her real name.*

WHAT IS BULLYING?

WorkCover NSW states workplace bullying comprises three elements:

- a repeated pattern of behaviour
- inappropriate, unreasonable and possibly aggressive behaviour
- a risk of physical and/or psychological harm.

Inappropriate or unreasonable behaviour is behaviour that a reasonable person would find offensive, humiliating, intimidating, degrading or threatening.

Everyone has the right to work in an environment free from bullying, harassment, discrimination and violence.

HOW COMMON IS IT?

In last quarter alone, FSU has dealt with over 50 bullying cases in NSW / ACT. It is likely that many other cases have not been reported.

WHAT RIGHTS DO I HAVE?

Under health and safety laws, employers have a duty of care to eliminate or reduce the risks to employees' health and safety caused by workplace bullying.

Employers and employees each have a legal responsibility to comply with measures that promote health and safety in the workplace.

TAKING ACTION AGAINST BULLYING

In order to take action against bullying, you first need to be sure that you are in fact being bullied. To assist with this you should:

- Keep a diary of events that record as much detail about:
 - What was said or done in as much detail as possible with quotes if possible.
 - When it was said or done – the date and time
 - Where it happened – location, where in the workplace
 - Who else was around at the time.

The diary will assist you in deciding whether or not what you are facing is actually systematic bullying (ie a repeated pattern of behaviour) or just a one off event.

- If you do want to take the next step and raise the issue formally, you then have a diary of events and evidence of what happened. Your diary will also provide you with people who were around at the time who can collaborate your version of events.
- Before you raise the issue formally, you should seek assistance and advice from your Union rep or talk to one of the staff at the Union's Member Rights Centre on 1300 366 378.

REMEMBER...

At any stage you should contact your FSU Rep or the Union office for help, advice and support on 1300 366 378

Fight Against Offshoring, in the National Interest.

The day before Australia Day, Friday 25th January, staff took action to urge St George to 'STOP Off-Shoring' in a campaign to 'keep our jobs here' by wearing badges with this slogan, displaying Australian flags and posters in their workplace.

Despite record annual profits of \$1.16 billion in 2007 and understaffing in many areas of the Bank, St George is currently undertaking a review of all Operations looking for 'efficiencies' which, to date, threaten to send an estimated 1000 jobs offshore.

A staff led off-shoring committee was established in response to concerns that redundancies and sending jobs overseas would lead to work intensification and reduce Australian job opportunities. Committee Member and FSU Rep Liz Busch explains, "We really love working at St George so when redundancies and offshoring of jobs started being announced we knew we had to take action to create awareness in St George and in our local community. To stop offshoring is to stop falling staff morale, keep our jobs here and maintain the St George we love."

"There will always be an operational incentive in paying lower wages offshore. If we accept this trend in place of providing local customers with local service we risk everything – quality of service, protection of personal information and future Australian jobs", says NSW / ACT Secretary Geoff Derrick.

Liz Busch echoes this sentiment, "More than my concern for our jobs today is my concern about limiting the number of entry level positions for our children tomorrow. These positions can give them a foot in the door to a career in financial services."



L to R: St George FSU Reps Liz Busch, Debra Burke, FSU Organiser Jo Copper at St George Kogarah, 25 Jan 2008.

Caution, the Key.

Recently, there have been a number of attempted bank robberies in which the offenders have entered the premises after hours. In these cases, staff discovered evidence of the break-in while conducting their morning opening procedures and were able to take the necessary precautions.



Fortunately, there has been no serious threat to the safety of staff, however it is an important reminder to be careful to precisely follow the procedures for inspecting and entering the branch of a morning.



White Flag

Defending or justifying their motivation to offshore, this Bank's promotional material reads:

"In an environment of aggressive growth, increased competitiveness and **the accelerating war for talent**, we have to transform this section to help position the bank for the future."

THE WAR FOR TALENT, it seems like this bank has already given up and surrendered.

You Heard it Here 1st

Readers of *FSU Bites* were the first to know about our legal challenge to CBA's attack on weekend volunteers.

With the responsible Government licensing authority not advising CBA and the bank relying on *FSU Bites* for information.

65% Unsupported

A Bank denied leave required to attend the Special Conference for women's rights at work, because "we do not support two days leave for a conference that has no direct reference to our operations".

This from an organisation where women make up over 65% of the workforce in the industry with the largest gender pay gap in Australia!