

Winter 2012

my **Accord**

The magazine for members of the Accord Union



How did the bank perform?

Members' views on the pay proposals **Page 7**

All aboard

Your preview of Accord's biennial conference **Page 12-13**

Three go back to school

First students chosen in Clive's memory **Page 15**

One size does **NOT** fit all



‘Cloudy with a chance of clarity’ is probably the best forecast for the bank’s annual guidance on how to handle extreme weather conditions.

Every year the loosely-worded policy leads to a string of complaints and questions from members.

The bank is very clear that the safety of staff is paramount but is woolly when it comes to those who can’t make it into the office, and whether or not they should make the time back up or take holiday.

Accord’s stance is very clear. Says Paula Tegg, operations manager: “We certainly

wouldn’t agree that anyone who can’t get to work through no fault of their own, despite every possible effort, should be made to make up the time or take holiday.”

In addition, there are always complaints about managers not taking into account individual circumstances. Continues Paula: “Our view is that a sensible decision should be taken in discussion with colleagues. If someone walked to work and lived five

minutes away, their situation would clearly warrant a different approach to someone travelling from 20 miles away on public transport that is not running. A ‘one size fits all’ solution is not, in our view, the most reasonable way of dealing with exceptional weather.”

If a member feels they have been treated unreasonably in extreme weather situations, contact the Accord helpline on 01189 341 808.

Some get it right...

“ The extreme weather conditions last year were handled brilliantly. Three staff members live 20 miles from branch and were unable to get in for two days. They were allowed the time off and didn’t have to take it as holiday, what a brilliant result!” *Sharon Wilson, Louth* ”

“ In my branch the managers used their discretion and gave the staff who lived a long distance away the time off – they weren’t asked to make it up as they’d already put in the additional hours without asking for TOIL or overtime when required to help the team balance etc. ”

And some don’t...

Here’s what went on in a Scottish call centre last winter...

“ Last year mother nature raised the bar with a winter that saw snow several feet deep. The business’s lack of preparation and no clear contingency led to a great deal of inconsistency and some questionable attempts at management.

The guidance stated colleagues should make a risk assessment themselves as to whether it was safe to attempt the journey in – and of course get home. Many public transport providers were not running or were stopping early in the evening, potentially leaving colleagues stranded or at best facing a significant walk at night in difficult conditions.

However, colleagues who called in to say they couldn’t make it were told that a manager would come and pick them up.

Did being a manager make them any more capable of driving in dangerous conditions?

I heard stories of staff having to push their manager’s car out of a ditch it had slid into, and another of a car skidding off the road twice.

Colleagues were told they would have to make an individual assessment about whether or not they felt it was safe to travel. If they decided not to travel and someone from the same area did make it in they were questioned as to how they did not which pretty much made a mockery of the system they put in place.

Some colleagues were told they would need to take the time they had off as unpaid, pay back toil, use holidays or not have to pay it back at all. Confusion was widespread and no clarity was provided even after numerous requests. We’re dreading winter this year!



SCHOOL’S OUT FOR WINTER

One of Accord’s member benefit providers has developed a novel type of insurance.

During last winter, many schools up and down the country were forced to close because of heavy snow. This had a massive impact on parents who had to take time off work or pay for alternative child care costs.

The new insurance policy means that parents who have to keep their children home from school due to bad weather receive £100 for every day their school is closed beyond the first day. The maximum amount that can be claimed is £500.

This money can cover time off work, childcare costs or simply the inconvenience. No proof of childcare costs is needed to activate the policy and it costs £30 per year.

The insurance is provided by Towergate who can be contacted on 0191 229 2542. Members can find out more at www.schoolclosuresinsurance.co.uk.



win
£5,000
See page 21

INSIDE



Accord conference 2012 12-13
My Accord warms up for the event

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CONTACTS



My Accord is the quarterly magazine for Accord members. If you have a story, question, letter or anything you think would be of interest to readers, please get in touch at mag@accordhq.org

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A difficult year ahead

I'd like to start by wishing all our members and their families a happy and healthy new year on behalf of everyone at Accord. 2011 was a very difficult year and there doesn't seem to be a lot to look forward to in 2012, as the UK economy remains in the doldrums and the prospects for job security and fair rewards are challenging – in the Lloyds Banking Group and in the economy generally.

One of our first jobs this year will be to consult our members on the Group's proposals for the 2012 pay deal. I think the biggest shock for people was the decision, so late in the day, that performance wouldn't affect the pay award. I received lots of emails from members around this issue and the other announcements around pay. You can read a selection of comments on page 7. We will be consulting you on what we should do next in the next couple of weeks, so make sure we've got your correct contact details. We're also now into year-end ratings being communicated. Don't forget that even though this won't affect your pay, it may still have an impact on your bonus. So, if you're not happy with your rating and want to contest it, Accord can help. Page 10 gives examples of where this may be the case.

The union's president, Marilyn Morris, ends her term of office in 2012 and elections will be taking place in February for her replacement and for a new principal executive council to guide our union through to 2014 (more on page 19). Marilyn will be a hard act to follow and I'm sure that appropriate tributes will be paid to her at the union's biennial delegate conference in Bristol in April.

For those who don't know, in September, the father and founder of our union, John Simmons died at the age of 89. Accord Headquarters, Simmons House, is a lasting testament to John's vision and commitment. There's more about John on page 15. And of course during 2011, we said goodbye to Clive Webster, our deputy general secretary. We are honouring him with the Clive Webster Memorial Scholarship and the first three benefactors have been selected. You can read more about this on page 15.

We are gearing up for another busy year and I'm under no illusions about how difficult it is, and will continue to be out there. We'll have the fall out of the strategic review to deal with as well as the sale of more than 600 branches as part of Verde. Rest assured that Accord will be there to support all members affected by these and any other issues that come our way during the year.

Despite the difficult outlook I'm convinced that we have a great team of staff at Accord. They are supported by our fantastic network of workplace reps and our union really is unique in this respect.

Best wishes,
Ged Nichols

Interview **Rachel Reeves**



“ It gets me so angry that people lose out and often don’t have a voice. ”

My Accord's Helen Freeman interviewed recently appointed shadow chief secretary to the treasury, Rachel Reeves.

Rachel has also been the MP for Leeds West since 2010 and is hotly tipped within Westminster to have a glittering political future ahead of her. A little known fact about her is between 2006 and July 2009, she worked as a business planner and analyst for HBOS.

She joined the Labour party aged 16 in the 80s, motivated by her experiences at school in South London. "I had fantastic dedicated teachers, but we didn't have enough textbooks, there wasn't a proper library and cuts were hitting extra-curricular activities and special needs provision. This was hurting people's chances and limiting their aspirations. It's not only unjust, it's a loss to society as a whole. That's what drove my interest in politics and it's why I'm now here in parliament trying to make sure that my experience isn't repeated."

A whirlwind and a lot of hard work

Although Rachel has been a member of the party for a long time, she gained a lot of experience outside of Westminster before becoming an MP. This included working as an economist at the Bank of England, economic secretary at the British Embassy in Washington as well as within the Retail bank at HBOS. She explains that this experience helps her every day in her role as an MP: "Whether it's getting results for constituents or bringing my knowledge of the areas that we are voting on into the chamber – I think it's important that MPs bring a broad variety of experience into Westminster, and are as representative of the country as possible."

Rachel describes her first 18 months in parliament as a whirlwind and a lot of hard work. "When I was first elected to parliament in 2010, the state of the economy and the impact this was having on people's lives and personal finances was the big issue facing this country, and one where I could bring my own experience and expertise as an economist to bear. I was able to get stuck in almost immediately as a member of the committee of MPs that scrutinises the work of the business department."

"Then when I was given the job of shadow pensions minister, I campaigned against the unfair impact on women of the government's changes to the state pension age, where we were able to win some concessions. Now as shadow chief secretary to the treasury it's my job, working closely with shadow chancellor Ed Balls, to speak up for families, businesses and young people."

Those at the top played fast and loose

Rachel's first taste of parliament came hot on the heels of the collapse of HBOS and the LTSB takeover, which she recalls very

“ Accord made sure staff were informed, and their interests were protected. ”

well: "I remember the build up to the day. I especially remember how we were told HBOS was a strong bank, and that staff were encouraged to contribute to the 'Rights Issue' and buy shares. People believed what they were told and many lost money they couldn't afford – money they were saving for retirement or to help their kids through university.

"That makes me really angry. Those at the top of the organisation played fast and loose not just with customers, not just with taxpayers, but also people who worked there. That was one of the saddest things from a personal perspective. People lost all faith in the organisation they worked for, as well as losing their savings and, in some cases, their jobs as well."

Rachel also remembers the part that unions played during her time with HBOS: "Accord and Unite played a really important role in making sure staff were informed, their voices were heard, and their interests protected. A happy and engaged workforce is critical to any company's success."

Asked about Accord's belief that negotiation not confrontation is key to successful industrial relations Rachel commented: "At this time employers in both the public and private sectors have to make difficult decisions that will affect ordinary workers' finances and futures – but that makes serious, respectful and constructive negotiation even more important."

Rachel is all too aware that the job losses announced as part of the bank's strategic review could have an impact on people in her Leeds constituency: "Leeds is a major financial hub, and the financial services sector is a huge employer in the region. Financial services are in Leeds because of the brilliant skills and infrastructure it has to offer, and I believe there is the basis to continue that success in future."

"Nevertheless it is a worrying time as a local MP when job losses like this are on the horizon. It is symptomatic of the wider problems in the economy – growth is flatlining and unemployment is high. We urgently need a plan for jobs and growth that will get the economy moving and make sure that there are jobs in places like Leeds where people are worried about the future."

A fairer place to live

At a time when just one fifth of MPs are women, Rachel feels that much more can be done to stop Westminster being dominated by men. "It shows all too often, whether it's the PM telling a member of the shadow cabinet to 'calm down dear' or the sitting hours of the house, which are far from family friendly. Our frontbench team shows that whether you're a man or a woman doesn't matter, but there is still a way to go."

She also believes there's still a huge way to go for women in senior positions generally: "Just 12.5% of directors of FTSE 100 boards are women – we need to realise the potential women have to contribute. Otherwise we're just losing out on a whole lot of talent and experience."

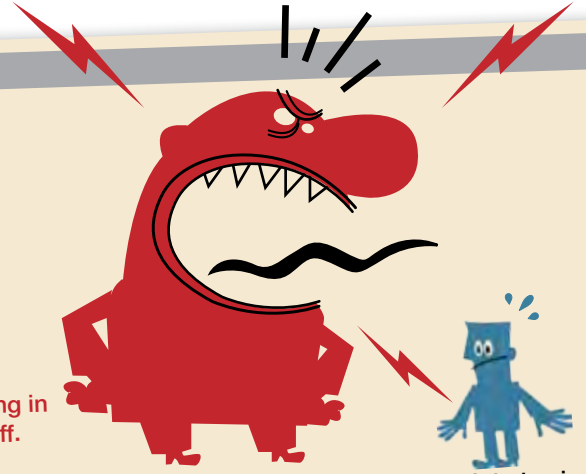
Rachel is passionate about making society a fairer place to live, whether that means protecting local services, fighting for improved conditions or building an economy that works for everyone rather than just a few. "That's what drives

me every day. I see so many things, which are so simple to put right, made difficult for ordinary people. It gets me so angry that people lose out and often don't have a voice. It's usually the most vulnerable in society who struggle to be heard."

Rachel is married and lives in Leeds. She's patron of Bramley Elderly Action and a trustee of Leeds Healthy Living Network.

PUTTING THE BRAKES ON BULLYING

Accord's local rep quickly motored into action at Lex Autoleasing in Cheadle when a difficult manager was making life tough for staff.



Several members had had enough of being bullied by their boss, a senior manager, and asked their union rep Dianne Haskins for help.

"We felt we had no-one to turn to at Lex," says Victoria*, one of those who'd suffered the unacceptable harassment from her boss.

"Dianne was fab from beginning to end. She was really supportive and went over and above what was required.

"It was obvious that she feels

*not her real name

passionate about Accord's members."

HR carried out a lengthy investigation into the claims, which were upheld, and the manager's behaviour has now improved.

Said Dianne: "I don't have an issue standing up to bullies and wish that more people could do the same. It was the main reason I decided to become an Accord rep. I've learned that when the bully realises the union has become involved, they have no

choice but to change their behaviour. I think it also makes them take a serious look at themselves.

"It shouldn't matter about a person's position in the business, everyone deserves to be treated with dignity and respect in the workplace."

Non-members were also bullied by the same manager, and have benefited as a result of the action taken by Accord's members.

REP OF THE QUARTER

Accord's newest Rep of the Quarter is Vickie Bullough from Halifax.

Vickie was nominated by Mary*, who she describes as "an absolute star."

Mary had enjoyed working for HBOS for over 34 years. Earlier this year, though, everything changed. Her department at Trinity Road was closing and she was being bullied by her team manager after appearing as a witness in a sexual harassment case against him.

"Although my statement was supposed to be confidential, someone at the meeting told him what I'd said.

After that, I was bullied.

Mary found it unbearable. "I was so ill my GP signed me off with work-related stress."

Not knowing how to handle the bullying, Mary turned to Accord for help. "Vickie came to my rescue!"

She visited Mary's home and listened to the whole story. "I was very nervous as I didn't know what to expect. I had nothing

to worry about though. I trusted Vickie immediately. She was caring, approachable and straight-talking.

"When I told her that I felt guilty about taking up so much of her time, she simply said: 'My time is your time Hun – so please take as long as is necessary.'

"She took over everything for me and the outcome was fantastic."

Thanks to Vickie's efforts and support, Mary was offered a settlement and left the bank.

Vickie Bullough



"When I told Vickie that I felt guilty about taking up so much of her time, she simply said: 'My time is your time Hun.'"

Mary

"After this ordeal, I feel I'm a stronger person now but it wouldn't have been possible without Vickie. She has been a tower of strength."

Says Vickie: "It is lovely to be nominated by Mary for my role as an Accord rep. Policies and procedures provide guidance and support to all colleagues and it is always disappointing when these have not been followed correctly. I'm pleased we were able to resolve Mary's concerns and the outcome was appreciated."

*not her real name

Nominate your rep

Do you think your rep's got what it takes to be Accord's Rep of the Quarter? If your rep goes that extra mile for you and deserves recognition for their hard work for members, then let us know. Contact My Accord at mag@accordhq.org giving us the name of the rep and why they deserve recognition.

THE PAY LOTTERY

Members were shocked to learn so late in the year that their performance in 2011 will have no bearing on their pay increase.

There was also disappointment that the pay budget is well below the current rate of inflation, of nearly 5%.

The announcement was made in early December that there would be a 2.5% pay budget for staff in grades A to D and a 2% budget for those in E to G. In addition, the pay ranges for grades A to C won't increase.

For the first time in many years, the bank will distribute the 2012 pay budget without using the performance assessment ratings for the year ended 31 December 2011.

Instead, the percentage award will be determined by reference to their position in the pay scale – i.e. whether they are below, at, or above the relevant 'market rate' for their grade.

Says Ged Nichols: "Accord's Principal Executive Council (PEC) made the decision that Accord's members should decide whether the offer should be accepted and if not, what other steps should be taken."

At the time of *My Accord* going to press the details of the consultation exercise had not been finalised. However members will be kept up to date through email and via the website www.accord-myunion.org.

What a
smack in the
face.

If I was a cynical, bitter person I would sit back and cruise the next 12 months knowing I need only get an 'under' rating to achieve the same pay award as a 'top' performer. I'm not, and I won't, but it's a kick in the teeth for those who have worked hard only to get the same award as the underperformers.

Your reaction to eleventh hour decision

“Once again the committed, long term, and probably best performing and experienced colleagues are being penalised with no reward through a pay rise. These colleagues have probably worked extremely hard in the past to obtain better than average reviews to receive their reward through a decent pay rise, and in the past have at least been offered a lump sum payment to try to rectify the situation. When I see headlines on Interchange such as 'Integration: Group exceeds £2bn savings target' and know how hard all colleagues have worked and pulled together to make this project a success, I frankly find the pay deal insulting. Yes, it is a fantastic achievement that we have met those commitments made to the City and hopefully this will in turn quell some investor reluctance to take/keep their holdings in the company, but this does not directly impact colleagues' take home pay. I'm relieved that pay rises are not being linked to colleague year-end ratings. It causes trouble within teams, and actively de-motivates many dedicated and hard-working colleagues. It also de-motivates the managers who have to deliver disappointing and sometimes unfair messages. My main concern is that the deal does not take into consideration performance. It's starting to become a 'norm' for the executive to rip up the rule book whenever it suits them without consultation. I find this is a hostile move and is underlining many members' views that the company is seeking to make role reductions through an unsupportive and degrading working environment, one where colleagues choose to leave the organisation due to the stress or an extreme dissatisfaction with the culture. Yet again grades A-C are being shafted – after losing holiday, bonus and BUPA entitlement in the past couple of years I'd like to know when it will stop. When will the bank realise that those of us at a lower level are working just as hard as colleagues in a higher grade and we are continuously being indirectly told that we are not valued and have little worth. I'm expecting a strong performer rating which is the thing that kept me going whilst integration was sapping at my energy and personal life. At least I might get a decent pay rise – this doesn't appear to be the case any more. I'm disgusted at this change being made by LBG. I was fully expecting a pay pot of this size but to have no differentiation based on performance is just not good enough. I have been working extremely hard all year and am expecting to get a strong performer rating and now find out that this really doesn't matter.

”

Ask your union

Accord has received lots of questions on a whole range of issues that you want the answers to.

Q Our office is freezing! We're all wearing several layers and thick socks. We've complained about the faulty heating here but nothing's been done. Is the company breaking the law making us work in 13-14 degrees?

A Although the law is not being broken we certainly wouldn't expect anyone to be working in temperatures of 13 degrees. Workplace (Health, Safety and Welfare) Regulations 1992 place a legal obligation on employers to provide a 'reasonable' temperature in the workplace – but it doesn't define what's meant by 'reasonable'. The recommended minimum temperature is 16 degrees in offices (or 13 degrees if much of the work is physical). We would support any member who is being made to work in temperatures of 13-14 degrees as in your case. We would speak to management in terms of an immediate temporary solution so staff are more comfortable, and work towards something permanent.

Q I went on long-term sick after working for the bank for five months and was paid statutory sick pay. As I was still sick after six months, should I have then been entitled to 20 days' sick pay?

A Sick pay provision is determined by the date you first went sick and the entitlement doesn't change



even though you crossed the six month threshold. If you return to work after six months but go sick again, the higher entitlement would then apply.

Q I'm being made compulsorily redundant and have been served notice to leave LBG on 31 January 2012. Can I still apply for roles internally?

A Yes, you can apply for roles up to and including the day you leave. The company must not reject you for an interview just because the interview will take place after you have left.

Q I would like to buy a week's holiday with my FLEX entitlement – can my manager stop me?

A The bank's guidance is that employees need to advise their line managers if they want to buy holiday with Flex, but they don't need their permission. This helps to ensure that the benefit is administered effectively and to avoid difficulties if there's a conflict with operational requirements. The bank asks that managers be made aware so that they can have an early conversation if there are any operational/other commitments that would prevent the holiday being taken at a particular time.

16 C
– recommended minimum temperature for offices

Q Thousands of staff across the group are facing redundancy so why has a message gone on interchange about colleague referrals, offering money to staff who successfully recommend mates for a job?

A Group HR says that it's 'absolutely committed' to redeployment and stresses that vacancies will only be filled from non 'at risk' colleagues if there are no matches internally. All vacancies are now ring-fenced for 'at risk' colleagues, giving them priority before the jobs can be considered for other internal or external candidates.

The BIG question

Once all the internal options have been exhausted, external candidates may still be hired because of geographic or skill set issues. The bank's view is that colleague referrals are a successful way of filling these roles.

Q I've been deputising at grade C level since spring 2010 and will return to my grade A role soon. I've been appraised against the other grade Cs I work with, whereas I think my rating should have been higher, based on my grade A role. I'm part of the Group Bonus scheme. What is the correct way for me to be appraised?

A In the guidance notes to colleagues which accompany the bank's Deputisation policy, it clearly states: *If you are receiving a Deputisation Payment (1-6 months), your performance will be evaluated relative to your current grade and not the grade to which you are deputising.* This means that your performance rating should take into consideration the additional stretch that is being provided by the activities associated with the deputisation.

Your Group Bonus award should be based on this rating.

As an aside, Accord is concerned that you've been in a seconded/deputisation position for over a year. The company would normally expect to permanently appoint a colleague into the role

if the deputisation/secondment lasts more than 12 months, unless there are exceptional circumstances. If you contact Accord's HQ we'll review your circumstances and, if necessary, take the matter up with the bank.

Q I am at risk of redundancy and have successfully applied for a new role, although it's at a lower level. If I accept, will my salary be protected and for how long?

A Your salary will be protected forever (some members have wrongly been told it will only be protected for two years). Your benefits will be protected over different time periods.

You should read Accord's Joint Agreement B262 with the company, which explains clearly the protection of your benefits.

You can find a copy by logging in at www.accord-myunion.org, going to Members' Area and selecting Joint Agreements.

What are the rules around the European Working Time Directive? Because of chronic understaffing in our area, coupled with a need to learn all the Lloyds systems we've had people voluntarily working 12 hour shifts for five or six days a week.

Limitations are set as to how long a worker can work during a set period of time (the average weekly working time), though workers can opt out by agreement.

A worker's working time, including overtime, must not exceed an average of 48 hours a week (seven days) in any reference period unless he/she has opted out.

This average is calculated over a reference period. For each worker, this is a 17 week period of work, unless a relevant agreement has pre-defined consecutive periods of 17 weeks. Employers, therefore, can require workers to work more than 48 hours a week for some of the weeks within a reference period as long as some of the other weeks are less than 48 hours to compensate and to ensure that the average remains 48 hours or less.

Individual workers can voluntarily agree to work more than the average weekly limit. The arrangement must be agreed in writing and it must allow the worker to terminate it.

So if the overtime is voluntary and by agreement, this is ok. Otherwise, get in touch with us at Accord HQ and we will advise further.

CONTACT US

If you'd like an answer to a question about any issue you are facing:

● email it to info@accordhq.org

● use the Quick Contact form at

www.accord-myunion.org

● Or write to: **My Accord magazine Q&As, Accord HQ, Simmons House, 46 Old Bath Road Charvil, Reading, Berkshire, RG10 9QR**

If you have an urgent query or want to speak to somebody about an issue at work, contact your rep or call the union's helpline on **01189 341 808** and select option one for details of the duty officer.

The rating game

Within the next few weeks appraisal ratings will have been communicated to staff.

As ever, it's expected that many members will be unhappy with the rating they receive but don't necessarily know what they can do about it. Even though their rating won't impact their pay this year it will affect their bonus award.

My Accord looks at when and how you can challenge. But the first port of call should always be your workplace rep or Accord HQ (01189 341 808).



WHEN YOU CAN CHALLENGE

Here are some of the reasons members can challenge their rating...

- Your rating was lower than you expected or you were given insufficient or incorrect justification.
- You were marked down on just one element of your scorecard when your performance was good in others.
- You think you've been the victim of forced distribution.
- You were not given ongoing feedback during the year so your rating came as a complete shock.
- You didn't have a clear action plan with objectives.

HOW TO CHALLENGE

If you think you've been unfairly appraised, this is what you should do...

- Before anything else, contact your rep or Accord HQ for help and advice. They can support you through the steps below.
- Tell your line manager that you have an issue. If possible, try and talk through your complaint informally.
- Raise a formal grievance if you're unable to resolve. It needs to be done in writing and must be acknowledged within seven days.
- A grievance meeting (which you can take your rep or an Accord staff member to) should be arranged within 21 days. At the meeting you'll discuss the rating and why you feel it should be changed.

THE RESULTS

- A decision is made after full consideration – you'll be notified in writing within 14 days about whether or not your rating has been changed.
- You can appeal if you're not happy. This needs to be within a further 14 days. Again you can be supported by a rep or Accord staff member. The appeal should be carried out by somebody who has had no previous involvement in your case.
- The decision of the appeal manager is final. It will be communicated to you within 14 days of the meeting.



STUDY REVEALS ILL TREATMENT IS RIFE

Just less than
50%

OF WORKERS HAVE EXPERIENCED UNREASONABLE TREATMENT AT WORK OVER THE LAST TWO YEARS.*

Ill treatment covers a wide range of things and can include being given unmanageable workloads and impossible deadlines, insulting and offensive remarks, employers not following the correct procedures and violence.

The report also found that 40% had suffered incivility or disrespect from managers, co-workers or customers.

Violence and injury were less common, but the research still found that the equivalent of one million British workers had experienced this.

Park & Ride

Hundreds of staff in Bristol can save £100 in parking fees thanks to Accord.

Bristol City Council recently changed the process which gave a corporate discount to staff using its Park & Ride facilities. It demanded that all payments should come via employers in future, who would collect the payments from staff and forward to the Council. However, LBG refused to do this, forcing staff in Bristol to pay £600 instead of the £500 corporate fee for an annual Park & Ride pass.

Said Accord's John McGrath: "The annual Park & Ride fee had gone up by £100 anyway, so colleagues were already suffering a 25% increase at a time when most

pay rises aren't keeping rate with inflation. An additional £100 increase would make a 50% jump in costs."

Accord challenged LBG (on a number of occasions) about the payment process but the bank was not prepared to move. The Council refused to allow staff to apply direct. The union then negotiated a special deal with the Council, allowing it to make payments on behalf of staff, to reinstate the £100 discount and bring the annual fee down to £500.

*The research was carried out by the Economic and Social Research Council and was also partly funded by Acas.

People policies in place



Integrated policies are now in place for disciplinary, grievance, harassment and health and attendance, career breaks and sabbatical leave.

Accord has been involved at every stage of the development of the policies. Says Paula Tegg, operations manager: "We're broadly happy with the way the policies have ended up. They've evolved significantly

since the first draft because of our input along the way."

One of the biggest changes affects the disciplinary policy. In the past, if you were going through the process, you were given a 'stage' number which indicated the level of severity (i.e. stage one, two or three). The level of seriousness is now explained within the notice, rather than being given a number. Continues Paula:

"This means that our workplace reps will have to think very carefully about representing members in disciplinary meetings. "For example, if a potential

outcome of the case is dismissal, one of Accord's paid officers must be asked to represent the member. "The rule of thumb should always be if you're not sure, check with Accord HQ."

Another major change is the introduction of mediators in the harassment process. Before any formal meetings take place, a bank-trained mediator will offer to try and resolve the issue with the

two parties before it goes down the official route. Accord reps are not able to attend this meeting with members, and if members are unhappy to go down this route, then they can ask for a full formal hearing under the process.

The bank has provided online training on the new policies for its managers and this has been extended to all workplace reps.



“Because of our input along the way the policies have evolved significantly since the first draft.”

Paula Tegg



GED ON TOUR

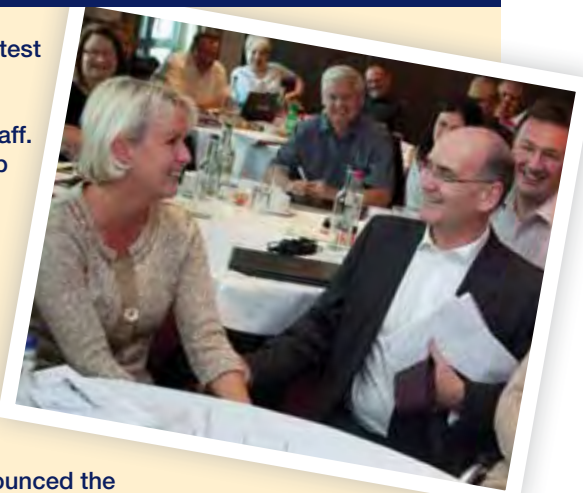
From Belfast to Basingstoke and beyond, the latest rep meetings took in 11 cities across the UK.

Hundreds of reps had the opportunity to hear from Ged and discuss the issues facing bank staff. Hot topics included the recent migration, the job security agreement and the 2012 pay deal.

Before the tour kicked off, senior reps and Accord staff met in Birmingham to get a sneak preview of what was on the agenda. They also got the chance to meet and quiz the bank's network director, Colin Kemp.

My Accord was in Leeds where reps from the North region gathered. Ged opened proceedings by updating attendees on the bank's trading statement, which had been announced the previous day. He also spoke about the job security agreement, the colleague engagement survey and reward matters.

Regional director Chrissy Quinn then took questions from the floor. She was quizzed on many subjects including morale, long service awards and the Halifax saver prize draw.



Colin Kemp meets senior reps in Birmingham



12 CONFERENCE 2012

Shipshape and Bristol fashion!


Bristol, once one of the UK's busiest ports, is hosting Accord's 2012 Conference.

The biennial conference is the most important event in the union's calendar and will be attended by 250-300 reps and officers.

Guest speakers will come from Lloyds Banking Group and the trade union movement. At the last conference, in Belfast in 2010, speakers included LBG's group operations & integration director Mark Fisher, HR director John Hallett, and Frances O'Grady, deputy general secretary of the TUC.

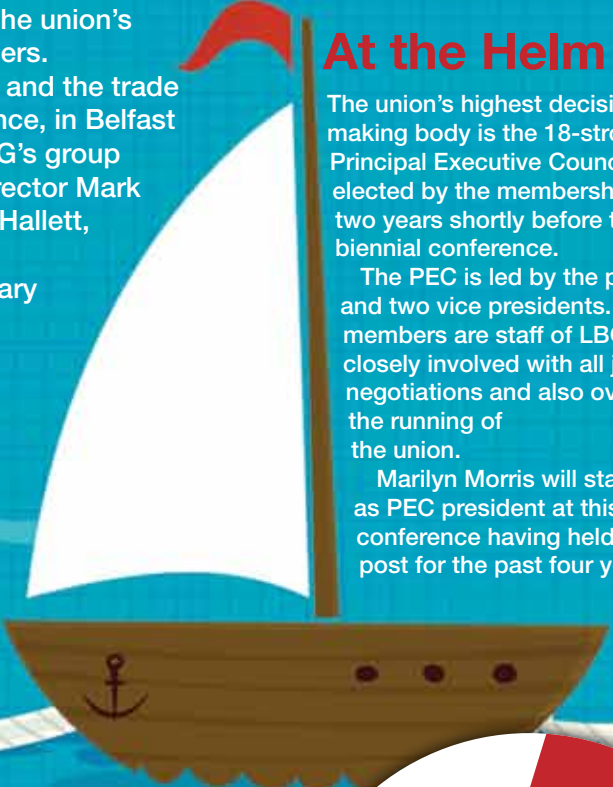
All delegates can put their questions directly to each of the speakers.

The Marriott Bristol City Centre hotel will be the venue for the event, from 25-27 April.



"A pleasure and an honour to attend."

At the Helm



The union's highest decision-making body is the 18-strong Principal Executive Council (PEC), elected by the membership every two years shortly before the biennial conference.

The PEC is led by the president and two vice presidents. All its members are staff of LBG. It is closely involved with all joint negotiations and also oversees the running of the union.

Marilyn Morris will stand down as PEC president at this year's conference having held the post for the past four years, the

All Aboard!

Although non-reps don't attend the conference, all 30,000 Accord members are invited to submit motions for debate. The majority of the daytime sessions are dedicated to these motions.

Any member, or group of members, can submit a work-related motion to their local rep for debate. Following the debate, delegates vote for or against each motion. Those that are carried (voted for) will become key elements in the union's work for the next two years.

Says Ged Nichols, "Many excellent motions are submitted for each conference. These are crucial as they help to shape the union's discussions with the bank."

The 2010 conference carried around 70 motions, many of which have been raised with LBG by Accord.

If you want to submit a motion, first speak with your local rep, who will forward it to HQ on your behalf. All eligible motions will be submitted for debate but timescales at Conference might mean they can't all be heard.

All motions must be submitted by members to their local reps by the end of February.



"Great place - great people - great union."



"Learnt so much and met some great people."

Next magazine

The next issue of *My Accord* will be published in May instead of April, so that it can bring you a full report and photos from the conference.



maximum period allowed.

Speaking to *My Accord* Marilyn said: "When I stood for the job HBOS hadn't collapsed and we had no idea what turbulence was around the corner. However, I'm satisfied I've done everything I can."

Marilyn believes Accord's biggest challenge is getting a partnership agreement within

LBG. "All those involved in the conception of partnership worked hard to achieve it and we know it works."

A postal ballot for the new president takes place in February 2012, with the votes counted by an independent scrutineer. The successful candidate will take up office at the close of Conference 2012.



Oar-some facts!

- The infamous Captain Blackbeard was born in Bristol.
- So was Ben Tillett (1860-1943), creator of the first union for unskilled workers and chair of the TUC in 1928
- Bristol has been a wealthy trading port since Roman times
- It was a major port for the slave trade in the 18th century
- Bristol is one of the UK's most environmentally friendly cities

Staying afloat?

Although the conference agenda is still under wraps, the banking crisis will almost certainly feature prominently, with several European banks struggling to stay afloat.

In the UK, banks and financial institutions continue to come under fire for unfair lending practices, charges and poor customer service. Share prices are at rock bottom, with LBG now trading around half the value it held at the time of the last conference (55p).

Says Ged Nichols: "The share price has a big impact on our

members, many of whom have lost thousands of pounds in the last few years.

"If banks cleaned up their act to restore reputation and customer confidence, I'm sure their share prices will begin to reflect this.

"At Conference, I'll certainly talk about Accord's continuing campaign for fair pricing for customers. LBG has got to get back to relationship banking. There has to be a balance between profit for shareholders and decent prices plus quality services for customers."



Ahoy there!

To keep everyone up to date with events at the conference, Ged Nichols will send all members a daily email from Bristol. This will cover the key speakers and main developments.

Does Accord have your correct contact details? If you've changed your email address call HQ on 01189 341 808 option 2 or email info@accordhq.org.

Agreement extended

HOW DID THE NEWS GO DOWN WITH MEMBERS?

Accord has secured an extension to the bank's job security agreement.

With over 15,000 jobs to go by 2014, one of the biggest concerns for members has been the agreement, which expires in May 2012. There were major worries that the voluntary severance terms currently in place would not be available to staff leaving the business because of the strategic review.

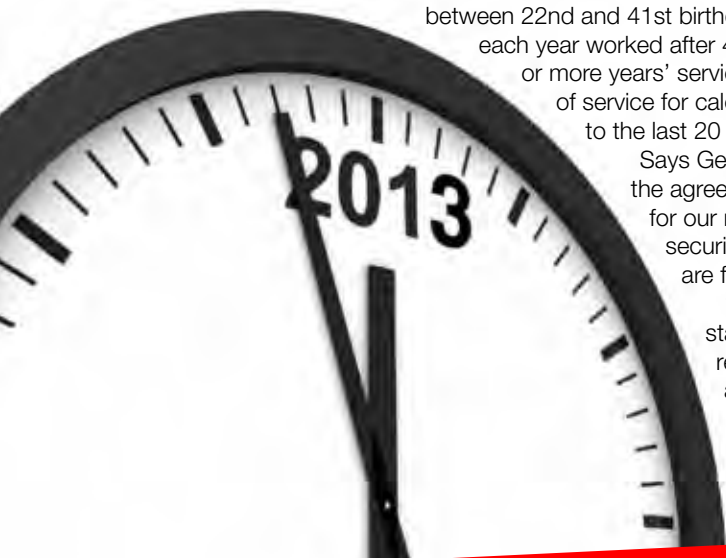
After negotiations with the bank, the agreement has been extended until the end of 2013. It's not all good news though. The bank has confirmed that from the start of 2012 new starters won't be eligible to the same terms as existing staff. They will be limited to 2.75 times statutory calculation, which is 0.5 week's pay for each year worked up to 22nd birthday, 1 week's pay for each year worked between 22nd and 41st birthday and 1.5 weeks' pay for each year worked after 41st birthday. Those with two or more years' service are eligible, and the length of service for calculation purpose is restricted to the last 20 years of service.

Says Ged Nichols: "An extension to the agreement is obviously good news for our members and provides some security at a time when thousands are fearing for their jobs.

"We're not happy that new starters will be offered inferior redundancy terms – it creates a two-tier workforce, which is wrong. We will be talking further with the bank about this and will keep members updated."

“ Congratulations on prolonging the VR package. The news went down very well in our office. I heard there were even cheers in one meeting when the news broke! It's great to see that a good package will still be around when the next batch of cuts happen. Well done to the union, and thanks for securing that package for us!

It's also good that the extension has been announced several months before the current deal was due to expire, as that could prevent people from making a hasty decision to opt for VR, feeling that it is now or never. It would be ideal if the VR package could be reviewed again in 12 months, so that there is transparency of what severance terms will be available on a rolling 12-month basis, enabling colleagues to plan for the worst. ”



DON'T DO IT ON...

If you're one of the 88% of Accord members who regularly works unpaid overtime, put 24 February in your diary.

It's Work Your Proper Hours Day – an annual event organised by the TUC and fully supported by Accord.

It falls on that date because if the average worker who does unpaid overtime totals up all their extra hours, they'll have been working for free from 1 January until 24 February.

Around five million people in the UK regularly do unpaid overtime, giving their employers around £27.4bn of free work each year.

So – arrive when you're supposed to, take a lunch break and leave on time.

Work Your Proper Hours Day is the one day in the year when the TUC encourages you to make the most of your own time. Long hours are not good for people – they cause stress, they're bad for your health, they wreck

relationships, they make caring for children or dependents more difficult and tired, burnt-out staff are bad for business.



HOLOCAUST MEMORIAL DAY

Every year on 27 January, the world marks Holocaust Memorial Day (HMD).

It's an opportunity for everyone to learn lessons from the Holocaust, Nazi persecution and subsequent genocides in Cambodia, Rwanda, Bosnia and Darfur.

Diverse strands of communities, groups or organisations can come together to remember the past and commit to creating a better future.

The theme for HMD 2012 asks people to Speak Up, Speak Out to create a safer, better future. It asks people to think about the rights, responsibility and duty everybody has to speak up when they see or hear something which they believe to be wrong. HMD 2012 looks at dangers in both choosing to speak out and not speaking up and encourages people to speak up against injustice and hatred.

For more information, visit www.hmd.org.uk

Accord's founder 1922-2011

John Simmons, the founder of Accord, has died aged 89 after a short illness. John passed away in October 2011.

After studying the history of trade unionism, John began working for the Halifax in London in the 60s. He moved on to become manager at Plymouth Derry's Cross in 1977.

After realising there was no channel for Halifax staff to air their views, he

was determined to form an 'association' for them and this was the genesis of what is now Accord.

The union's HQ building is named 'Simmons House' in honour of John's vision and achievement.

If any members of Accord would like to send a tribute to John or share their memories, please email info@accordhq.org



John Simmons (seated) with Peter Scott (centre) and Albert Thayre (chief general manager of the Halifax)

“ If it wasn't for John and his vision to do right by ordinary workers, we wouldn't be where we are now. ”

Ged Nichols

“John was a fine man and a pioneer if ever there was one. Setting up our union at that time took great courage and showed that John was prepared to put the welfare of others before himself.

“It really is important that current members know our roots and appreciate the sacrifices that those early officials and lay members made to make our great union the respected body it is today.”

Rodney Grainger, former union chairman

“John had a long-standing interest in trade unionism and took a brave decision to try and improve matters. It must have taken considerable courage to make the initial approach to the society, but he persevered and was able to demonstrate a high level of support amongst members of staff. This great union that we are proud to belong to today is the direct result of his dedication and commitment – and a fitting memorial.”

Peter Scott, former union chairman

“Every Halifax member of staff has reason to be grateful to John for all he did so bravely and caringly all those years ago. Since then the union has helped, supported and represented thousands of members whom previously had no combined way of making representations to their employer. Thank you for improving our lives and allowing our voice to be heard.”

B J Simmons (no relation), union member from the formation



The group in discussion, clockwise from Ged: June, Sally, Chris, Daniella and Alan Below: Ruskin College

Back to school for trio

Three Accord members have been selected to follow in the late Clive Webster's footsteps and study at Ruskin College. Daniella Wilkinson, Chris Riley and Sally Baston-Cooke, all from West Yorkshire, have been chosen

to study the BA course in International Labour and Trade Union Studies. Accord will sponsor their studies.

The threesome met with Ged, Clive's widow June and Ruskin's Alan Irwin to discuss the course recently.

My Accord spoke with Daniella: “I feel honoured, privileged and proud to be given this wonderful opportunity to further my knowledge in trade unionism. I'm very excited and a little apprehensive as I've never been to college before.

“I'll spend 11 weekends per year in Oxford at Stoke House, where I will study and sleep. The course covers labour

relations, the English legal system, applied labour relations, employment law, comparative employment relations and anti-discrimination law.

“I'm passionate about the work unions do, and hope by developing my skills and understanding I'll have the confidence and qualifications to build a career in this field.”

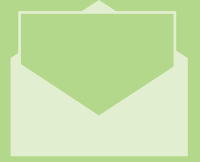
Chris Riley described his reaction to the news that he'd been selected as 'ecstatic'.

He said: “Clive was very passionate and dedicated, always encouraging and supporting the next generation of activists. This scholarship programme is an extension of his legacy and I'm proud to be part of it.

“I didn't enjoy my school days and when I left I didn't know what I wanted to do, but I made the decision to go straight to work. Twelve years on, I've found my strength of passion through the union. I'd have been crazy to have ignored this opportunity.

“I know that this course will support that ambition, develop my style and help build my knowledge.”





According TO YOU



This is your chance to have a say about the things that matter to you. If you want to make your point in a future edition of *My Accord* magazine, then get in touch.

Exception to the rule

Just a quick word of thanks to Krisna Lakhani and Linda Crouch for an excellent reps' training day recently. As a development and support specialist in IT, I usually attend tough and often intense workshops and training days, but last week was a pleasant exception to the rule and so much more fun. The training was very informative and I took a lot of information away. I also have a better appreciation of the union structure and how I fit into it. Many thanks.

– IAN MCQUADE

Constant pressure

I've just left the group after handing in my notice. I couldn't continue working under such tremendous pressure and stress levels prior to and since the migration with Lloyds systems.

I used to enjoy working a 25-hour week in branch, but the bullying emails and constant pressure we got from our manager was making all of us ill, on top of the increased workload and pressure from the system changes.

I had a large cash error on the first day I started using the new card chip and pin system. I was summoned to my manager and told my errors were not acceptable and I'd have to go through an investigation to decide whether it was a 'will or skill' issue. Or whilst I had my two days off, I could think about my position at branch and

To:

From:

Subject:

I've recently retired after 42 years. Having been one of the many founder members of the original staff association and seen the transformation to a union which is doing great things for its members, I'll be sad to leave my position of branch rep.

I wish everyone well for the future, and hope that the changes to the Halifax brand will again make us the company that we once were.

maybe consider a different career.

I discussed everything with my wife and decided to retire early. Money isn't everything – my health and wellbeing means more to us.

– NAME SUPPLIED

Genuine compassion

I wanted to express my heartfelt gratitude to the union for the advice and support I have received over the past months. I feel incredibly lucky to have had Karl Rutter as my union representative during what has been a very difficult time for me and my family.

I'm now leaving the company after agreeing voluntary severance following a prolonged period of ill health. This (preferred) outcome is in no small part due to the tireless efforts of Karl on my behalf and it makes a huge difference to me to have had the support of a union that is fully competent, always acts with civility and has genuine compassion for its members.

A great advert for union services. Please keep up the good work and all the very best for the future.

– NAME SUPPLIED

Unfair to full timers

I've just read the letter 'Won't put myself out' in the latest edition of *My Accord* [October 2011].

It was about part timers who have to work for 35 hours before receiving overtime. I have to say that although I disagree with a lot of the policies and procedures that the group currently has in place, I agree with this one. I currently work in the branch network but previously worked

in a call centre. It amazed me how many people worked part time because they had other commitments, but as soon as overtime at time and a half was available there was a significant number of part time staff who were putting in 48-hour weeks. This

**SAVE
ACCORD
IN YOUR
FAVOURITES**

www.accord-myunion.org

LOYALTY WORTH NOTHING

I've just seen the Halifax savers' prize draw advertised on tv, and thought it was a fantastic opportunity to be in with a shout to earn 'a little extra'.

I've worked for the Halifax for 33 years, have had no pay rise for several years due to being at the top of my grade and have seen a reducing bonus for increasing targets. This looked like a good draw to be in but no...

In spite of Halifax holding all of my savings for the last 37 years I'm not eligible to participate as I'm an employee of LBG.

Another example of employee loyalty not being worth anything these days.

KEEP YOUR LETTERS COMING!

It's easy to get in touch – simply email your letters to mag@accordhq.org

meant part time staff were earning more than full time!

This was grossly unfair to the full time staff who could only put in an additional 12 hours a week. This policy is completely fair on full timers. The only issue I have with overtime is the amount I do that is unpaid!

– ANTHONY KNOWLES

Branch depressed

I want to say thank you to Accord for this wonderful magazine. In the most stressful and depressing times it has made me feel less alone.

Since integration things are feeling better, mainly because we've started to accept everyday stress levels as part of the job.

The focus is now back on lead generation and selling. But the whole branch is still depressed and the pressure to sell does not increase morale.

There are no conversations, no explanations, no time for anything but 'how many are you on now?'

– NAME SUPPLIED

Diabolical training

I recently had an email from my area manager stating that he was sure "I would be disappointed with a customer satisfaction score of 5". It went on to say that I may find it helpful to have a senior manager sat behind me to coach me on dealing with customers.

When I finally got the details of the particular customer, my attitude

was excellent, I showed very good genuine interest, I was transparent and the customer found me very helpful and friendly, yet rated the transaction as poor.

I've worked for HBOS for 13 years. There have been more changes than I dare to count. The training on the new system has been nothing short of diabolical.

Every process takes at least twice as long. Hence the long queues.

Who gets the blame for poor satisfaction scores? The customer advisers. We become the targets for abuse.

Who on earth decided to implement the new, inadequate systems? I guess some bigwigs in some upper echelon on whopping big bonuses, with obscene redundancy payouts and pensions.

– NAME SUPPLIED

Branch bonus Q3

When Halifax Community Bank announced they wanted to pay Quarter 3's bonus based on performance at 10 September 2011, not everyone was happy!

When this was announced I wrote to Accord explaining my disappointment. It meant in my branch we'd lose a significant amount as we'd hit our Q3b targets by 230%. With this not included in Q3's bonus we were on target to lose over 8% worth of bonus.

Jim Fielding contacted me and took up my case as an example

of the loss some branches would expect from such an announcement. He spent a number of weeks discussing it with the bank. Eventually it was announced that the bank would look at each case individually. Jim followed this up for our branch.

Finally in mid-November, Jim told me that we'd be paid for Q3b.

It's a great outcome and I am happy I had Accord on my side.

– NAME SUPPLIED

Name

Supplied

We reserve editorial rights and letters do not necessarily reflect the views and policies of the union. We don't publish letters received anonymously, but if you wish us to withhold your name, let us know.

Tearful staff

At our branch we're losing customers at an alarming rate. Staff are demoralised to the point of either walking out or dissolving into tears of frustration every day.

We acknowledge that the new systems will take some getting used to. However, half the time they simply don't work and there is little or no support in place to help us.

I'm used to operating in a professional manner. I now spend all day apologising for what I am unable to do.

Every day it's the same – p***ed off customers, tearful staff, systems that don't work, starting early, finishing late and no lunch break.

The stress is unbearable. The customers come in expecting to be seen by experts, only to be confronted by a bunch of red-eyed, extra-strong coffee drinking, pill-popping buffoons!

What's the next leap forward? A lump of rock and a chisel each?

– NAME SUPPLIED



Advice for free

As an Accord member, one of the key benefits available is free tax and pensions' advice.

WMT provides this helpline, which gives instant access to experienced tax specialists.

One of the biggest sources of query from members is what you're entitled to when you leave the company, especially with regard to voluntary severance payments. So here's WMT's handy guide...

- Payments made at the termination of your employment are taxable, but depending on the facts surrounding the departure, e.g. (in the case of VR) up to a maximum of £30,000 can be received tax-free.
- This £30,000 limit is reduced by the amount of any statutory redundancy payments, which are always free of tax and National Insurance Contributions.
- The £30,000 tax exemption will apply to payments in lieu of notice (other than those shown right), ex gratia payments, and compensation paid for damages, breach of contract or loss of office.
- Sometimes payments in lieu of notice (PILONs) are subject to tax and National Insurance. This will happen when:

- *Your contract gives you a right to receive a PILON instead of working your notice period
- *Your contract gives your employer the right to make a PILON instead of you working your notice period
- *Your contract is silent, but it is common practice for your employer to make a PILON instead of requiring employees to work their notice periods.

The following types of payment will always be subject to PAYE and NICs in full:

- Unpaid or arrears of wages
- Pay for holidays not taken
- Any bonuses due
- Payments for restrictive covenants
- Any benefits in kind provided which have been converted to a cash sum
- Payments for time spent on garden leave
- Benefits in kind which continue after employment ceases will be declared by your former employer on form P11D and you will pay tax on these.
- Any amount in excess of £30,000 is taxed at a flat 40% but will not be subject to NICs. You may be able to

ACCORD MEMBERS CAN CALL THE TAX AND PENSIONS ADVICE LINE ON 0870 428 1909

further reduce any tax payable by paying part of your package into a pension.

- Up to £50,000 per annum can be put into a pension scheme which will receive full tax relief (includes both employee and employer contributions).
- This limit can be increased to a maximum of £200,000 depending on the amount of contributions made in the last three years.
- The amount that can be put into your pension in any one year cannot exceed your earnings for that year (including your termination payment).
- You must declare the payment received on the additional pages of your Self Assessment Tax Return, if required by HMRC to complete one.

STRESS HITS THE HEADLINES

It can strike anyone, regardless of their job or status. And it can be a killer.

Stress is now the number one cause of long-term absence from work, according to a survey by CIPD/Simplyhealth into workplace absence.

A link between job security and mental health problems is also revealed in the survey.

Dr Jill Miller, CIPD adviser, says:

“Managing stress is about effective leadership and people management, particularly during periods of major change and uncertainty.

“Line managers need to focus

on regaining the trust of their employees and openly communicating throughout the change process to avoid unnecessary stress and potential absences. They also need to be able to spot the early signs of people being under excessive pressure or having difficulty coping at work and to provide appropriate support.”

“The huge increase in stress absences from work are very worrying,” said Ged Nichols.

“Accord is working with the bank to ensure that there is a good level of understanding across the Group on the impact of stress.

“We will do everything we can to prevent our members suffering work-related stress and to help them return to work after an absence caused by stress.

“If anyone feels that they are being put into a situation likely to cause serious stress issues, they should contact their workplace rep.”

The union is fully supporting Work Your Proper Hours Day on 24 February (see p14) and Stress Awareness Day on 7 November 2012.





Who'll be your president?

Accord members will decide who the next president of the principal executive council (PEC) will be.

Nominations were at an all time high with five people putting themselves forward for the position. However, after the scrutineer's validation exercise and somebody dropping out, the presidency is now a two horse race.

Cilla Christmas (left) and Chris Goldthorpe (right) will both be up for the position. The election will take place in February and will be via a postal vote, which is a legal requirement.

Both Cilla and Chris are currently members of the PEC and have a wealth of experience within the union.

Says Ged: "It was great that we had more people than ever nominating themselves for the position. However, I'm pleased with this outcome - we've got two people up for

the presidency who have already got experience of being part of the PEC and contribute so much to Accord and its members. Either one of them would make a fantastic president, and I know whoever doesn't get voted for will continue to be a valuable member of the PEC."

There will also be elections held for the other PEC members in certain business areas, where more nominations were received than seats available.

There'll be more about the PEC elections on the Accord website so keep checking it - www.accord-myunion.org.

And look out for those voting forms coming through your post box - this is your chance to influence the future of your union.

Make sure you keep up to date

Keep up with the latest news by checking in at Accord's website.

Since the last edition of *My Accord*, www.accord-myunion.org has broken the news about further job losses, the death of Accord's founder and the latest on the long service award battle - to name just three.

Members can log into the website to make sure they're up to date with Accord's views on what's going on at the bank, union news and other stories which are interesting and useful for members.

The website also has lots of valuable information, including member benefits and how to get help from the union.

Why not save www.accord-myunion.org in your favourites?



Missing out?

Not yet following Ged Nichols on Twitter? Accord's general secretary has tweeted over 120 times, covering everything from pay and bonuses to the state of the economy. Don't miss out! Go to accord-myunion.org, scroll down to Twitter and click on @GedNichols.

IT'S IN THE DETAIL

Over the next few months, Accord will be communicating with members via various mediums - the website, this magazine, Twitter, email and post. So it's important that your details are up to

date so you don't miss out on important information and chances to vote on issues that affect you.

If your personal information has changed recently, please call Accord

HQ on 01189 341 808 and select Option 2 to speak to the membership team. If you'd prefer, email info@accordhq.org, with your name, membership number and new contact details.

The Office

The Office gives members an insight into what goes on at Accord HQ and the lives of the staff who work there. This issue – Hollie Suter, membership secretary.

Name: Hollie Suter

Department: HQ

Hollie Suter



When Hollie joined the Accord team aged just 17 it was really just a job to get her out of doing bar work. She barely knew a thing about trade unions. Now four years on, she feels it's her vocation. "I think the working world would be a lot scarier without trade unions and encourage everyone I know to join one."

The office is always busy and buzzing, and as well as maintaining members' details it's also Hollie's job to be the first port of call for many member and rep queries.

"It's our job to make sure that the first contact members have with their union is a good one. I get to speak to all sorts of people, which I love. It's always nice to know that you've helped someone feel even just a little bit better if they've called in a panic, and that when they've hung up they are satisfied with the service and advice."

Hollie is very used to receiving

hundreds of emails which start with 'Sorry to bother you...' Says Hollie: "If there's one message I can get out there it'd be 'ask questions and don't be sorry' – that's what I'm here for!"

With so many members at their most stressed and vulnerable at the moment, Hollie is very firm about the value of being in a union. "I would hate for somebody not to join and for us not to be able to help when they need it most. People always think it will never happen to them, but we speak to so many people every day who are in some sort of difficulty at work."

So, what's she got to say about the boss? "Ged is hilarious! He always makes us laugh when he's in the office. He is also one of the most hard-working people I've ever met and does everything he can to help Accord and its members. I am very grateful to him for introducing me to Accord and the trade union movement."

Do ask her...

To go on a girly night: I love good company, good food and good wine – I'm also partial to a bit of karaoke.

What's going on: I'd love to be a fly on the wall... I'd extremely noseey so I'd fly around and spy on people!

To share her guilty food pleasure: Yorkshire puddings.

Don't ask her...

To make tea: I can't do it to save my life!

About the day she met Anthony Worrell Thompson and he cooked her dinner: I haven't shut up about it since.

To a dinner party: She'd bring Ant, Dec and her secret crush – Simon Cowell.

»» EMPLOYMENT REFORMS

Business secretary Vince Cable has set out plans for major reform of employment law.

The package of measures includes an overhaul of employment tribunals expected to benefit employers by £40m. There will also be a call for evidence on whether the 90-day minimum consultation period for collective redundancies should be reduced.

Dr Cable said that his reforms were focused on "making it easier for businesses to take on staff and improving the process for when staff have to be let go."

»» "SORRY"

HSBC has been fined £10.5m for mis-selling investment bonds to elderly people in care, the largest ever fine set by City watchdog the Financial Services Authority.

Some 2,485 customers of the bank's subsidiary NHFA were advised to invest in order to fund care costs.

HSBC will pay £29.3m compensation and said it was "profoundly sorry".



»» RBS "DISAPPOINTMENT"

A former FSA director criticised its long-awaited report into the collapse of RBS, saying it focused on "technicalities" rather than the "reckless" management culture instilled by ex-chief Fred Goodwin.

"The report comes as a disappointment to anyone with an interest in finding out more about the true reasons for RBS's collapse," said Lindsay Thomas, who left

the FSA in 2006. The FSA was highly critical of its own role in the collapse of RBS, saying that many aspects of its work were "inadequate" or "deficient".

Round UP

»» INFLATION-LINKED PAY

Pay deals linked to inflation offer the best hope of keeping up with the cost of living, according to a survey by the Labour Research Department (LRD).

Analysis of over 700 pay settlements found that in the August 2010 – July 2011 pay round, the average rise was 2.75%, well behind RPI inflation for the period of 4.5% – 5.5%.

The best deals were often those with an inflation link, where the average rise was 5.2%.



She's got a ticket to ride

When Diane Jenkinson (pictured right) learned that she'd won the top £5,000 prize in November's Subscription Draw she couldn't believe her luck.

Diane and husband Wils had been due to celebrate their 20th wedding anniversary with a cycling holiday in Lanzarote in November but, just a few days before their flight, Wils was involved in a serious accident.

"Instead of flying to the sun, he was knocked off his bike and ended up in intensive care!" said Diane. "It was a terrible time.

"The holiday was cancelled of course and we're still battling to get our money back but that won't be sorted for ages.

"Wils is fine now and this win means that we can book another cycling holiday in Lanzarote for springtime."

They also plan to splash out on a new bathroom. "This win has been amazing for us!"

Diane joined Accord five years ago when she started working for the Halifax, at Barrow in Furness branch and has one £1 entry to the draw each month.



"This win has been amazing for us!"

LUCKY WINNERS

Here are the lucky subs draw winners for October and November 2011. Members can find a full list of winners on the website at www.accord-myunion.org.

OCTOBER

TOP PRIZE

£5,000

Michele Laughlin

RCC Belfast

£500 RUNNERS UP

Neil Quirk
Alan Browne
Clive Strange
Neil Harper
Mark Hoskins
James Gillen
Kellie King
Chandni Patel
Nicola New
Claire Cooper

Card Services, Cardiff
Chorlton-Cum-Hardy branch
Financial Services, Bristol
Harbourside, Bristol
Covent Garden branch
RCC Belfast
Slough branch
Wallington branch
RCC Sheffield
Associate Member

NOVEMBER

TOP PRIZE

£5,000

Diane Jenkinson

Barrow branch

£500 RUNNERS UP

Jeannie Hazell
John Goodyear
Nicola Ryan
Diane Whiteley
Sandra Cassidy
Maureen Clifford
Wilma Hetherington
Leila Moore
Catherine Johnston
Emily Horner

Swindon branch
Associate Member
Central East RO, Stevenage
Middlesbrough branch
Saltcoats branch
Devizes branch
Ayr High Street branch
Worcester branch
Trinity Road, Halifax
RCC Sheffield

Accord subscription draw form

Name:

Membership or file/Personnel no:

I wish to purchase the following number of tickets for each month's draw at a cost of £1 each* – circle the number of tickets you require:

1 2 3 4 5

I have read and agree to be bound by the rules of the Accord Subscription Draw, available at www.accord-myunion.org. The website also gives details of how to switch your monthly membership payment to direct debit.

Signature:

Date:

*The amount is added to your monthly membership payment.

Don't miss your CHANCE

Every month, Accord's subscription draw gives away £12,500 in cash.

You can buy up to five tickets every month, costing £1 each. Simply fill in the form, left, and send it to: Freepost (RG 2888), Reading, Berkshire, RG10 9BR. If you don't want to cut your mag a photocopy will do.

TOP PRIZE 
£5,000

10 RUNNER-UP PRIZES OF 
£500

25 LUCKY MEMBERS PRIZES OF 
£100



Accord

MEMBERSHIP BENEFITS SERVICE

Accord members can save hundreds of pounds thanks to the range of member benefits offered, either at no charge or with big discounts. These genuine benefits make membership of Accord even better value for money!

LIFE ASSURANCE AND CRITICAL ILLNESS CASHBACK SCHEME

Provided by LifeLink Insurance and Valley Insurance Services

Accord members have received an average CASHBACK of £400 on Term Assurance, Critical Illness and Income Protection policies. Contact one of the firms, or obtain your quote online to claim your CASHBACK of up to 9 months' premiums on the best priced policies available. Open to Accord members and their immediate families.

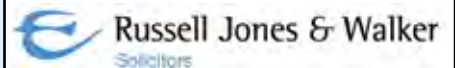
LifeLink Services Ltd – 01189 349 800 – or obtain quotes and apply at www.life-link.co.uk.

Valley Insurance Services Ltd – 01706 218 719 – or obtain online quotes and apply at www.kmfinancial.net/accord.

LifeLink Services Ltd 300474 and K&M Financial (formerly Valley Insurance Services Ltd) 231578 are authorised & regulated by the FSA.



ACCORD PERSONAL INJURY CLAIMLINE



If you or one of your family have been injured in an accident, simply call the PI Claimline for free, expert advice on whether you can claim compensation: 0800 884 0114.

This benefit is funded by Accord.

ACCORD TAX & PENSIONS HELPLINE



Provided by WMT chartered accountants.

FREE and confidential advice provided by taxation and pensions specialists.

Phone: 0870 428 1909

This benefit is funded by Accord.

ACCORD TRAVEL CLUB



Benchmark Travel saves thousands each year for Accord members. Before you book ANYTHING travel related, give us a call. We should beat ANY TRAVEL AGENT/INTERNET/TELETEXT price on ANY type of holiday. Freephone 0800 953 1263 www.benchmarktravel.co.uk

FREE PERSONAL ACCIDENT INSURANCE



Membership of Accord automatically provides free personal accident insurance, which can be topped up to increase cover or include members' families. Check Accord's website for details.

This benefit is funded by Accord.

WILL WRITING SERVICE



Wills can be made from as little as £19.99* – that's a 60% discount on the usual price. Two different types of wills are available, to suit your circumstances. Find out more at www.yourlegalrights.co.uk/accordwills.

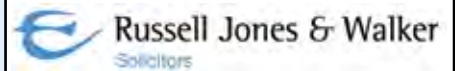
**currently available in England and Wales only*

INSURANCE SERVICES



Accord's insurance services provide a range of policies with 10% discount. Products include insurance for car hire, and against excesses on motor, home and travel insurance, as well as motor insurance for young drivers. Check Accord's website for details.

LEGAL HELPLINE



Experts you can trust. Legal helpline for Accord members and their families. Free, confidential access to expert legal advice 24/7. 0800 884 0118.

This benefit is funded by Accord.

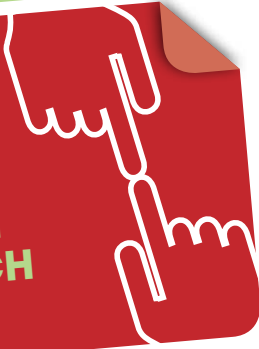
FOR MORE INFORMATION ABOUT ALL THESE BENEFITS FOR MEMBERS, GO TO WWW.ACCORD-MYUNION.ORG

JOIN US! Not yet an Accord member?
Don't miss out any longer on all the benefits you'll get from Accord.

Accord There is a better way – Accord is a grown up union.

MEMBERS ONLY

WHERE ACCORD MEMBERS CAN GET IN TOUCH WITH EACH OTHER...



Congratulations

- ◆ To husband Paul and 12-year old daughter Charlotte (pictured right) who represented team GB at the world Tang Soo Do (Korean martial art) championships in Florida. They both won gold. Plus they got to train with the British Olympic Taekwondo team. Well done, love Shirley Luxon.
- ◆ Happy 40th to rep Allison Howie from Govan and happy 50th to Paisley South's manager Jackie Scott, love Jacqui Cannon, Paisley South.
- ◆ Happy 50th birthday to Christine Kilshaw and Colin Dunscombe both from St Helens. Love from Denise and all at the branch.
- ◆ Jonny Wood has worked on the online helpdesk since May 2008, and has been through many different challenges and changes, and has always come out smiling! Jonny is moving into a role in complaint handling – all your colleagues wish you lots of luck in your new position. Keep in touch!
- ◆ Jeff Glazer from Lovell Park would like to congratulate daughter Cassie Glazer and Richard Gare on their engagement. They both work at Lovell Park and will be getting married in September 2012.



Get Well Soon

- ◆ A speedy recovery to Denise Lawrence, our manager at Poole branch. Love and best wishes from Fi Glover and all at branch.



For Sale

- ◆ 6-8 seat mahogany table and 6 chairs (2 carvery chairs) cost £2,000 - offers around £200. Contact julieboldy@halifax.co.uk (South Yorkshire).



Holidays

- ◆ Luxury 4 bed/3 bath villa, 3 miles from Disney. Private and screened pool and jacuzzi. Rates from £500 per week - www.5starfloridavilla.co.uk. Contact Judith Ashforth by email - judith@5starfloridavilla.co.uk
- ◆ Self contained 2 bedroom rustic apartment in the heart of the Appenine mountains, Emilia Romagna, Italy. Surrounded by stunning scenery and lots of places to visit nearby. Local ski resort only 8km. Excellent rate of £350 per week! Please contact Dawn Smith for more details at dawnnsimon@hotmail.com.

Advertise here!

It's FREE to advertise or make an announcement on this page. Email the details together with your name, location, contact number and membership number to: ads@accordhq.org. Sorry – we can't guarantee that all ads will be published.

A very Val(ued) member

Accord's Linda Crouch took the opportunity to use Members Only to thank a very special rep who has recently retired from the business.

Val Fleetwood was an Accord rep for several years at her home branch of Rotherham, South Yorkshire and then latterly at a new branch Armthorpe (near Doncaster).

Val has also worked on the regional executive committee (REC) for over 10 years as secretary, vice chair and the majority as chair. She has supported a vast number of colleagues in the region with formal meetings and is very well respected by all, including the business. I had the pleasure of working with Val on the REC before moving to Accord as an employee and I shall miss her enormously as a friend as well as a support.

Switch and win £1,000

Switch the way you pay your union subs to direct debit and you could win £1,000.

Every quarter, everyone who changes the way they pay is entered into a prize draw. Ilma Sheers from Redruth is the latest winner. Says Ilma:

“ I was having a bad morning when I got the call to say I'd won – I had to ask her to repeat what she'd said! I'm over the moon. I switched to direct debit recently and it was a very simple process – nothing to it.

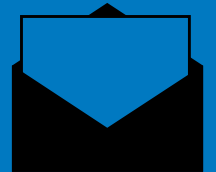
I've been a member of Accord for many years and know the union is dedicated to the wellbeing of colleagues. I especially like the magazine – it keeps us in touch with other issues around the country and makes us feel that we're not alone.

LBG may soon stop the facility to pay via payroll, so switching will also ensure your membership of Accord is protected.

2 ways to switch

post

Print off the form from the website.



www.accord-myunion.org



phone

ring 01189 341 808

You could save £££s with us...

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**40%
CASHBACK**
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lump sum
£400

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Visit: www.life-link.co.uk and click on 'quotes'