

# ACCORD



Every day we campaign for **Security of Employment, Fair Reward** and **Dignity at Work.**

1/2011

February 2011

## Retail Division

### Halifax & Bank of Scotland Community Banks

#### Introduction

This newsletter is for all Accord members working in Halifax and Bank of Scotland Community Banks. Our aim is to bring you regular news on the bank's initiatives that have a direct impact on you, let you know what consultations and negotiations we're involved in on your behalf and get your views on and input into those discussions.

Separate newsletters are issued for members in Direct Channels and Bancassurance. All newsletters are available on our website if you're interested in what we're doing in other parts of the business. Go to [www.accord-myunion.org](http://www.accord-myunion.org) and click on the 'communications' button.

#### Meetings with the Bank

Along with Unite (our partner union) we meet on a monthly basis with representatives from Retail Employee Relations, Heads of Business and HR managers.

At every meeting, we're provided with a general business update, followed by sessions on specific initiatives taking place in the CBs, Bancassurance, Mortgage Sales Force, Direct Channels and Mortgage Operations businesses.

Accord's team is made up of officers with specific responsibility for business areas. Details can be found on page 3. We've provided contact information so you can get in touch direct with the appropriate officer if you've got questions or issues to raise on business specific issues. Make the best of your union membership—let us know what you're thinking so we can make sure your voice is heard at the highest level.

As well as contact details for members of Accord's team, we've listed the dates for the 'business as usual' (BAU) meetings for the rest of 2011. But you don't have to wait for a meeting to be coming up to get in touch—email [paula.tegg@accordhq.org](mailto:paula.tegg@accordhq.org).

#### Update on last meeting

The last meeting was held on 28th January. A brief report on the matters discussed is set out below. Please get in touch with the relevant officer if you want more information on any of the items or if you simply have something to say on the matter.

**Christmas / New Year Opening:** We asked the bank for feedback on the volume of customers using branches during this period. Early indications suggest that there was low customer footfall (as the unions predicted). However, the bank said its aim was to provide convenient banking.

We asked, specifically, about the disruption to staff in respect of the loading of ATMs. The bank said that branches appear to have followed best practice with the majority of ATMs being loaded before 5pm on both Christmas Eve (97%) and New Year's Eve (96%). No issues had been reported to the ATM team, and the bank wished to thank branch colleagues for their efforts.

How was it for you? Do you think there are lessons to be learned for Christmas 2011 / New Year 2012? Email [paula.tegg@accordhq.org](mailto:paula.tegg@accordhq.org).

**Adverse Weather:** We told the bank that, whilst most managers seem to have responded sensibly to absence caused by the recent spell of adverse weather, we had received some 'horror stories' from members. We shared members' experiences and the bank agreed there is a need for a more consistent approach. This matter has also been raised at Group level in the phase two policy discussions. Both Accord and Unite have called for a Group Wide Policy that ensures fairness and consistency across the Bank, with colleagues' health and safety being of paramount importance.

Have you got any experiences you'd like to share with us (either good or bad)? Email details to [paula.tegg@accordhq.org](mailto:paula.tegg@accordhq.org).

**Checklists for Counter Supervisors:** We took forward members' views that this takes much more time than is allocated and there is a requirement that this is completed by 6pm. There is a massive work implication on Counter Supervisors. The bank agreed to take the union's views away for review. Are you a counter supervisor? Do you have any views on the new checklists? Send your comments to paula.tegg@accordhq.org.

**ICS:** An update was given on ICS implementation and a discussion took place around the overtime rate payable. Some managers were only offering single time. The bank confirmed that the correct rate (after the 35 hours threshold) is x1.5.

We asked for an update on the impact of ICS on performance and bonus. Information is awaited.

**Incentive Scheme Changes:** We consulted members back in December 2010 about a new incentive scheme to be implemented in 2011 (see newsletter 1/2010 for details—available on our website [www.accord-myunion.org](http://www.accord-myunion.org) under 'Accord Communications'). Feedback from members was limited, but included:

- concerns that removing referrals would make it more difficult to earn bonus.
- Members felt that rather than scheme design being a concern, it was the setting of targets that impacted on bonus earnings. The bank should set realistic targets in the first place rather than tinkering with basket type bonuses and team flex incentives.
- Some BAs found the scheme complicated and were concerned that their results would now impact their colleagues' earning potential—this could lead to friction within a team rather than encouraging greater team spirit.

***Make good use of your union membership—use your voice! Let us know what's going well and what's going not so well at work. We can feed your views into the bank at the highest level, so you really are having a say in the way the business is run.***

- Bonus would no longer reflect the volume of sales, merely the type of sales. Members felt that wouldn't address customer needs and would impact TCF.
- Concerns that external market factors will have an adverse impact on bonus earnings. For example, ISA sales increasing (new product, successful marketing) at the same time as housing market is at an all time low.
- Resourcing and absence levels would have an adverse impact on bonus earnings.
- Bancassurance products are harder to sell given limited range and is an area that colleagues already struggle with, hence whole team could be impacted, despite having no control over that basket.

The bank agreed to consider the feedback and comment further in due course. If you have any comments to add in the light of experience of the new scheme, please email paula.tegg@accordhq.org.

### **BA Bonus**

**Competency & Persistency:** The bank responded to Accord's concerns that bonus was being lost due to "drop-offs" outwith the BA's control (e.g. credit cards not activated). 2.3% of BA's lost bonus due to drop-offs. We expressed our concern about the disproportionate impact on part-time staff. The bank agreed to monitor the situation and produce statistics for further analysis.

**Large Withdrawals:** Concerns were raised about the limits and that they could lead to dysfunctional behaviour. The Company agreed to review but also confirmed that limits can be amended if external influences render them unreasonable.

**SQR Lite:** Members have made us aware of a number of issues around the SQR Lite system that was implemented in October 2010. We've told the bank that the inaccuracy and lateness of the data issued to branches has made it impossible for BAs to take any action to resolve any status (RAG) issues. In turn, this could lead to large numbers of BAs having their Q4 bonuses taken away. This can't be fair. The Head of HR Community Bank has taken our concerns away and has promised to come back to us quickly. Whatever the bank's decision, it's clear that payments will not be made in February salaries. If you're impacted, please contact us by email to martin.pyke@accordhq.org.

## Retail business as usual meetings 2011

Date	Meeting
February 24th	Retail Direct Channels
February 25th	Halifax CB & Bank of Scotland CB
March 3rd	Mortgage Ops
March 17th	Retail Direct Channels
March 18th	Halifax CB & Bank of Scotland CB
April 26th	Retail Direct Channels
April 28th	Halifax CB & Bank of Scotland CB
May 3rd	Mortgage Ops
May 26th	Retail Direct Channels
May 27th	Halifax CB & Bank of Scotland CB
June 16th	Retail Direct Channels
June 17th	Halifax CB & Bank of Scotland CB
July 28th	Retail Direct Channels
July 29th	Halifax CB & Bank of Scotland CB
August 25th	Retail Direct Channels
August 26th	Halifax CB & Bank of Scotland CB
September 15th	Retail Direct Channels
September 16th	Halifax CB & Bank of Scotland CB
October 27th	Retail Direct Channels
October 28th	Halifax CB & Bank of Scotland CB
November 24th	Retail Direct Channels
November 25th	Halifax CB & Bank of Scotland CB
December 8th	Retail Direct Channels
December 9th	Halifax CB & Bank of Scotland CB

**Mortgage Consultants Grading:** Since the upgrading of BAs from A to B, we've heard from a number of Mortgage Consultant members who are concerned about the narrowing of the pay/grading differential between BAs and MCs.

When we raised the matter with the bank we were told that the role, pay and grading of MCs was likely to be considered in the wider context of some FSA guidance on mortgage sales forces that was expected—in particular the prospect that all MSF team members may need to be CeMAP qualified. We were told that the FSA has delayed making a decision and the bank has, therefore, put any internal review on ice.

Accord has asked the bank to reconsider the position of MCs.

**Long Service Awards:** We raised, again, Accord's concern that Retail Division has changed the heritage Long Service Award policy ahead of any Group wide change. Our main concern is the detriment to (h)HBOS colleagues reaching the 25 years milestone who—under heritage arrangements—could select a gift up to £550. The revised policy implemented in Retail Division only provides for a gift from catalogue up to £250, a letter from the Business Unit MD and a mention on Connect. We don't think it fair that Retail colleagues should be treated less favourably than colleagues in any other Division in the Group. Retail ER agreed to look at the matter again, although they've pointed out that—overall, the new Retail scheme is more generous given that it includes a new award after 15 years service. Do you know anyone who has lost out as a result of this new Divisional policy? Send details to paula.tegg@accordhq.org.

### Contact details for Accord's Retail team

HCB & BoS CB: paula.tegg@accordhq.org  
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OR

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07786 664119

MSF: martin.pyke@accordhq.org  
07954 421812

Direct Channels: jim.fielding@accordhq.org  
07786 664119

Bancassurance: john.dickinson@Accordhq.org  
07973 641148

Mortgage Ops: peter.gallagher@accordhq.org  
07717 366646

## Other Matters

### *Convenient Branches pilot in Lloyds TSB branches:*

Members may be aware of a pilot that was launched in Lloyds TSB on January 26<sup>th</sup>.

According to the Bank, the aims of the pilot are:

1. Customers will see more of our branches open when they need them
2. Customers will experience shorter queues
3. Customers will see more colleagues in branches who can help them
4. Customers will benefit from more consistent high quality advice to meet their needs

Colleagues will benefit from clearer career paths with more consistent access to coaching and development.

There are potential implications for branch opening hours and possibly members working hours and patterns of attendance if the pilot is successful and the initiative is rolled out across the Lloyds TSB, Bank of Scotland and Halifax community banks at some future point.

The Union is keeping a watching brief on the pilot and, as we always have, will advise and support any member if they are asked to change their working hours or pattern of attendance and this provides either increased costs or significant personal difficulties for them.

There is no immediate cause for concern but any comments or queries should be referred to [info@AccordHQ.org](mailto:info@AccordHQ.org).

Want to receive instant important updates from your union? Follow the General Secretary on Twitter:

<http://twitter.com/GedNichols>

## Have You Switched to Direct Debit?

**Win £1,000**

It's never been more important for you to have a voice in your workplace. Being part of ACCORD gives you that as well as a host of other benefits. We need you to help us to continue to make a difference by changing the way that you pay your subscriptions. Payroll deduction may not be available soon, so please swap to Direct Debit now. All you need to do is ring Union HQ on 01189 341808 and we'll sort it out for you in one quick phone call.

Alternatively, you can change your payment method on-line at [www.accord-myunion.org](http://www.accord-myunion.org). Log into the members' section and click on the 'Update Your Details' button. Switch to DD by 31st March and you'll be entered into a **special prize draw to win £1,000**.

## Do We Have Your Correct Contact Details?

We want to improve the way we communicate with you. Please let us have a valid external email address and mobile phone number so that we can get in touch with you quickly when we need to. Again, you can do this with a quick phone call to the membership team at HQ by ringing 01189 341808 or by email to [info@accordhq.org](mailto:info@accordhq.org).

## Feeling Lucky?

Then join the Accord Subscription Draw now! Not only does it give you the chance to win great cash prizes every month, but it also allows the Union to improve the benefits and services to all members, and we donate 10% of the profits to the NSPCC and Children 1st. You can purchase up to 5 tickets a month at £1 each and we simply add the amount to your monthly union subscriptions.

**The monthly top prize is £5,000**, but if you're not in it you can't win it! Call the membership team for more details on 01189 341808. Good Luck!