

ACCORD



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

04/2011

9th November

Retail Division Halifax & Bank of Scotland Community Banks

Workload Post B&S Migration

Feedback from our members suggests that it is still tough out there but is getting a little better and there are signs that senior management are working hard to resolve issues arising from B&S migration. But there is still a way to go.

The return to more paper based processes, the uncertainty of how to deal with issues that go wrong and the knock-on impact on customer service have all had a detrimental effect on our members' quality of working life. The improvements that have been made are welcome. The reintroduction of CA sellers has, generally, been received positively and the bank is considering other options to improve the position of branches.

Targets

At our BAU meeting in late October, we asked the bank to review its expectations for Q4 for all branch colleagues to ensure they are not disadvantaged by the changes. Halifax Community Bank has responded with a target reduction on 4th November 2011 and we continue to discuss the position for Bank of Scotland and the MSF/Bancassurance workforces.

A small number of Branches/BAs felt disadvantaged by the approach taken in Q3b because they performed better to the quarter end than at Q3a. The bank has reviewed 68 cases and has awarded increased bonuses in over 50% of the cases reviewed.

Overtime

We've heard from many members who have been told that if they work overtime, they can't be paid for it because the overtime budget has been removed. The union's view is that members can't be compelled to work overtime if payment for the additional hours is not made available.

The bank can and does request colleagues to work overtime in a planned way and as such it can stipulate that only TOIL is available.

For those who are happy to forego the pay in favour of time off in lieu (TOIL), please note that the bank's policy states that "*colleagues can make a request for time off in lieu, accrued at single time, instead of the overtime payment. This will be considered in the light of business needs.*" So – make sure you agree when you can take the time back before agreeing to work it.

When overtime is unplanned, e.g. cash imbalance, colleagues have a right to be paid for any overtime worked irrespective of whether a budget exists.

Incentives Review 2012

Accord has been consulted on a review of incentives for 2012. We have made it clear from the outset that our priority is to maintain current levels of bonus for our members whilst working with the bank to improve its customer service proposition. If you have any views on what would work better, what drives bad behaviour, what you'd like to see stay or what you'd like to see go, please email info@accordhq.org and head your email : "Incentives Review 2012".

CA Targeting

Accord has been pressing the bank for a consistent approach to lead generation for some time now. The bank has recently responded to our representations in the following terms:

"Ideally we would like to be in a position whereby we had a nationally agreed targeting principle for our customer adviser populations. As we work through quarter 4, we will review this as it represents a logical progression in terms of us being able to understand our input metrics within our sales funnels. The new platform offers us a good opportunity to effectively track CA referral performance using CSDC.

At the moment, given we are still working our way through the post release C challenges we are not in a position to establish a clear set of CA targets. As the quarter evolves we will pick this piece of work up with a view to establishing clear guidelines for quarter 1 2012. CA referrals are likely to be aligned with the Lloyds ones from Q1, which will be part of the 2012 incentive review and as such will be brought to the table for consultation.

If you have specific examples of CAs being unfairly / inconsistently treated, please email details to info@accordhq.org. Head your email 'CA Targeting'.

The issue for CAs in the meantime is the possible impact on their annual appraisal. During the calibration process, ratings are compared across peer groups to ensure consistency. It is difficult to understand how CAs can be fairly compared / measured and assessed consistently without nationally agreed targeting principles. Our advice to members is to exercise their right to appeal their rating if they feel they have been unfairly / inconsistently assessed. Accord can help with this. Send an email to info@accordhq.org if you need further advice.

BA Workloads

The bank has confirmed that BA interview times have increased by an average of 33% and there are a considerable number that result in "unrewarded sales time". The bank is looking at this as a matter of urgency and work is progressing to provide additional support and process improvements.

BA Qualifications Pilot

Accord has been updated on the progress being made in this pilot to improve the professionalism and financial awareness of all BAs. To date, 80% of all BAs in the pilot have obtained the qualification – congratulations! Work continues on the evaluation of the pilot and plans for a national roll out. The qualification will not be compulsory and any colleague not attaining a pass will not be barred from operating in a BA role.

Simplification

One of the first major "simplification" projects involves the Bank Account Switching Service which will be located in Belfast, from which Halifax / Bank of Scotland and LTSB switchers will be administered at some point during 2012. A state of the art computer system involving a significantly reduced people requirement is being commissioned and more details will emerge in the months ahead. Thankfully, all affected colleagues have been guaranteed redeployment.

Customer Complaints

We have received members' feedback on the targeting of complaints which is taking place in a number of Branches/Areas across both banks. The bank does **NOT** target branches to obtain complaints and a communication to all managers has been issued to ensure that this practice ceases immediately. We pressed the bank on the level of compensation being paid to customers and how our members are feeling as they are faced with non payment of overtime, diminishing real value of pay and benefits and a general feeling that some customers are taking advantage of the bank's approach. The bank has defended its position stating that it is important that where they cause distress and inconvenience to customers they compensate them appropriately in line with the Group Complaints Handling policy and the external regulator. We would be interested in your views. Please email info@acordhq.org with your comments, heading the email "Customer Complaints".

Bancassurance

Changes to Distribution Model

The following information was issued by email to our Bancassurance members on Friday 28th October 2011:-

I'm writing to update you on the current position regarding the proposed restructuring of the Halifax Bancassurance business.

We had hoped that the bank would provide more information to you by 15th October but, as this was not possible, we had further discussions about all of the issues that members have raised with us on 19th October and our consultation is on-going.

The bank has not yet been able to confirm its proposals in the detail that both you and we would want due to delays with its internal 'sign-off' process. We have expressed our concerns because of the stress that members have reported to us at a time when they are dealing with the impacts of the migration programme.

We have however made significant progress in our discussions around Q3 2011 level attainment which will result in less tier reductions for our members. In short, each individual who was due to drop will have the fall reduced by 1 Level. We will be contacting all those who are still affected with details of the review process and next steps.

Regarding the restructure, we are still seeking agreement and timelines on the following:

- *The terms & conditions of employment for the Financial Consultant role.*
- *The level attainment process, targeting and bonus scheme for the two new roles for 2012. This is*

This is subject to the standard review processes; however we are pushing hard to get an early resolution.

- *The impact of Level Attainment on pensions. We are requesting a special meeting with the Bank and its Pensions team to get clarity on this important issue.*

However, we are able to confirm that SFAs who successfully maintain their level will be mapped to Level 5. As in standard practice members will have an option to request a move to a lower level. Other SFA colleagues will be mapped to the level that they are attaining to.

Members are, understandably, frustrated at the lack of information at a time when they are undertaking a period of change and we have made this clear to the bank.

We believe there may have been some inaccurate information circulated in some regions and/or areas about protection of salaries, Q3 level attainment, SFA mappings etc. which may have resulted in members not appealing selection outcomes. If you believe you are in this position please contact john.dickinson@AccordHQ.org – the company has agreed to review any such cases by exception.

We are in the process of arranging our next meeting with the bank to move all of these issues forward.

Any further comments and queries should be sent to john.dickinson@AccordHQ.org.

Mortgage Sales Force

Mortgage Risk Model update

The union has been briefed by the Company on the new risk model that was introduced to Halifax and BoS on 1st October. The new risk model brings all channels (Lloyds TSB, C&G, HBOS) into line with each other, and will probably not represent a major change to our HBOS members, as it is similar to the risk model they have been used to. It is also in line with the risk models within branches, and in Bancassurance.

The initial response from our MSF members has been positive. There have been a few queries over the 'blanket' reduction to 0.6 FTE for any prime time colleague working less than this amount, but we have been assured that they will not be disadvantaged. Whilst a part time colleague may write less business, and this may give rise to a possible 'Amber' rating within the 'Volume' risk element, an 'Amber' rating would not trigger a loss of bonus. A red rating would only be given if the colleague did not have at least one sale per product, per month, averaged over the quarter.

The Company has also advised that any colleague who loses a bonus, due to receiving a 'Red' rating in one of the risk areas, will be able to appeal this with their RMM, assuming they consider they have reasonable grounds to do so.

Q3 Bonus

We have been advised by the Company that bonus confirmation for Q3 should be available to colleagues during November, but no exact date has been given.

TRAX

The Union has been advised that the current TRAX recording system is to be replaced during Q2 2012 by the COMPASS system, currently used by Bancassurance.

MSP + Bank of Scotland

The bank has confirmed its intention to roll out an improved Mortgage Sales Platform (MSP+) to Bank of Scotland MAs during Q4 2011 and Q1 2012.

Any comments or questions on MSF issues should be sent to martin.pyke@accordhq.org.

Although Accord's primary aim is to protect your interests at work, we also provide a range of excellent benefits which make membership great value for money.

Legal Helpline All union members and immediate families are entitled to use the **FREE** 24 hour legal helpline. **Call 0800 884 0118.**

Personal Injury Claim line If you've been injured in an accident, our legal experts can help. It's a **FREE** service to members and their families. **Call 0800 884 0114.**

Personal Accident Insurance Your Accord membership automatically provides you with **FREE** personal accident insurance. For details call **0870 905 0668.**

Accord Travel Club Before you book **ANY** holiday / tour / flight / hotel / car **ANYWHERE**, ring **0800 953 1263** and checkout your Accord Travel Club Discount.

Commission Cashback Scheme The Union's Commission Cashback Scheme specialises in sourcing level and decreasing term assurance, critical illness and income protection policies for Accord members and their families. Ring our brokers on: **Lifeline: 01189 349800 or Valley: 01706 218719**

Tax & Pensions Advice Line For **FREE** confidential access to taxation and financial specialists you can call **0870 428 1909.**

Will Writing Service Members can benefit from discounts and expert legal advice. To access the web-based service go to <http://www.yourlegalrights.co.uk/accordwills>. You'll need a discount code which can be found in the legal services section on the Accord Website. Wills can be made from as little as £19.99 – that's a 60% discount on the usual price.