

Authorised by Jason Hall SA/NT Local Executive Secretary



A Message from your Local Executive Secretary, Jason Hall

Thank you to all those who came along to the FSU SA/NT AGM on November 19. We were fortunate to have Janet Giles from Union Aid Abroad - APHEDA come along and give a fantastic and informative talk in relation to all of the work APHEDA does. More information on APHEDA is included later in SANT Box for those who may be interested in getting involved or assisting through donations.

The FSU Rep of the Year for 2014 was also awarded at the AGM. The worthy recipient for this year is Hannelee Murphy from BankSA Tanunda branch. Hannelee was nominated by a member from Nuriootpa branch who said she "is always on top of everything and lets us know what's going on". This shows how Hannelee not only keeps her own branch informed but also others in her region. Hannelee received \$500 from Andersons Solicitors who sponsor the FSU Rep of the Year. Congratulations Hannelee on a well deserved win - hope you enjoy spending your prize, I think you will appreciate the timing this close to Christmas!

As we continue to campaign across the industry we are

specifically focussed on ANZ at the moment. FSU and ANZ have been negotiating a new Enterprise Agreement for some time. ANZ's final position is an unfair Enterprise Agreement that claws back entitlements. This Enterprise Agreement is simply not good enough and yet ANZ have indicated they will take it out to their staff in the New Year. We encourage all ANZ members to vote NO on an ANZ agreement that claws back entitlements. We also call on ANZ to stop being a Grinch and pay the majority of employees pay rises now instead of linking them to the current Enterprise Agreement negotiations.

We invite you to keep up to date with activities in the industry by accessing information on the website: www.fsunion.org.au or on our facebook page <https://www.facebook.com/pages/Finance-Sector-Union-of-Australia/38283131468>.

Wishing you and your family a happy and safe holiday season.

Don't wait for an for an FSU Organiser to visit your workplace; join today online at www.fsunion.org.au/Join-the-FSU or call 1300 366 378.



A Message from your Local Executive Council President, Tracy Piltz

The Finance Sector Union has had many challenges this year as we secured new EBAs with NAB, Westpac, CBA, Bankwest, Suncorp, Zurich, Superpartners, TIO, 7 credit unions and another 23 other employers. Highlights include a new transparent Pay system in NAB, getting over 30,000 CBA Group employees under the one agreement for the first time and extending the Westpac/St George agreement as we work towards a single set of terms and conditions. This is specifically important for BankSA workers in SA as we have locked in the across the board pay increase for another year that we fought so hard for last year.

Outside of bargaining we have had a great win in reducing targets for Westpac retail bankers and we have spent almost a full year in the Fair Work Commission defending the best safety net protections in the industry through the development of modern awards.

SA/NT branch continues to hit above its weight in terms of member participation and when campaigning which has also flowed through to some good results.

Last financial year, we have had more activity than we have had for a number of years as we continue to focus on increased campaign activity within most employers. We conducted 1700 conversations with potential members resulting in 529 new members. We also had 1786 conversations with existing members which led to 94 new workplace reps willing to stand up and be more involved. We closed 193 industrial cases resulting in a benefit of \$1,057,880 to our members.

However, we must continue to grow our strength within the union. Resigned members continue to significantly affect our ability to grow due largely to people leaving the industry as SA/NT branch had 478 resignations last financial year. This can be partly attributed to unfair sales targets and pay being linked to these targets, which continues to

be a major sticking point when it comes to bargaining with the employers.

Due to the increased recruitment and the control of costs, the SA/NT branch was once again able to exceed its budget forecast and returned a contribution to the FSU's bottom line of \$309,081 which is \$113,581 above budget.

In 2015, we will need to continue this endeavour as we finish the current EBA campaign in ANZ and then focus on job security and living standards for IAG, CBA and Westpac members as we once again start negotiating on their EBAs. These will be important EBAs as we move to fix the broken pay model across our industry and conserve the key benefits we have fought for in the past whilst maintaining pay increases that are fair in an immensely profitable industry.

We have also seen a wave of recent branch closures and enterprise restructures and we will continue to support our members through these difficult times providing advice and support including intervention when needed.

Finally, I would like to thank Secretary Jason Hall, Organisers and Advocates for all their hard work, and the Branch staff who continue to support them to make this Union pivotal within the Union movement. I would also like to thank all the honoraries and local councils who without their continuing support we would cease to exist.

To all of you I wish you and your families a safe and happy festive season.



SA/NT LEX President Tracy Piltz

SA/NT Local Enterprise Committee (LEC) Section Presidents



Tracy Piltz,
SA/NT Local Executive Council President,
BSA SA/NT Local Enterprise Council President
Photographer: Marie Muggivan



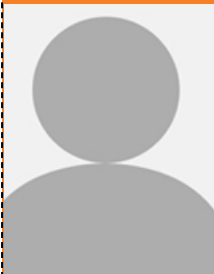
Anne O'Connell,
WBC SA/NT Local Enterprise Council President,
National Enterprise Council President
Photographer: Marie Muggivan



Gary Bridle,
SA/NT General Section President



Kristy Horner,
CBA SA/NT Local Enterprise Council President



Position Vacant,
SA/NT Insurance Section President



Emma Branson,
NAB SA/NT Local Enterprise Council President

Movie Tickets

It's the perfect time to stock up on cheap movie tickets and FSU members can access the cheapest offer on movie tickets available around Australia!

Hoyts, AMC, Village, Greater Union/Event, Palace Cinema and Birch Carroll Coyle tickets are valid for at least 6 months from date of purchase and can be used any time except after 5.00pm on Saturdays.

Call the FSU Member Services line on 1300 366 378 to place your order - tickets are usually mailed out the same day if purchased before 4.00pm EST.

\$11 Adults

\$9 Kids (15 yrs and under Hoyts / 14yrs and under Village)

\$8 Off Peak (Hoyts valid Mon - Thurs only, Village valid Mon to Wed only, Off Peak Village not valid during school holidays or public holidays)





Industrial Wins

*"Hi Justina,
I just wanted to send you a quick message to say a huge thank you and to let you know that my leave has been approved and loaded and that everything has worked out perfectly!!
I cannot say how much this means to me and thank you again to both yourself and the Union for your support!!
What a fantastic result!!"*

This member had been trying, unsuccessfully, for seven months to resolve a leave issue. They joined the FSU and two days later the issue was resolved to the member's satisfaction!

*"Justina
Many thanks for your and Pam's assistance over the last 12 months and whilst I cant believe the outcome, think that it is no small way attributable to the influence that the FSU was able to provide.
Will keep in touch and come back to you as the date approaches.
Many thanks again"*

The SA/NT FSU Industrial team assisted this member with a performance review issue, and helped them get a retirement package with full benefits paid out.

At one of the centralised sites, the computer systems went down, and the FSU Rep and his co-workers (about 20 in total) were instructed to go home/stop work (approx. 4 to 5 hours early). They were told that they had the choice to either have that time taken out of their annual leave or they could make up the hours later. The FSU Rep challenged this, called the MRC and got the advice that as it was less than 4 weeks notice and not by agreement with the staff, the bank couldn't demand the time be paid back. The FSU Rep took this to the bank's HR department and after a day or so consideration, HR agreed that the time that the team was unable to work and was sent home would be paid time and there was no need to make up the time. It's wonderful to see such a proactive FSU Rep sticking up for his team and winning!



In 1983, a young Australian nurse named Helen McCue, a committed member of the Australian Nursing Federation, was working as a nurse educator with the World Health Organisation in the Middle East. Returning to Australia later that year, she took a proposal inspired by her experience in the refugee camps to the then ACTU President Cliff Dolan.

Helen's proposal was for the establishment of an international solidarity organisation in Australia. She had been inspired while working in the Palestinian refugee camps alongside nurses from Norwegian People's Aid, the overseas aid arm of the Norwegian trade union movement. Impressed by their focus on skills training, Helen felt that the Australian union movement could also make a difference in the lives of workers and marginalised peoples around the world.

With Cliff's support, Union Aid Abroad-APHEDA was established in 1984.



Union Aid Abroad-APHEDA is unique because we place workers' rights at the centre of all our work. It is only when working women and men have education and skills, and can organise collectively to ensure safe workplaces and fair wages, that they will have the dignity of being able to feed, clothe and shelter their family and educate their children. Decent work with a fair, living wage is crucial to lifting living standards around the world.

Union Aid Abroad-APHEDA also believes that the equality of women is essential for lasting change. The rights of women -- particularly refugees, migrant workers and other marginalised groups -- are a fundamental building-block of our work to improve women's standard of living and increase their social and economic power.

Join Union Aid Abroad-APHEDA by visiting www.apheda.org.au to make a regular donation or freecall 1800 888 674.

FSU Celebrates 95 years Of Putting Members First

In 1917, Victorian-based bank officer EC Peverill wrote to his employer outlining that he was unable to provide for his family on his present salary. This was quite an audacious act at the time, and he was immediately dressed down by a bank inspector and told that his letter was crude and indiscreet.

Frustrated, disillusioned and with nothing to lose with not being paid enough to bring up his family, Peverill began to consider the idea of unionism as a counter to the bank's seeming limitless power. Similar groups were springing up across the country during this time, all echoing Peverill's initial sentiments, and often the men involved had to meet secretly.

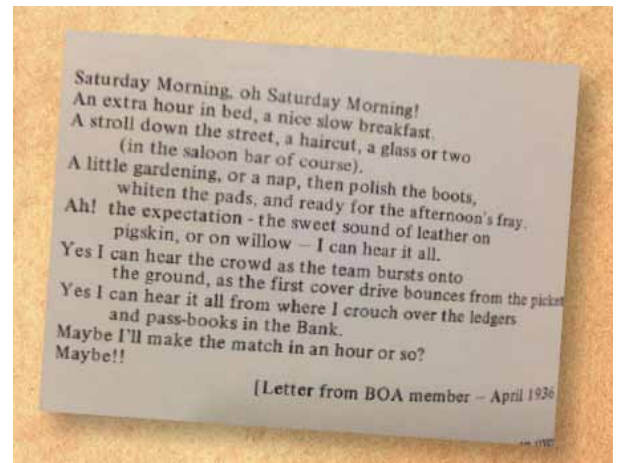
By 1919, the first registration of a bank officer union had occurred and across Australia, bank employees were beginning to find their voice. Pay increases were won, and union membership was increasing.

The Australian finance sector has undergone changes so dramatic in the past century that it is almost unrecognisable from where it all began. From a workforce of men working on abacuses in makeshift offices, we now have a digital-based industry employing primarily women and turning over billions of dollars per quarter.

Although the issues facing finance workers have constantly changed during this journey, the union has been there at the heart of positive change at every step of the way.

In the 1940s, bank officers lobbied hard to abolish Saturday banking and won the 5 day working week. In the 1970s, men and women across banking and insurance joined together to eradicate salary discrimination and won equal pay. Today, union members facing increasing pressures and stress in their workplaces are fighting – and winning – battles to stop the encroachment of performance pay and unreasonable targets at some of the biggest institutions in the country, and preventing employers from sending jobs offshore.

These wins have been hard fought, and wouldn't have occurred without our dedicated members working together with their union. As we approach our centenary, it is with a tremendous amount of pride that the FSU looks back on the past 95 years and how together, we have affected real positive changes in the lives, jobs and futures of Australian finance workers, their families and communities.



SA/NT





Impending Changes to WorkCover in South Australia

Michael Irvine, Andersons Solicitor in Civil Litigation and Employment Law.

It is clear to those who work within the current laws that many aspects of the existing workers compensation scheme are flawed. Most people are deeply unhappy with the management of workers compensation claims in SA. Whether it's the workers arguing that their entitlements have been eroded over the years and compensation is too difficult to obtain, or the employers arguing that their premiums are too high, workers compensation law is a minefield of complexity that successive governments have attempted to rectify.

The Minister for Industrial Relations, the Honourable John Rau MP, has previously referred to the existing laws as 'buggered'; few people would disagree.

Minister Rau introduced legislation into Parliament in early August 2014 regarding the establishment of a new Tribunal to deal with employment related matters (including workers compensation) and the establishment of a new workers compensation system. This law will have a huge impact on injured workers in this state; it passed both Houses of Parliament recently and will be operational from 1 July 2015.

But from our initial reading of the new legislation, the key changes to the workers compensation system in SA include the following:

- Our current law states that for a claim involving a physical injury to be accepted, the injury 'must arise out of or in the course of employment'. If the physical injury is deemed a 'disease' or 'secondary injury' (ie, the new injury is simply an aggravation/exacerbation of a pre-existing or previous injury), then the worker needs to show that employment contributed to the injury. Under the proposed laws, employment must be a significant contributing cause of the physical injury;
- Our current law states that for a claim involving a psychological injury to be accepted, employment must be a 'substantial cause' of the injury. The new law suggests that employment must be a significant contributing cause of the psychological injury;
- Under the new laws, the obligations of WorkCover and the employer will increase in relation to getting the injured worker back to work sooner. In fact, workers will be able to pursue legal options if they believe that the employer has the capacity to offer suitable duties, but has chosen not to;

- Under the proposed laws, income maintenance (weekly payments) will cease after 2 years unless the worker is 'seriously injured' (ie, a permanent impairment above 30%, which is a very high threshold), in which case payments can continue until retirement, albeit at a rate of 80% of pre-injury earnings; only the first year will be paid at the full 100% income rate. This is a significant change from the current law, and many workers will simply be cut off the system after being on it for 2 years;
- Eligibility for permanent impairment will continue under the new scheme, but injured workers will be limited to one assessment per claim; that is for example, if a worker has already had a lump-sum payment for a physical injury and then aggravates their injury in the future, they will likely be precluded from pursuing further lump-sum compensation, even if their impairment has significantly increased. The threshold for compensation will remain at 5%;
- The new scheme will allow an assessment for lump-sum compensation for 'economic loss'. This is not available under the present laws. This economic loss payment will be calculated depending on the age of the worker at the time of the injury, and the payments will also be pro-rated depending on whether the worker was employed on a full-time or part-time capacity. Also, this form of compensation will not be available to people who suffer a 30% permanent impairment or greater. As this form of compensation is new to SA, we hope to be able to provide further clarification on this at a later date;
- The current system does not allow injured workers to sue their employer for negligence – this is called a 'common law claim'. However, under the new system, if the injury has a permanent impairment at 30% or higher (which is extremely high and would be a significant injury), or the injury is psychological in nature which was primarily caused by the employer's negligent conduct, workers can choose to sue their employer under 'common law'. However, on our reading of the eligibility requirements to make a common law claim, we do not foresee many workers pursuing this option to sue their employer;
- Presently, the WorkCover Corporation does not allow an injured worker to enter into a redemption agreement to receive a lump-sum of money to settle their claim for all future income maintenance and medical expenses (although redemptions are currently available if the claim is managed by a 'self-insured employer'). The new scheme will allow redemptions when all parties agree;
- Importantly, under the current scheme, a worker whose income has been cut off from WorkCover has to wait for their lawsuit to finalise before receiving income payments. They can sometimes go a year or longer without payment. The new system will allow income payments to continue (on an interim basis) if a dispute is being heard before the proposed new Employment Tribunal.

These are simply a few important distinctions between the current laws and proposed new laws, and there are many more changes that will likely eventuate and significantly impact injured workers in South Australia. Like with most legislative changes, the full impact of the changes will not be known until the laws have been operational for some time and disputes have run through the Tribunal and Judiciary.

At Andersons, we are keeping updated with these important legislative developments and will be ready to assist our clients as soon as the laws come into force in July 2015.