

## Unfair system weighs on performance

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# FSU Bites



September

Newsletter of the Finance Sector Union of Australia, NSW/ACT Branch

# Staffing critical at NAB

Staffing is a critical issue that needs to be fixed to make the NAB a better bank. Evidence mounts that staffing across NSW is at unsustainably low levels as members report an inability to take leave or have absences covered with potentially serious health, safety and security implications.

It has been reported that management directives have been issued banning the use of temporary staff or approving leave applications. It is also reported that there is a new policy that says that sick leave is not to be covered by relief staff.

FSU NAB Member Council President Susan Walsh knows first hand the problems that are out there...

"I talk to lots of NAB staff in my role throughout the state and it's a common theme", she said. "Understaffing and lack of relief is a real problem in branches and it doesn't appear to be getting any better", she said.

"I think the time has come to do something about it as people are working under enormous stress and that isn't healthy or safe", she said.

## 5 staff down in 1 Branch

FSU organisers and workplace Union Reps have been completing a "staffing audit" across Australia and some of the local findings are startling.

- In one high traffic metropolitan location, the branch is down 5 positions from tellers to business bankers and the staff who are present are trying to do not only their work, but cover the vacant positions with no relief in sight. It's a common theme and one that's being repeated in workplaces across the network.
- In another location, 60 hours of unpaid overtime was found to be worked during just one fortnight.
- Staff are not being replaced in a timely manner when they leave and people are coming to work sick because they don't want to let their mates down. As people push themselves ever harder the problem compounds as more people become sick and absences increase with no relief.



FSU NAB Member Council President Susan Walsh

- ATM's need to be serviced and in some locations the staff don't have the proper training to complete the work and remaining staff are left without keys and combinations to effectively operate the branch.

## We can do something about it!

The NAB has obligations around staffing and NAB staff have enforceable rights. We should be exercising those rights as NSW/ACT Branch Secretary Geoff Derrick explains...

"Last year we established a NAB/FSU working group that has the responsibility to bring these problems to the attention of the key decision makers in NAB. We'll take the national audit results to that working group to get a genuine response from senior managers who have the power to fix these problems", he said.

"I know NAB staff are out there working under very trying conditions to deliver excellent customer service but the bank needs to back them up by fixing the staffing issues that are occurring across the network".

"I urge all NAB staff to ensure a staffing audit happens in your workplace and the results of that audit are fed back to the Union office. An audit form is available from your Organiser, Workplace Rep or by calling 1300 366 378. Fact sheets and audit support material can be found on the FSU website at [www.fsunion.org.au/Campaigns/Workplace-Campaigns/NAB-Staffing-Overtime.aspx](http://www.fsunion.org.au/Campaigns/Workplace-Campaigns/NAB-Staffing-Overtime.aspx)

# Secretary's Report

Geoff Derrick - State Secretary

## Double Whammy for takeover Staff...



Off shoring is looming as the other big issue facing Westpac and St George staff despite calls to put a halt to off shoring while the takeover process plays out.

Off shoring is a short sighted grab for quick cost reductions and is adding significant stress and uncertainty to staff in back and head office areas whose jobs are already under threat.

But it goes much further.

Corporate law prevents these two banks from co-ordinating their plans before a merger is approved so you would think that they would at least put a moratorium on further off shoring until the merger bid is decided, but no, both Westpac and St George continue with separate and unrelated off shoring decisions with reckless abandon.

The separate offshoring contracts Westpac and St George are signing now are legally binding long term contracts. If the takeover goes ahead, Westpac will be required to honour contracts entered into by St George.

The most unfair twist is that where St George jobs are going off shore, there are staff in Westpac in Australia doing the exact same work and vice versa.

If the takeover goes ahead, those jobs will almost certainly be off shored as well.

### Westpac's off shoring announcements

So far Westpac has announced that 415 Australian jobs either have been or will be axed and the work sent off shore. The functions have included software development and maintenance, personal superannuation, reconciliations, applications, rework, cash balancing, destinations, EFT/card disputes and branch enquiry line.

It's hard to believe that Westpac would enter into long term contracts if they weren't sure that they wanted these functions sent off shore for the entire merged bank.

### St George's off shoring announcements

So far St George has announced that 241 Australian jobs either have been or will be axed and the work sent off shore. The functions have included progress payments, reconciliations, banking services and support, estate management, securities variations, document preparation, managed funds, administration/settlements, discharges, securitisation, imaging and loans administration, support services for brokers, credit card and loan administration and debt collections.

If anything the Westpac bid for St George has hastened off shoring announcements from St George as executives who seem to secretly oppose the takeover throw up new cost saving ideas to try to prop up their positions. If they think that that throwing away the livelihood of other St George staff will somehow protect them, then they are badly mistaken. Not only are they sacrificing the interests of St George staff, they are damaging the reputation of the Dragon, until now their best asset.

### Stop the takeover!

Off shoring adds yet another very valid reason to oppose the takeover. The obscene haste to send Australian jobs off shore is driven by an internal focus on costs rather than an external focus on customers.

Sign the petition to Federal Treasurer Wayne Swan asking him to oppose the takeover. The petition can be found at [www.fsunion.org.au](http://www.fsunion.org.au).

You can also visit [www.savethedragon.org.au](http://www.savethedragon.org.au) and find out more ways you can help 'stop the takeover'.

You can visit [www.bankcheck.net.au](http://www.bankcheck.net.au) to find out more about off shoring in the Australian banking sector.

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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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# Unfair system weighs on performance

Staff at the CBA now have 40% of their performance judged not by their manager, peers or even their ability to meet ever increasing sales targets, but by a small sample of customers who are called after the fact and asked to complete a "Customer Experience Survey".

Customers are called by a research company anywhere up to two weeks after visiting a branch and asked to complete the survey ranking a number of "experiences" on a score of zero to ten.

The customers are not advised that their answers will impact on the pay or job security of the bank staff that served them.

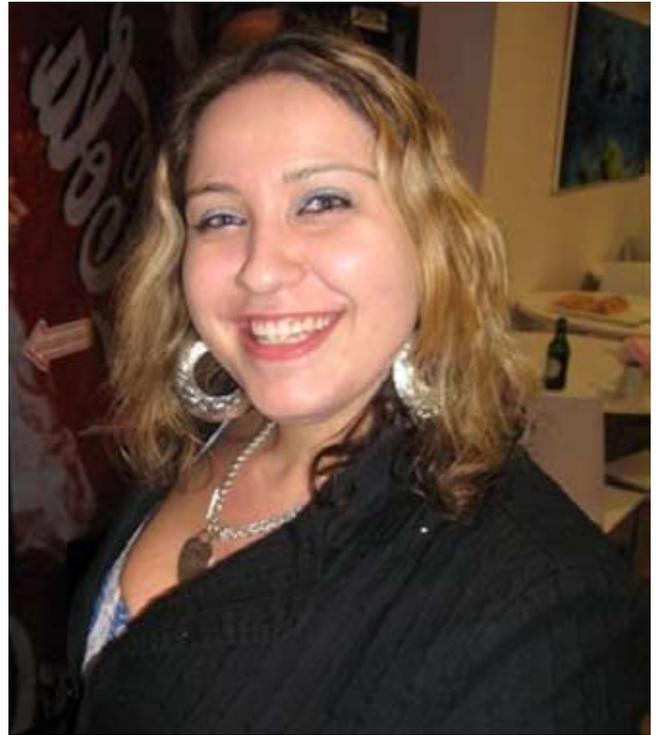
FSU is not opposed to getting feedback from customers. We have shared interests in building better banks in Australia, focused on customer needs not cost cutting and off shoring, but there are a number of problems that CBA staff have identified with this "Customer Experience Survey":

- The customer must give a rating of nine or ten for the staff member to pass however most customers give an eight which their comments clearly indicate they believe is a very high score.
- Only the number ratings are taken into account. Customer comments are left out and they can be "glowing" in contrast to the score because this is where they talk about the staff that help them.
- Customers may have a gripe against the bank (such as interest rates) that has nothing to do with the efforts of the staff member they deal with which they may choose to vent when completing the survey as a way of expressing their dissatisfaction with the bank as a whole.
- The survey is subjective in that if a person is in a bad mood or having a bad day, they might be overly harsh in their assessment that particular day.
- The results are based on very few surveys, sometimes just one.
- There is a group weighting applied if more than one staff member has dealt with the same customer. This disadvantages everyone in the group if the customer has had a problem with one staff member in particular.
- Some customers with English as a second language have difficulties completing the survey.

Given these factors, it is extremely unfair to give a 40% weighting towards people's annual performance results especially when those results have an impact on pay, bonuses and ongoing employment and staff are angry and under enormous pressure.

FSU is locked in discussions with the bank about how this process can be made fairer for staff and we'll keep you informed of progress.

In the meantime, you should contact the Member Rights Centre on 1300 366 378 for advice and assistance if necessary.



"We're talking to the bank about how this system can be made fairer but in the meantime contact FSU on 1300 366 378 if you need advice or assistance"

-FSU CBA Member Council President Linda Nassar.

## Your say...

**Following are typical comments received by FSU from CBA staff:**

"They survey only one person a week. The results are based on this. Inaccurate and unreasonable calculations."

"A person with a personal grudge (not bank related) gave scores of 2. We had to get 10 every week for nearly 3 months to make up for it."

"Many of our customers do not speak English so they hang up on survey and receive a score of 0."

"Marked down due to other factors like there aren't enough chairs to sit on in the branch."

"Customers come in with complaints already about the bank and they take it out on the staff, customers also don't understand the questions."

"No control over the customers' moods and customers become confused by the numbering assessment resulting in comments not matching the scores."

"Customers are happy with our service but don't like the bank: rising interest rates & fees."

**But not everyone is unhappy, see this comment from one member;**

"Customer service is what we are all about, we should embrace the new weighting and get on with it."

# Across the board...

Horizon Credit Union staff can look forward to across the board pay increases over the life of their new agreement now that negotiations are near completion. Agreement has been reached on pay increases that will keep pay in line with the cost of living, something FSU Rep and Horizon Credit Union staff member Steve Holloway believes in.

"I believe everyone is entitled to a pay increase that takes into account the cost of living and is paid across the board", said Steve.

"We're about to settle negotiations with our employer for a new enterprise agreement and that agreement will contain an across the board pay increase for all staff", he said.

"That's very important in today's environment of high inflation and rising living costs and should not be tied to people's individual performance".

"It's about keeping your head above water and being able to afford the necessities of life as prices increase", he said.

FSU NSW/ACT Branch Secretary Geoff Derrick knows Steve is quite right and any fair pay outcome must include an across the board component that keeps up with the cost of living while recognizing high achievers with a performance recognition scheme.

"For a while now, some very large and powerful employers in our industry have been moving away from across the board pay increases and relying solely on performance based pay with no cost of living safety net", he said.

"What they do is link the pay outcome directly to people's ability to reach ever increasing targets", said Geoff.

"Those targets are often set without consultation, and can be difficult to reach because of factors outside the control of the staff", he said.

"It's about what's fair", said Geoff. "A fair system is one that pays staff basic across the board cost of living increases but quite rightly allows high achievers to be rewarded in the form of bonuses or incentive payments", he said.



FSU Rep and Horizon Credit Union staff member Steve Holloway.



CGU FSU Rep Tim Lockyer

## CGU staff take issue with targets

Staff at CGU Pyrmont have taken up the issue of their targets having a negative impact on their ability to achieve bonuses under the company's incentive plan by signing petitions and forming a staff delegation to meet with management about the issues as FSU Rep Tim Lockyer explains.

"Our incentive plan operates on the basis of us being able to meet our set targets but those targets are often unachievable due to factors outside our control such as staff changes, absences or resignations, work transfer, management/team leader changes and excessive case loads", said Tim.

"The problem of communicating targets and time frames needs to be addressed as does the fact our targets can change from month to month", he said.

Tim and other staff have put together a petition and will take their concerns directly to management to have the problem addressed.

"The response and support of other staff has been great and we've had many people sign the petition", said Tim.

"We're also collecting real examples of the problems to back up our case when a delegation of us meets with management to discuss the problem", he said.

FSU will inform staff when a meeting is scheduled with management and then report back but in the meantime, make sure your signature is on the petition and feed your experiences to Tim!

# September Bites

Authorised by Geoff Derrick, Secretary, NSW/ACT Branch



## Gossip!

### Alright for some!

Institutional Bankers and their partners from a particular bank got flown to a secret location in Melbourne to have dinner and an awards night. This is despite them loosing big bucks in recent times. Meanwhile the retail staff are struggling to get a 4% pay rise if they don't meet ever increasing targets!

### We'd rather sack you.

A staff member having satisfied the conditions under the award and served out her contract of employment, wanted to move on and submitted a resignation in writing. The employer purported to refuse to accept the resignation and a week later issued a letter of dismissal. Too late! It's a bit like virginity- once it is gone, it is gone.

### Market Rates – when it suits

An employer who has championed market rates of pay for years is this year saying that the market is paying too much and staff need to lower their expectations. Seems to us that they either believe the market is the best way to set pay or they don't.

## Save this date!

### 29/10/08!

The 2008 NSW/ACT Branch AGM will be on Wednesday 29 October. More information next month.