



. . . who are they kidding?

This is the season when customers are under a lot of stress...and who is in the firing line?

While it is understandable that customers are stressed out, worried about money, having to rush around and cope with demanding and excitable children...it is NOT acceptable that they take out their frustrations on YOU!

Since we launched our Campaign about Violence at Work last year the Company has given the Campaign its backing, although some of HBOS policies such as the new Welcome 'pods' and charging policies haven't helped matters. This does not, however, excuse customers' behaviour - aggressive and violent behaviour is never acceptable.

Defining Aggression & Violence

We know that anyone who deals directly with the public may face aggressive or violent behaviour. They may be sworn at, threatened or even attacked. The Health & Safety Executive's definition of work-related violence is:

“any incident in which a person is abused, threatened or assaulted in circumstances relating to their work.”

Verbal abuse and threats are the most common types of incident. Thankfully, physical attacks are comparatively rare. By HSE measures, HBOS staff are classified as “most at risk”, since they are engaged in giving a service and also in cash transactions. It is vital, therefore, that we work with the Company to implement robust policies that protect our members from and equip them to deal with violent or aggressive customers.

Getting Tough on the Causes

We have registered our concern with the Company about a number of underlying causes that we believe increase the possibility of aggressive/violent customer behaviour. An on-going dialogue is taking place to ensure that these issues are

tackled NOW to protect our members from further harm.

Under-resourcing in general as well as specific problems such as charging policies and pods, can increase the likelihood of inappropriate and unacceptable customer behaviour. The Company has recognised our concerns and we are very pleased that new jobs have been created in the Network. As we make progress on our “getting tough” agenda, we'll keep you up to date via our website. In the meantime, you can help by keeping us informed of any incidents that you are involved in or simply know about.

Is It My Concern?

We all have an interest in reducing violence at work. For the organisation it can mean poor morale, high staff turnover, recruitment difficulties, extra cost through absenteeism, insurance premiums and compensation payments. For staff, violence can cause pain, distress and even disability or death. Physical attacks are obviously dangerous but serious or persistent verbal abuse or threats can also damage employees' health through anxiety or stress. Members in the Retail Network sometimes have to face aggressive/violent customers whose behaviour has been affected by the length of time spent queuing or, perhaps, because of sudden unexpected bank



charges. Contact Centre staff have to put up with “phone rage” from customers who have queued too long or get frustrated with the system. And, of course, our Estate Agency and Valuation Surveyor members are often at risk as they carry out some of their duties alone outside of their offices. So, tackling aggressive/violent behaviour in the workplace is something we must all work together on. Whilst the Union can offer support and advice following incidents, it's far better to prevent them from occurring in the first place.

Joining the Campaign

The first step is to ensure that every incident of aggressive or violent customer behaviour is reported. You **MUST** tell your manager and you **MUST** complete a Customer Incident Report. For a copy of the Customer Incident Report Form, refer to Xplain.it, Forms “Customer Incident Report”. The form should be completed on screen by the colleague affected within 24 hours of the incident, checked by a member of management and e-mailed to Group Security at: \$Network Subsidiaries (HO)

We also want you to tell us. Please send a copy of the completed Customer Incident Report Form by e-mail to paula.tegg@accordhq.org or by fax to 01189 320208 or by using our own website – go to our Members Home Page and click on “Incident Report – Violent/Abusive Customers.”

We appreciate that you may feel reluctant to report incidents of aggressive behaviour which make you feel threatened or worried. You may, for instance, feel that accepting abuse is part of your job. It isn't! We will need a record of all incidents to enable us to build up a complete picture of the problem and to work with HBOS to improve your working conditions and environment.

ACCORD's 4 Point Plan

As the picture emerges, we'll be asking HBOS to implement a straightforward four stage management process;

- 1. Starting with a risk assessment,**
- 2. Deciding what action needs to be taken,**
- 3. Implementing the necessary action, and,**
- 4. Checking how any new arrangements are working.**

This will mean consulting with you on an on-going basis, not just as a one-off exercise. We firmly believe that the best people to ask whether they ever feel threatened at work are the staff. We also believe that you are the best people to ask whether any new measures are working!

Picking Up The Pieces

Unfortunately, we are involved in supporting and advising a number of members who have been the victim of aggressive/violent behaviour. Our practical help includes supporting members with compensation claims (both against

the Company [where appropriate] and the Criminal Injuries Compensation Authority). One current claim is likely to result in a six-figure compensation payment. This is a case which we believe could have been avoided if procedures had been properly followed. When the matter is concluded, we will certainly be using the detail to illustrate current deficiencies in HBOS procedures.

Our campaign to introduce an Employee Assistance Programme was successful, and all HBOS staff now have access to an EAP service which provides a confidential, 24-7-365 personal support line for staff members and their families as well as face to face counselling if required. Contact details can be found below.

We also have a team of fully trained and experienced Union officials who work with members and HR teams on rehabilitation programmes for those who have been affected by aggressive/violent behaviour.

And, of course, we provide access to legal advice. Union members can speak to a solicitor 24-7-365 to get advice on the law relating to violence at work. Contact details are set out below.

Further Help & Advice

ACCORD Helpline: 01189 341808

HBOS EAP Helpline: 0800 072 1629

ACCORD Legal Advice Line: 01455 255114

Victim Support (England): 0207 735 9166

Victim Support (Scotland): 0131 668 4486

Criminal Injuries Comp Authority: 0141 331 2726

Further information, including work-related violence case studies, can be found at www.hse.gov.uk/violence. Also, the Labour Research Department provides health and safety news and information and a useful booklet entitled, “Violence At Work” – Go to www.lrd.org.uk2