

Authorised by Jason Hall Acting SA/NT Local Executive Secretary



## A Message from your Acting Local Secretary, Jason Hall

**“To join with people so we can work with rather than for them, we need to position ourselves to hear their stories and to work with their goals and agenda...in effect to see through the eyes of each other.” Rabindranith Tagore, Bengali Poet**

**This edition’s thought for the season would resonate with all those Reps who have completed their two day training course over the last two years. The sentiments expressed reflect our training philosophy and go directly to the heart of what it is that we do in our workplaces.**

Those Reps who haven’t yet taken advantage of the opportunity to participate in the exciting two day event that helps you understand the true value of your role and the personal development opportunity to interact with colleagues across the industry should contact us now about 2013 training dates.

Working together was also one of the themes when we launched Our Jobs Our Future at the May Local Enterprise Council training day. Our Jobs Our Future is an industry wide campaign aimed at creating a sustainable finance industry in Australia that provides job security and secure pay. We have identified the need for government to develop an industry plan similar to what is in place for manufacturing. This plan should address the key concerns of offshoring and conflicted remuneration. The FSU LEC delegates and Reps participated in a nationally co-ordinated training day with their colleagues across the country. On the day, a number of workshops were run with great results as ideas and actions were discussed and committed to. These included establishing working groups to better discuss issues and run campaigns, discussing Our Jobs Our Future with members and non-members to gain their support and membership, and seeking endorsement of the FSU 5 point plan from members of parliament.

We have had some local wins across the industry these last few months and these are as a direct result of members in those workplaces taking ownership of the need to make a

commitment to act, to change the issue in the workplace that was either unfair or impeding on their ability to carry out their role appropriately. Many people think they call on us to swoop in like knights on white chargers to “fix” whatever is going on in the workplace. Unfortunately, we have no white horses but we do have the ability, skills and commitment to working with members to help them resolve problems. Members who participate in helping themselves often feel empowered by the knowledge and understanding of how to address and resolve issues appropriately which they gain through the process.

We hope you enjoy this edition, feel free to share with colleagues and we look forward to engaging with our members and meeting potential members in 2013.

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

Don’t wait for an for an FSU Organiser to visit your workplace; join today online at [www.fsunion.org.au/Join-the-FSU](http://www.fsunion.org.au/Join-the-FSU) or call 1300 366 378.



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## SA/NT Local Enterprise Committee (LEC) & Section Presidents



**Elli Doolan,**  
SA/NT Local Executive Council President,  
NAB SA/NT Local Enterprise Council President,  
National Executive Council Delegate  
*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



**Mark Muggleton,**  
CBA SA/NT Local Enterprise Council President



**Phil Nicopolous,**  
SA/NT Insurance Section President



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

## New look materials

The communications team at FSU has recently revamped a number of materials. If you would like updated copies for your noticeboard or distribution in your workplace, please send a request through to [sant@fsunion.org.au](mailto:sant@fsunion.org.au).

New materials available include:

- FSU Member Services flyer
- FSU Member Services brochure
- MRC poster
- Journey Insurance flyer
- Noticeboard / Rep signs
- 100% Union poster
- Join Online flyer
- The Role of a FSU Rep
- Our Jobs Our Future resources
- FSU Existing Issues Policy
- Social Media Guidelines for Finance Workers



## Our Jobs Our Future

**More than 80,000 service sector jobs have been off-shored over the last four years and it is anticipated that between 700,000 and 1 million jobs will move off-shore in the next 3 decades.**

Apart from the economic impact of losing so many jobs off-shore, there is also a security risk for customers as all of the occupations at risk handle data such as:

- Personal details such as your address and date of birth
- Mobile telephone activity
- Financial details
- Property details
- Details about your dependants
- Your movements and travel arrangements
- Consumer activity
- How much you are paid, and when you take leave
- Internet activity

When a job is sent off-shore, the data handling component of the job goes off-shore too. That means sensitive private data could end up in countries beyond the jurisdiction of Australian privacy law.

The FSU is seeking to minimise the number of jobs going off-shore and has launched the "Our Jobs Our Future" campaign to combat it.

### FSU Policy Objectives (The 5 Point Plan)

Through the Our Jobs Our Future campaign, the FSU recommendations include:

- Develop a services sector industry plan
- Review the use of tax incentives and disincentives to retain Australian jobs and competencies
- Introduce "Right to Know" legislation to allow consumers to find out where services are provided from and where their personal data is stored
- Develop a government procurement policy to only contract services to business with transparent supply chains and ethical employment practices
- The extension of FOFA principles to all aspects of financial services and in particular, credit.



SA/NT LEC team at the OJOF Training Day

## NT Trip

**Our annual trip to the Darwin/Katherine region of the NT was an outstanding success.**

Organisers Deb Black, Lorraine Parsons and Daniel Clutterbuck managed to visit over 90 workplaces, recruit 67 new members and 11 new workplace reps. Dylan Ryan from NAB in Darwin was the lucky winner of an iPod.

Don't forget - you don't have to wait for an Organiser to come and visit to join the FSU or get advice if you're a member. Please contact the MRC on 1300 366 378 if you require further assistance.



NT ipod winner Dylan Ryan from NAB Darwin



# Industrial Wins

## Member Wins

**The FSU is always fighting to get you the best outcome. Here are just a couple of recent “wins” on behalf of members:**

### Continuity of Service

A member who transferred interstate after a period of leave had their continuity of service cut. After the FSU raised this with their employer it was found that an IT error was responsible at the time of the state transfer. The member then had their period of service reinstated. This work by the FSU in following up the issue ensured that the member had their many years of service recognised. This result is invaluable for the member as it will ensure accrued entitlements as part of their employment are correct into the future.

### Meal Breaks

A member contacted the FSU regarding a change to their lunch breaks. FSU investigated and found the employer was not able to make this change. FSU provided the Rep with information regarding their rights and following is an email from them in relation to the outcome :

“As discussed the Manager and Regional Manager, who were both in attendance at the Team Meeting yesterday, were unimpressed that I raised this to the whole team instead of discussing with them. The rest of the Team, however, were so happy that I had even investigated let alone bring it up in the Team Meeting.

So I made sure I read the clauses out to the Team - even though she did attempt to tell us (and confirm with Regional) that we could have a 15 minute break earlier in the day if we wished- so I informed them of what the EA says, and read it out for the entire team.

I was called in to her office and she asked what I expected

her to do with that during a meeting when she had not been pre-warned. I told her it was simply about informing the team of their rights.

She also said that she would have thought that I'd approach her about our rights before contacting the Union, and I said, that obviously she would have misinformed me and told me that the 15 minutes was the alternate option - and that I would have thought that if the Managers were looking after their staff that perhaps they should have further investigated themselves prior to a staff member having to raise the issue. I also told her that, whilst I understand that this is an attempt in 'delighting our customers' that perhaps if they chose to delight their staff, we would have happy staff and staff would not be leaving as often as they do, therefore not leaving us short on the front line, and we would actually have sufficient staffing to cover lunch breaks!

Thank you for your time, and should anything further be a problem I shall be in touch!!”

Speaking up makes a difference! Due to this being brought to FSU's attention and raised in the Workplace the issue was resolved in members favour across the state.

### Shift Allowance

A member contacted us as her Saturday shift was being offshored and she was to lose her penalty rates. She said the shift workers had the same issue and were being compensated by the employer continuing shift payments for 12 months reducing gradually over that time. As the member was not classed as a shift worker, she was not able to access this allowance.

The Industrial Officer drafted a letter for her and the member reviewed her old rosters and found she had been working alternate Saturdays for 13 years. The member used the letter and the roster to contact management. They have agreed to pay her the same compensation as the shift workers – 12 months of shift allowance decreasing quarterly over that time.

**See or hear anything that you think isn't right? Call the FSU Member Rights Centre on 1300 366 378.**



## We've got you covered Journey Insurance Cover



### INFORMATION FOR FSU MEMBERS

**Exciting news from the FSU. Effective from 1 July, 2013, your union membership will include automatic journey insurance cover.**

**This new initiative gives you some protection and peace of mind should you be involved in an accident to or from your place of work.**

The FSU's Journey Insurance Cover plan for members includes:

- Accident Benefit up to 85% to a maximum of \$1,500 per week
- Benefit period of up to 104 weeks

If you are a member of the FSU, you will be automatically covered by our plan – there is no additional fee.

Some commonwealth and state workers' compensation schemes no longer have journey cover, so this really is an invaluable addition to your membership package.

For full details of the plan, take a look at our website to answer any questions you may have about the Journey Cover Plan:

**[www.fsunion.org.au/Member-Services/Journey-Insurance-Cover.aspx](http://www.fsunion.org.au/Member-Services/Journey-Insurance-Cover.aspx)**

*It's another reason why it pays to be an FSU member.*



## Over 65 and WorkCover

by Tyne Beeby of Andersons Solicitors

One of the most frequently asked questions regarding WorkCover entitlements for South Australian workers, is whether workers over the retirement age are eligible for workers compensation.

The South Australian Workers Rehabilitation and Compensation Act 1986 defines retirement age as follows:

- if there is a normal retirement age for workers in employment of the kind from which the injury arose – that age of retirement, or
- age 65 years,
- In order to determine the retirement age the WorkCover Corporation will use whichever is the lesser.

There seems to be a common misunderstanding that workers close to or above the retirement age are not entitled to WorkCover, this is simply not true.

Workers who suffer an injury whilst in the course of their employment can lodge a claim for workers compensation regardless of their age. Once the claim has been lodged it will be assessed and if accepted the worker may be entitled to claim income maintenance payments and reasonable medical expenses, including things such as physiotherapy, doctors appointments, surgery and travel to and from medical appointments.

The age of the injured worker is considered when the WorkCover claim is first lodged. If a worker is injured within two years of the retirement age or was over the age of retirement when they were injured at work and are incapacitated for employment, they may be eligible for weekly payments for a period of up to two years from the date of the commencement of their incapacity.

However if a workers injury occurred more than two years prior to the retirement age, their weekly income maintenance payments will cease when they reach the retirement age.

It is important to note that reasonable medical expenses will be paid ongoing as long as the worker requires treatment related to the workplace injury and these payments do not cease at the age of retirement or after the two year period. Workers will also be entitled to lump sum payments for pain and suffering should their injury be assessed at 5% whole person impairment or greater.

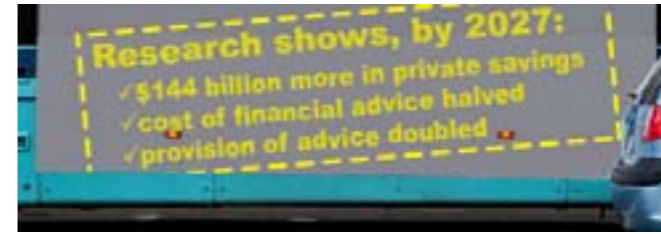
Employers are therefore still required to pay WorkCover premiums for employees over the retirement age.

Early last year a Bill was introduced into Parliament seeking to increase the retirement age within the Workers Compensation Act from 65 to 67 in order to reflect the changes to the federal pension age which are set to increase gradually starting in 2017 and taking full effect in 2023. This Bill was supported by SA Unions and also the Liberal Opposition, indicating that there is real support for change in this area.

We await further updates from Parliament in this regard.

*Tyne is a Solicitor in our Civil Litigation team, Adelaide office  
For further information, contact Andersons on 1800 653 655 or visit [andersons.com.au](http://andersons.com.au)*

*This information is not intended as legal advice and should not be substituted for legal advice. The information contained in this article is current at the time of publication – March 2013*



## Reforms to lift savings by \$144 billion & double the provision of advice

**Research has just been released from consulting firm Rice Warner on the future impact of the FoFA reforms on the financial advice industry. Rice Warner predict that the FoFA reforms will lift private savings under advice by \$144 billion over the next fifteen years, cut the price of financial advice in half and double the amount of advice being provided.**

ISN commissioned research in 2010 and it has now been updated to reflect the specifics of the laws that came into effect on July 1 2013. Far from the concerns of those who initially opposed these reforms, this research confirms that FoFA is not only good for Australia's retirement savings but good for the financial advice industry as well. That's why there is now widespread, cross industry support for the reforms.

### Key findings from the Rice Warner report include:

- The Future of Financial Advice (FoFA) reforms will boost Australians' private savings under advice by \$144 billion by 2027.
- The average cost of advice will reduce from \$2,046 before the

reforms to \$1,163 after the reforms by 2026/27 (in 2012 dollars).  
-A doubling in the provision of financial advice to Australians - by 2026 there will be 1.88 million pieces of advice provided compared to 893,000 pieces under a no reform scenario.  
-The number of financial planners employed will remain stable over the long term, with growth dependent on how quickly the sector adapts to shift in demand for scaled financial advice.

Rice Warner also provided the first cost-benefit analysis of the reforms and finds that the benefits to consumers outweigh implementation costs up to three times over. The cost benefit analysis finds that over 15 years, the benefits of reform outweigh the costs even on the most conservative assumptions.

You can download the full report from [www .industrysupernet.com](http://www.industrysupernet.com).



Prime Minister Kevin Rudd and Steve Georganas MP with FSU member Scott Crowe, FSU SA/NT Acting Secretary Jason Hall and FSU Organisers Rebecca Payne and Cathy Hutchesson

# JOIN FSU ONLINE

TELL YOUR WORKMATES!

- ✓ FAST
- ✓ CONVENIENT
- ✓ SECURE

www.fsunion.org.au/membershipapplication.aspx

FSU AUSTRALIA  
www.fsunion.org.au

Authorised by Leon Carter, FSU National Secretary, February 2013

FSU Member Rights Centre:  
1300 366 378

# Win a \$2000 Shopper Travel holiday with Union Shopper

Union members have the opportunity to win a fantastic \$2000 Shopper Travel holiday voucher, simply by registering or reconfirming their contact details to receive emailed offers from Union Shopper.

To be in the draw, members just need to complete and submit an entry form, located online at [unionshopper.com.au/wintravel](http://unionshopper.com.au/wintravel) or in Union Shopper's 2013 Directory of Services.

Members will also receive an additional entry in the draw for each eligible friend or colleague who registers to receive emailed offers from Union Shopper as a result of their referral.

Union Shopper Inc executive officer Brett McCreadie said that Union Shopper's free service has helped union members save on a huge range of products and services, including electrical items, cars, computers, travel and accommodation, cameras, jewellery, linen and gifts for over 35 years.

"Union members also save significant time and money by taking advantage of our exclusive emailed offers, including wine, insurance, computer and travel deals," he said.

Union Shopper's popular Shopper Travel service will arrange an amazing vacation for the winner of our holiday competition\*.

Union members are recommending Shopper Travel to fellow union members because of Shopper Travel's excellent customer service and travel products.

"We would like to thank Shopper Travel very, very much for all the hard work that you put into arranging the whole travel package for us," said Priscilla Isted of Bethania. "In dealing with you, we have found you to be honest, trustworthy, courteous, hardworking and very efficient, and I will recommend you and your travel company to family and colleagues."

To see how easy it is to save with Union Shopper, call 1300 368 117, or visit [unionshopper.com.au](http://unionshopper.com.au) today.

\* For terms and conditions, please visit [unionshopper.com.au/wintravel](http://unionshopper.com.au/wintravel)



**Win a \$2000 Shopper Travel voucher\***

Register or reconfirm your contact details to receive Union Shopper's regular emailed offers, and you'll go into the draw to win a fantastic \$2000 Shopper Travel voucher.

**How to enter**

Simply complete the online form at [www.unionshopper.com.au/wintravel](http://www.unionshopper.com.au/wintravel) or complete the form in your 2013 Union Shopper Directory of Services.

**It gets better**

Tell your friends and colleagues about this competition, and if they register as a result of your referral, you'll both go into the prize draw. You'll receive one additional entry into the draw for each eligible friend or colleague who signs up as a result of your referral.

\* For T's & C's visit [www.unionshopper.com.au/wintravel](http://www.unionshopper.com.au/wintravel)  
Competition closes 30 November 2013

**1300 369 366**  
[www.shopper.travel](http://www.shopper.travel)

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