



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

02/2011

August 2011

## Update for Accord Members in Retail Network

### 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 Group. 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 4. 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 most 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 remainder of the year. 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 Friday 29<sup>th</sup> July. 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.

### Halifax and BoS Community Banks

#### Accord Workplace Reps Issue

#### Claiming Target Relief for Union Duties

The bank told the unions that it was changing the way in which target relief for union reps who are BA's, MA's, MC's and FA's is claimed from Q3 2011. It proposes to award target relief for the actual time spent on union duties rather than the current 5% across the board adjustment.

Claiming of target relief only applies to Accord Workplace Representatives in the seller populations above.

Since the start of Q3 there has been confusion over the new process. We made representations to the Bank last Friday to get clarity on the formal requirements of the new process and how it will work in practice. The bank agreed that further consideration needed to be given to the process, system and communication. Talks are, therefore, continuing to try to reach a mutually acceptable position.

In the meantime, all impacted Reps should maintain a record of time spent on union duties since 1<sup>st</sup> July 2011.

A separate email was sent to all Reps in HCB and BoS CBs last week to update them on this matter. Any comments or queries should be emailed to [jim.fielding@accordhq.org](mailto:jim.fielding@accordhq.org).

## ICS

Accord has been pressing the bank for a programme of improvements to the Integrated Counter System over the last few months following considerable feedback from our members.

The bank has confirmed the following improvements and their current proposed implementation dates.

Implementation Date	Improvements to ICS
24/10/11 – 4/11/11	Introduction of electronic journal roll and removal of paper slips
5/12/11 – 15/12/11	Introduction of supervisor dashboard / optimised process for bankers drafts / improved process for transactions in doubt
19/1/12 – 1/2/12	New function for inter till transfer / ability to post previous day's unposted DCV.

Other points on which progress has been made include the near completion of a pilot geared towards speeding up the end of day business cash handling. Further improvements will be made to reduce the number / type of forms to be completed, greater management focus on preparation for end of day activity and the provision of a comprehensive transaction log for each cashbox to allow balancing issues to be resolved more effectively. Some 250 of the largest outlets are to get an additional voucher reader.

Thank you to all of our Reps and members who provided the feedback on ICS that has helped to push these items up the agenda. You really do have a say in what happens in your workplace. Those matters, however small, that make your working life difficult or unpleasant can all be tackled if you make the most of your union membership. Please let us know what other areas impact you adversely and we will take them up on your behalf. Send your queries or concerns to [info@accordhq.org](mailto:info@accordhq.org)

## Abusive Customers

The bank has recently reminded all colleagues of the correct process to be followed when a customer is abusive. In addition, Accord has received an assurance that the bank will not tolerate this type of behaviour from any customer. If you have reported abusive customer(s) and have felt that the bank has not honoured this commitment, please let us know. Send your experiences to [info@accordhq.org](mailto:info@accordhq.org)

Accord has asked LBG to provide more support and guidance to colleagues on the issue of managing potentially abusive customers during the banking and savings migration period. The bank has agreed to do so as we approach the change date.

## Banking and Savings Migration

The delay of the implementation date to September has been announced and the lack of contact from members would suggest that this has given more time for everyone to prepare for the event. On the weekend of the change, some colleagues will be asked to volunteer to work on Saturday and Sunday to prepare branches for the first day of work on the new systems on Monday 12<sup>th</sup> September 2011 and to test some of the workarounds required for Day 1.

Accord has received a number of emails and calls from members about managers who have failed to really understand the impact of banking and savings migration training on them, especially BA's trying to achieve targets. In response to the concerns we have raised, the bank has confirmed that the primary focus of every branch manager in Q3 is the delivery of B&S migration in their branch. If your experience is anything different, please let us know.

If you have any concerns around the fast approaching banking and savings migration that you'd like us to take up, please email [info@accordhq.org](mailto:info@accordhq.org)

## Branch Incentive Scheme

This has continued to be a hot topic over the last few months with a variety of issues emerging from your emails to Accord.

In the last CB newsletter, we reported that we'd raised members' concerns with the Bank that the scheme design encouraged "product push", that part time BA's were being encouraged to work additional hours unpaid to achieve greater bonus participation and the negative impact of "Team Flex" on those colleagues who lost out in Q1 through no fault of their own.

In response, the bank has invited Accord and Unite to input into the design of a new incentive scheme fit for the future, so if you want to help shape your future bonus scheme, please send your comments to [info@accordhq.org](mailto:info@accordhq.org).

The bank produced statistics that showed that there was no skewing of bonus participation towards part-timers and is confident that if BAs were working additional time for no additional pay to earn more bonus, then they were isolated incidents that were not management driven.

On Team Flex, we're pleased that the bank has removed this element from the scheme from Q3 onwards.

However, it has rejected our request to make some form of compensatory payment to colleagues adversely affected by loss of bonus during Q1 and Q2. Accord is considering what action would be appropriate and reasonable. A collective grievance is a possible route. If you are interested in participating, please send your details to [jim.fielding@accordhq.org](mailto:jim.fielding@accordhq.org). You'll need to have been directly adversely impacted by the Team Flex element in Q1 / Q2 and we'll need full details of your circumstances and losses incurred.

### Banking Qualifications

In the latest edition of 'My Accord' there was an article about our request to the bank to support and encourage more colleagues to train for banking qualifications. It's pleasing to hear that the first steps have been taken. A pilot will commence in September in the North East Region and if successful will be rolled out to the rest of the network. Accord will continue to press for the professional development of the BA workforce and will keep you updated with the bank's plans.

### PPI Claims

We received a very useful briefing from the bank on its plans for resolution of claims under the "PPI Miss-selling" banner and in particular the involvement of the seller in claims investigation. The vast majority of claims will be dealt with without referral to the seller and only when the bank is faced with the potential of litigation will the seller become involved.

Should a claimant bring a legal action, usually because their initial claim has been rejected, the bank's approach to the seller will be very informal and handled by a skilled legal team who will enlist the support of the seller in defending the claim. The bank was at pains to point out that at no time in the claims process will there be any inference of misselling on the seller's part and there will be no reflection on an individual. Accord is grateful for this reassurance.

### Branch Managers

LBG has now issued the Branch Manager Survey results at a regional level and these have been shared with Accord. We will be asking Accord's Managers Advisory Committee to review the findings and make recommendations to the bank on some of the key issues managers have identified.

If you are a manager and want to have a real say in shaping the future please get in touch. Email [ged.nichols@accordhq.org](mailto:ged.nichols@accordhq.org) marking your email "Managers Advisory Committee".

### Raid Payments

The bank has confirmed its intention to introduce a sliding scale of payments for the very small number of colleagues who have the misfortune to be involved in a branch raid. The timing of the commencement of payments is still to be confirmed and we will provide more information when it is available.

### Bancassurance

One of the hottest topics for the Bancassurance workforce is the review of performance under the Level Attainment process over the last three quarters which took place at the end of June 2011. This review determined where a FA is placed in the pay structure. Following representations from Accord, the Bank has jointly reviewed the existing policy for Level Attainment which has resulted in a more balanced approach being adopted. To see our latest special newsletter for members in Bancassurance: [click here](#). To see them all, go to [www.accord-myunion.org](http://www.accord-myunion.org) and click on the 'News' button.

### Mortgage Sales Force

Members of the MSF will have completed training in preparation for the B&S migration in September 2011. Whilst the contract of employment for this group does not make provision for the payment of overtime, Accord agreed an arrangement with LBG to provide a budget for any MA/SMA wishing to complete part of this training at home. The overtime rate payable is the Group rate of 1.5 X normal hourly rate. See our special newsletters for members in the MSF under the 'News' button at [www.accord-myunion.org](http://www.accord-myunion.org).

#### 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 by emailing [info@accordhq.org](mailto:info@accordhq.org).

Switch to DD by 30th September 2011 and you'll be entered into a **special prize draw to win £1,000**.

## Contact details for Accord's Retail team

<b>HCB &amp; BoS CB:</b>	paula.tegg@accordhq.org 07976 291468
<b>OR</b>	jim.fielding@accordhq.org 07786 664119
<b>MSF:</b>	martin.pyke@accordhq.org 07954 421812
<b>Direct Channels:</b>	jim.fielding@accordhq.org 07786 664119
<b>Bancassurance:</b>	john.dickinson@Accordhq.org 07973 641148
<b>Mortgage Ops:</b>	peter.gallagher@accordhq.org 07717 366646

## Retail business as usual meetings 2011

Date	Meeting
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

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 legal helpline. This gives you access to a qualified legal adviser on any matter. The advice is completely confidential, **FREE** and easily accessible at all hours of the day or night. **Call 0800 884 0118.**

**Personal Injury Claim line** If you've been injured in an accident, our legal experts can help. Our personal injury claim line is provided by Russell Jones & Walker (RJW), one of the UK's leading law firms. It's a **FREE** service to members and their families. All you need to do is pick up the telephone. **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. Members then receive cashback of up to 9 times their monthly premium. The average lump sum cashback paid out this year under the scheme is **£400**. Since its inception, the scheme has paid out over £2.5m. 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** In conjunction with Russell Jones & Walker Solicitors, members can benefit from discounts and expert legal advice. It is quick, simple and professional, and because you do it online, you can see your will being created as you go along. 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.