



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

05/2011

12th December 2011

## Retail Division

### Halifax & Bank of Scotland Community Banks

#### Introduction

We suspect that for many, the Christmas break cannot come quick enough in what has been a very difficult year for Halifax and Bank of Scotland colleagues.

Ged Nichols, Accord's General Secretary, updated the bank on the feedback from his current round of meetings with workplace representatives throughout the UK and painted a picture of staff who are angry and frustrated by the drop in customer service levels since the migration onto LTSB systems in September.

He reported a degree of exasperation and exhaustion as committed staff do their very best to meet customers' needs and to meet the various and sometimes competing demands that are placed upon them. The pressure to get back to pre-September levels of sales was causing strains because staff felt they had poor systems and a lack of technical support when they encountered difficulties. They were also worried by the continuing downward pressure on the bank's share price and negative press coverage.

Accord's round of meetings finished on December 7<sup>th</sup> and the union will have further discussions with the community banks focussed upon improving the quality of member's working lives as part of Accord's dignity at work campaign.

#### Incentives Review 2012

The Incentives Review for 2012 aims to harmonise the approach across all heritages. Full details of the scheme are not yet available, although we are pleased to note the Bank's intention to introduce a service element not linked to sales performance from Q1. In addition, there are plans to pay CAs part of their reward based on successful referrals, with the remaining element being a reward based on the overall team performance. Further discussions took place on Friday 9<sup>th</sup> December and details of the approach will be communicated by the bank in the next week.

#### "Challenger Brand" Pilot

Accord has been consulted on the Halifax Community Bank's proposal to pilot the opening of branches on Saturdays until 5pm. This is one of a number of initiatives that the Bank will trial throughout 2012 in an effort to differentiate the brand from its competitors.

Two areas have been selected which include 16 different sized branches. The extended opening pilot will be resourced by volunteers; we've been assured that no-one will be forced to change their pattern of attendance. Managers have been briefed accordingly. Discussions are now taking place with colleagues in the pilot branches to mutually agree temporary changes to attendance patterns. The pilot will run for approximately three months from January 2012.

In response to Accord's representations, the bank has stated "*this is absolutely a pilot and is not a statement of intent that we would move to full roll out straightaway.... We have noted your request to build a firebreak into the project so that all of the pilot outputs are analysed and reviewed by both the business and the Unions, before any decisions are made regarding full roll out.*"

Accord's Regional Officer, Frank Higham, will be responsible for keeping in close contact with impacted members and the business throughout the pilot. Frank can be contacted at [frank.higham@accordhq.org](mailto:frank.higham@accordhq.org) and we encourage all members to let him know their experiences, good or bad, as the pilot develops.

#### Q4 2011 Targets

The reduction in targets communicated to the Halifax Community Bank branch network on 4<sup>th</sup> November 2011, although welcome, did not go far enough in recognising the current challenge. That is the view of many of our members who see the end of a quarter looming and too many colleagues who stand to earn no bonus.

Accord will review the Q4 bonus participation levels with the bank when the information is available in Jan/ Feb 2012. Normal participation rates should be around 55% of all colleagues. We'll report back to members following the review.

### BA Qualifications

Following the completion of what the bank describes as a successful pilot, there will be a national roll out of the programme to all BA's in 2012. Whilst the bank would wish all "new to role" BA's in 2012 to have this as an expectation for the role, the approach for existing BAs is still to be agreed. Further discussions with Accord will take place in early 2012 and we will keep members updated.

### Bancassurance

#### Changes to Distribution Model in BoS

LBG communicated its approach to changing the Bancassurance model in Bank of Scotland on 2<sup>nd</sup> December 2011. Unlike the proposals for Halifax Community Bank, all FAs will have the option to remain in the FA role at their current level attainment performance or to volunteer to move to an FC role with the protections outlined in the communication.

Bank of Scotland FAs will have until 16<sup>th</sup> December to indicate their preference for either the FA or FC roles and advice and guidance is available from John Dickinson at [john.dickinson@accordhq.org](mailto:john.dickinson@accordhq.org)

Halifax Bancassurance has not yet communicated its final proposals to Accord.

### Bonus

Accord is currently advising a number of FA members who believe they have been disadvantaged by the B&S migration and who finished up worse off at the end of the quarter versus the Q3a point. A number of grievances have been submitted to the company and we will update our members when the outcome is known.

Accord has asked the Bancassurance business to revisit its targeting for Q4 against a national performance which is significantly behind plan. Members are increasingly concerned that as well as the impact on bonus earnings, their Q4 2011 performance will affect many FAs significantly when the Level Attainment Review process is completed.

### Mortgage Sales Force

#### Q3 Bonus Statements

Many MSF members have written to Accord about the poor administration of the Q3 2011 Bonus payout and the lack of availability of quality MI to allow them to check if the bonus paid is accurate. The bank has acknowledged that it had unforeseen difficulties with the compilation of MI. All bonuses have, however, now been paid. Any member who still has concerns about any aspect of their bonus payment should refer the matter to their LMM.

#### CeMap Qualification

Accord has received communications from a number of Mortgage Consultant members concerning a move to have the entire mortgage workforce CeMap qualified by the end of June 2012. We have had discussions with the bank and they are reviewing the qualification issue and will communicate the outcome as early as possible.

Any comments or questions on MSF issues should be sent to [martin.pyke@accordhq.org](mailto:martin.pyke@accordhq.org).

#### And finally!

Accord wishes its members a Very Happy Christmas and a Better New Year!

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