



Authorised by Geoff Derrick, Secretary, NSW/ACT Branch

Worlds Best Call Centre Workers Take a Break

# FSU bites



# CBA Members Take Aim at Targets

Hot on the heels of Westpac staff winning reduced targets (*FSUBites September 2011*) over 500 CBA staff across six retail areas have signed letters formally disputing their targets and demanding change.

Members from the Hurstville, Bankstown, Mid West Sydney, Macarthur, Newcastle and Central Coast areas handed signed letters to their managers in mid-October asking the bank to reduce targets to a fair and reasonable level.

Among members' concerns are inadequate staffing, complex "behavioural" expectations that are often just additional targets in disguise, unreasonable stress, micro-management practices, the bank's failure to reduce targets after someone takes leave and arbitrary quotas that have no relationship to individual customer needs.

Targets for CBA retail staff were recently increased without any consultation and staff only found out weeks, or in some cases months, after the performance period started. Even then many staff only found out when they logged on to their computers one day.

"To see our targets increased without consultation or even advance notice was a shock, especially considering our take home pay can be effected if we don't meet them", said FSU CBA Workplace Rep Amanda James.

"As well as that, the bank hasn't given any consideration to market factors, staffing levels or time taken off work", she said.

"Now that so many of us have formally raised the issue with the bank we're hopeful CBA will do the right thing and follow Westpac's lead and reduce targets to a more acceptable level", said Amanda.

Media interest in the targets issue was heightened when the Sunday Telegraph published an article ("Banks are handing out bonuses to staff who upsize your debt", Helen Pow, *The Sunday Telegraph* October 16, 2011) outlining some of the practices of CBA in particular in putting increasing pressure on staff to sell to customers.

The Sunday Telegraph said:

*"An internal CBA document obtained by The Sunday Telegraph reveals the pre-Christmas push to supersize customers ..."*

*The briefing reads: "The campaign encourages sales teams to double their sales productivity during October and November to earn double the fun (and funds) at their end of year team celebrations."*

"Sales quotas do not equal customer service and a free drink at the end of



FSU CBA Workplace Rep Amanda James

year staff party doesn't compare to executive bonuses", said FSU NSW/ACT Branch Secretary Geoff Derrick.

If Westpac can do the right thing and reduce targets for their staff, CBA can do the same.

C'mon CBA, do the right thing by your staff – reduce targets today!

## STOP PRESS – CBA EXEC TARGETS TO BE CUT

The 2011 CBA shareholder AGM has been asked to approve a reduction in performance targets for Executives so that they can share over \$8 million in bonuses despite failing to meet the objective of coming at least 3rd in customer service compared to ANZ, NAB, Westpac and St George. They came 4th. Details are on page 86 of the CBA Annual report.

Get the most from your membership...

FSU Member Services  
1300 366 378





## Barry O'Farrell Can Stop Suncorp Off-Shoring Aussie Jobs

Suncorp has employed two off-shore specialists, World Network Services (WNS) and Genpact to conduct the scoping exercise with 1000 NSW jobs immediately at risk of being off-shored with many more to follow.

NSW Premier Barry O'Farrell has the power to stop these plans in their tracks.

Suncorp employs over 5000 people in NSW, most in the insurance arm of the business. The Suncorp umbrella encompasses GIO, AAMI, AA, APIA, Asteron, Bingle, CIL, Deposit Power, Guardian, Just Car, Million Dollar Woman, Shannons, Suncorp Bank and Insurance, Vero and Terri Scheer.

Last year, Suncorp subsidiary GIO was awarded a Workers Compensation contract by the NSW government valued in excess of \$107 million. The work to be performed under this contract should be done locally and when GIO

tendered for the contract, the people of NSW were entitled to believe that the work would be done in NSW.

If Suncorp goes ahead with plans to outsource its back office and processing work, then the jobs associated with this lucrative government contract will be in jeopardy, either immediately or in due course.

The Queensland Parliament has taken significant steps to protect local insurance jobs through laws which require that an insurer has adequately experienced staff available in Queensland to administer personal injury claims under the CTP insurance scheme.

This restricts the ability of Suncorp to off-shore claims related functions but in doing so it exposes Suncorp's NSW staff to significant risk because we do not have comparable

legislative protection for NSW jobs.

I have asked Premier O'Farrell to immediately intervene to ensure that all work associated with the NSW Workers Compensation claims and policy services will be kept in our state.

The combination of the NSW Government's \$107 million contract with Suncorp and the capacity for the State Parliament to introduce Queensland style laws that ensure that local insurance claims are processed locally would stop Suncorp's off-shoring plans in their tracks.

At the time of going to print I am waiting for a reply from the Premier.



**"I swear never to commit, excuse or remain silent about violence against women – this is my oath."**

### FSU White Ribbon Day Fundraising Breakfast

Tuesday 22 November, from 7.30am  
Bar Luca - 52 Philip Street, Sydney

Cost: \$30 which includes a hot buffet breakfast and your donation to White Ribbon.

Please RSVP to [nswact@fsunion.org.au](mailto:nswact@fsunion.org.au) or phone David Mott on 9320 0026 by no later than Thursday 17 November 2011

FSU will be hosting a White Ribbon Day Breakfast Fundraiser this November 22nd at Bar Luca in Sydney with proceeds going to the White Ribbon Foundation. If you're in the Sydney CBD on November 22, please join us for breakfast and help raise funds to support White Ribbon's great work in preventing violence against women.

"As an ambassador for White Ribbon, I'm looking forward to seeing as many members and supporters as possible join us for breakfast on the 22nd", said FSU NSW ACT Secretary and White Ribbon Ambassador Geoff Derrick. "We'll encourage everyone there to take the White Ribbon Oath as a first step to doing our bit to end violence against women wherever it exists", said Geoff.

## 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.



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# Worlds Best Call Centre Workers Take a Break



Staff at the St George award winning call centres at Parramatta and Kogarah are celebrating having “non-compliance” issues around break times fixed and can now take their breaks after calls that go over time without the threat of having their call compliance schedules undermined.

St George uses a system called S.A.M (Schedule Adherence Monitoring) to monitor staff adherence to their schedule, this includes taking breaks and going to lunch.

Previously, if staff were unable to finish a call before their scheduled break, they had to ask a supervisor to alter their schedule.

If the alteration wasn't logged there may have been consequences for staff including having to explain their “non-compliance” or losing their bonus.

Due to the cumbersome bureaucracy and time involved, staff either missed their breaks, or shortened them rather than having to chase supervisors to remind them to alter the schedule.

“Anyone who has worked in a call centre will tell you that compliance and adherence to schedule are very big issues for staff and we had lots of complaints about the processes involved”, said FSU Workplace Rep Robin Anderson.

After a lot of hard work by FSU Workplace Reps gathering support from staff, St George convened a working group made up of FSU Reps and Management to review the rules for applying SAM.

“It was really our collective action that led to the bank listening to our concerns and establishing the working group”, said Robin.

The working group determined that staff would be able to alter the schedule themselves if they had been stuck on a call that ran overtime into their breaks.



FSU Workplace Reps Angie Harris and Robin Anderson celebrating their win.

The working group also provided a dispute process for staff who still had problems with SAM.

“We all worked really hard and stuck together throughout the whole process with our Union behind us”, said Robin. “The result now is that all staff are much better off and that’s really exciting.”

FSU Reps and members recently celebrated the results with a bit of fun handing out congratulatory certificates and having a KitKat to remind people to take their breaks.

If you're not already a member of your Union, join today and support the people who are working hard to improve your rights at work. Joining online is easy at [www.fsunion.org.au](http://www.fsunion.org.au)

# Bullying Hotline Runs “HOT”

On Tuesday 25 October the FSU bullying hotline took calls from 74 finance workers reporting bullying in their workplace.

FSU NSW/ACT Branch Secretary Geoff Derrick says the Hotline was an initiative adopted by the union after a recent spike in bullying cases being reported to the FSU office. He said that the numbers on 25 October confirmed the seriousness of the problem in our industry.

“It’s a successful first step to tackling bullying in our workplaces”, said Geoff.

“But getting so many calls with not much pre-publicity is a double edged sword”, he said. “It highlights that bullying is rife in our industry”, said Geoff.

“We are now working with those people who called the hotline on the day to successfully resolve the problems they’ve reported”.

“We’ve got a good record on this. We can win on bullying and harassment as regular readers of *FSUBites* will know and our skilled staff work with members every day on these very issues”, he said.



# Pay Hurdles at ANZ

Pay increases are harder to achieve at ANZ than any of the other major banks. This month ANZ staff will have their annual performance assessment and pay review done against a very complex system involving targets, product lines, behaviours and historical background.

The results are that staff at ANZ have the toughest performance pay system out of the major banks with the highest proportion of staff being denied pay outcomes that keep up the cost of living. This is despite ANZ having a record profit year, topping customer experience surveys among the big four banks and gaining market share.



FSU ANZ Member Council President Jenny Lennox

During negotiations for the 2010-2012 Collective Agreement, FSU was successful in implementing a better safety net of minimum rates for each job, but ANZ insisted that all other salary increases would be linked to their performance system while at the same time the bank has sole discretion on setting of targets and objectives.

At other banks including NAB, St George, BankWest and Westpac staff have much more control over their targets and performance and if a problem is not resolved it can be referred to an independent umpire like Fair Work Australia to be settled.

FSU members and reps at ANZ want a more equitable pay and performance system to protect living standards and job security.

## Tougher Times Ahead

With ANZ senior management already talking about cost cutting, wage restraint and more off-shoring in a tighter market in 2012, ANZ staff are rightly concerned that the pay system needs to change if they are to stand a chance over the next few years.

"This pay system is far too complex and it seems that no-one in the bank understands how it works, but they do know it doesn't work for us", said FSU ANZ Member Council President Jenny Lennox.

"We've worked really hard this year. ANZ is at the top for customer service and we're growing market share. That should mean that we get a good pay increase. But no-one can explain why so many ANZ staff are falling behind the cost of living", she said.

"ANZ can afford to reward its hard working and loyal staff properly, and certainly in line with other employers in our industry, so I urge all ANZ staff to get on board with the FSU campaign for better pay and performance outcomes for staff", said Jenny.



## Gossip!

### Just get over it.

A male manager was heard to tell a staff member to 'just get over it, it's not that bad'. He was actually referring to the need to take leave to support a woman giving birth. Since when do these people think it's OK to put the wellbeing of the new born and their mums ahead of work obligations?

### Now That's Wage Restraint

Which corporate high flyer recently made news by announcing that given tough times ahead senior exec pay rises in the company would be capped at an amount that would still be a \$100k increase next year for him?

### Cultural Change

New management wanted to bring in "cultural change" after finding some disturbing practices at work. Then under the new regime when someone reported alleged sexual harassment, bullying and assault she was told that she would have a new KPI to take the alleged perpetrator to dinner one night to sort it all out.

### No Targets Here

After the *Sunday Telegraph* ran the 16 October story about sales quotas and targets in banks one of the big four denied that sales targets existed, saying that, "staff have to meet a number of 'customer needs' per week, not sales targets."

The same bank's internal instructions say that each front line banker must get at least 13 "quality sales" per week.

## 2011 FSU NSW/ACT Branch

# Annual General Meeting

4.00pm - 5.00pm

Tuesday 15 November 2011

Trades Hall Auditorium, 4 Goulburn Street, Sydney

Followed by light refreshments.

### FSU Active:

For the period 1 Jan - 31 October 2011

\$6,335,190 recovered on behalf of FSU members

18,903 calls to the NSW Office

1970 new cases opened on behalf of members

1864 cases resolved for FSU members

3280 workplace visits by Organisers