



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

03/2011

11th October 2011

Retail Division

Halifax & Bank of Scotland Community Banks

HCB Network Reconfiguration

Halifax Community Bank colleagues will be aware of the major announcement to reduce the Regions from 9 to 7, made on 6th October 2011. This will have a significant impact on colleagues including the Mortgage Sales Force and Bancassurance. The impact on branch based colleagues will be merely on reporting lines with a number being aligned into the new Regions and Areas. As with all reorganisations, this is an uncertain time for all colleagues impacted by the changes and Accord has written to all affected members to offer support, advice and guidance. If you are impacted and are not a member of Accord, we would encourage you to join by either contacting us on 01189 341808 or by visiting our website at www.accord-myunion.org. We will be able to offer you advice and guidance through every stage of the process.

No Relief from Release C

The migration of HBOS customer records onto LTSB systems that went live on 12th September may have gone well from a technical point of view, but the impact on the end users in branches and call centres was perhaps underestimated and stress levels have been enormous. Unfortunately, from the feedback we're getting here at Accord Headquarters, things are still really tough and our members' health and wellbeing is suffering.

Members' frustrations are with the overly complicated, long-winded processes involved in basic transactions; the amount of extra paperwork that needs to be completed, the impact on customer service and the resultant increase in aggressive customers, the continued pressure to sell and the financial impact of lost bonuses.

The union's General Secretary, Ged Nichols, was so concerned with the feedback from members that he spoke to the Network Director, Halifax Community Bank who said he recognised the issues that Accord

members were raising and that the management of the Halifax Community Bank is absolutely committed to doing the right thing by colleagues. It was acknowledged that the systems are not as smooth as everybody would wish but that continuing improvements to systems and the process of familiarisation should make things better over a reasonably short time period. The union and the management are maintaining a close dialogue with a further update due to take place this week.

Q3 Bonus

Members have been raising concerns with Accord about the impact of Release C on Q3 bonuses. As a result, we met with the Bank on 16th September to discuss whether a better approach is possible. We made it clear that colleagues were struggling to cope with all of the difficulties associated with the migration. This was, in turn, severely impacting their ability to function normally let alone make sales. This was acknowledged by the bank but, with the lack of management information available as a result of the system changes, our representations could not be validated.

We, therefore, proposed that non regulated colleagues should not be disadvantaged by their Q3b sales performance and our proposal was to get the bank to pay the better of the Q3a % target achievement or the final quarter end achievement. We also asked the bank to review the impact on the MSF and FA populations.

The bank took this away and later announced that it would pay the Q3 non-regulated bonus based on the performance at Q3a. However, since 12/9/11 we have had reports of branches/BAs who managed to improve their performance at the quarter end relative to the end of Q3a, albeit with the support of a 50% target reduction in the first week following go live and 25% in the second.

We have taken this up with the bank, asking them to ensure that branch colleagues would not be disadvantaged as a result of the migration. The bank has committed to look at those cases where a branch/BA has achieved a better performance at the quarter end than they have by taking Q3a in isolation. Where this is the case the branch/BA should send an e-mail to: \$Sales - BA BsM Network Development - HCB each case will be investigated and a response issued.

In response to our request to review the MSF and FA bonus schemes for Q3, the bank has stated that it constantly reviews and monitors performance. There is consultation between the bank and the union each quarter and Accord will continue to discuss performance and any perceived impacts of Release C with the business.

We have had considerable feedback on why the bank delayed announcing the changes to the bonus schemes until the last day of the quarter. Many members have written and said they believe the bank deliberately delayed the decision to encourage colleagues to continue to pursue sales. The bank could and perhaps should have done more to clarify its intentions regarding Q3 bonus. We have been talking to the bank for some time about the sales culture arguing that the Bank really must put customers' interests first. If it does this, its reputation will rise, so will morale and so will sales. Win: win: win.

In relation to targets for Q4, the union acknowledges and welcomes the target reductions of 9% for Bancassurance and 7% for mortgage completions. We look forward to receiving further input from members and to the ongoing joint discussions with the bank on targeting and bonus issues .

CA Referral Targets

Accord has had considerable feedback from its CA members on the variety of approaches to referral targeting in different branches, areas and regions and the lack of standardised measurement of success. Some CAs are targeted on leads per number of transactions, some are targeted on leads booked whilst others are targeted on leads booked when the customer actually attends. In some cases, CAs are measured on what the BA/MA/FA sells from the referral.

It is difficult to justify such differentiation and following our representations to the bank it has been agreed that guidelines will be issued to Regional Directors on what is expected when targeting CAs. At the time of writing, the bank has not yet issued this information which is disappointing given the length of time this has been under discussion. We continue to press for fairness across the CA population. We have also had

some reports from members about the introduction of a CA bonus. To clarify, Accord has not received any proposals. If and when we do, we'll let you know.

Day in the Life Guides

Many members contacted Accord following the publication of the guides prior to the Integration weekend. Most complained bitterly about the suggested timeframes contained in the booklets and the inference that the Bank was expecting all colleagues to adopt increased hours. Most members were upset that, in showing goodwill by working more hours than their contract states, many of these unpaid, this goodwill was now being taken for granted. Accord's position on the working of additional hours is that they should all be paid at the Group Policy Overtime rate, or time off in lieu with the colleague deciding which option they prefer.

Accord raised this issue with LBG which resulted in an apology and note of clarification issued to Halifax and Bank of Scotland Community Bank colleagues in the following terms:

"Colleagues will by now have received the role specific Day in the Life Guides, the booklets designed to support day to day activity following migration. Our unions have raised concerns with us regarding the timings used for a 'typical day'.

The guides were designed to articulate some of the key practices to be included in a typical working day. The timings were not meant to suggest a change to contractual working patterns and/or hours. Any hours that the bank requires its colleagues to work over and above those for which they are contracted will continue to be managed as they are currently in line with overtime or payment in lieu policies.

We apologise for any concerns this may have raised with colleagues."

Christmas Holidays

The Bank has tabled proposals for Christmas and New Year 2011/2012 opening and these were published by the Bank on 4th October 2011. The proposals are broadly similar to those which applied in 2010 with the exception of Christmas and New Year's Eve which both fall on a Saturday. All branches are expected to open and close at their normal times but no later than 3pm.

Any questions or comments on the arrangements should be email to info@accordhq.org

Staff Christmas Parties

LBG has confirmed their intention to pay the £35 Annual Event Allowance to all Halifax and BoS colleagues and will be issuing their usual guidance on the matter shortly.

Raid Allowances

In our last newsletter we outlined the bank's intention to introduce a form of payment to all colleagues impacted by a raid on their branch. We are pleased to report that this allowance has been payable from 26th August 2011 for Halifax and BoS branches.

The purpose of the scheme is to make ex gratia payments to a colleague for trauma, based around the risks to the individuals. It is not to reward staff for actions taken, courage or observance of rules but any colleague in separate working areas unaware and not involved in the incident will not normally be eligible for awards. The level of the payment should reflect the degree of trauma and other influencing factors including:

- o Whether a weapon was displayed or implied
- o Any physical contact.

Nature of Trauma	Payment
Colleague in range but not directly threatened. They will generally be in the front office/secure area	£300
Counter colleague directly threatened - Note passed but no weapon or weapon not visible	£500
Weapon threat direct to colleague	£700 to £1000
Gun discharged (in addition to the above)	£200
Other trauma where none of the above apply (i.e. physical contact but no weapon)	Up to £700

Accord's solicitors are also able to advise on Criminal Injuries Compensation Authority (CICA) Claims. The CICA is a government body that can pay compensation to people who have been physically or mentally injured if they are a victim of a violent crime. There are eligibility criteria; importantly you must have made an application within two years of the incident that caused your injury. For further information and advice email paula.tegg@accordhq.org.

Seller Rep Target Relief

In June the bank sought to change the bonus scheme rules from Q3 to reflect Accord reps' actual time spent on union duties, rather than the flat 5% reduction that was being applied at the time. This change was only envisaged as applying to SELLER reps who were in the Banking Adviser, Mortgage Reviewer/Consultant, Mortgage Adviser and Financial Adviser populations and it did not have any impact on the reps who are CAs or any other reps within the branch network.

Following representations from Accord the bank has agreed the following arrangements for all of our seller reps in Halifax and Bank of Scotland branches.

The Bank will return to a standardised approach of applying target relief and no formal collation of union time utilised will be required.

Seller reps who have no regional or national responsibilities will receive a 5% target adjustment on a quarterly basis.

Seller reps who have branch and regional or national responsibilities will have a 10% target adjustment on a quarterly basis.

This relief for Q3 will be applied to all seller reps targets before the bonus calculations are performed in October 2011.

HQ will have an on-going commitment to advise the LBG bonus team of any changes to the rep status of any seller on a quarterly basis. It is therefore vital that any change in seller reps status is advised to HQ immediately. Email changes to info@accordhq.org.

For those reps in branches who are not sellers (e.g. CAs) your recognition for union duties should continue to be in the form of a reduced referral target and an adjustment to your Balanced Scorecard objectives in line with the % amounts referred to above.

It is important that **all** reps receive recognition for union duties. If any rep is unable to obtain the recognition outlined above please email to jim.fielding@accordhq.org

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