

Issue 3 2020

My

accord



On our 40<sup>th</sup> birthday, we owe it to those who came before us to make our union sustainable and fit for the future.



# 40 years of your union!

Accord held its first ever virtual conference to celebrate the anniversary and set out its vision for the next two years...

SEE PAGES 3, 12&13

# What can you do for your union?

The period of extensive engagement with Lloyds Banking Group about all things related to the pandemic continues unabated.

It's easy to overlook how much has been achieved this year. I set much of it out in my *Letter to Members* and it's worth reminding yourself if you have time.

Who'd have thought in January 2020 that, within a few months, so much business would be done via video links and that major banks could operate effectively with two thirds of their employees working from home?

Let me pay tribute to those staff in branches and other workplaces who have left the safety of their homes throughout the pandemic to support vulnerable customers, help those who are worried about their finances, support small and medium sized businesses and sadly, assist those who have lost loved ones.

Thanks also to those who've kept the business going by working from home. Sometimes in difficult circumstances.

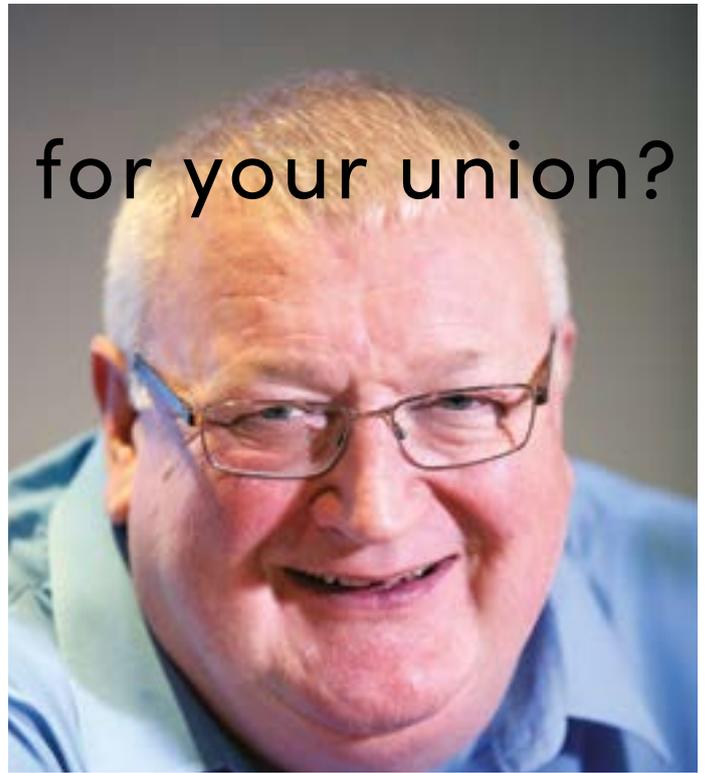
Despite the hope of a vaccine, home-working will continue for longer than anybody first thought. This creates new challenges around how employers meet the needs of individuals and provide the right support facilities particularly in relation to mental health.

We're pleased to be engaging on projects looking at new ways of working so 'the new normal' doesn't pose other risks to employees' health & wellbeing.

However, this is against a very difficult backdrop where record low interest rates, reduced demand, business failures and rising unemployment will have an impact on the profitability of banks.

This makes discussions on jobs and reward difficult.

We all know what happens to profit sharing when there are no profits and, in times of rising



unemployment, many employers seek to trade pay rises against job retention.

I'm hopeful, as always, that we'll be able to navigate our way through these challenges and deliver the best achievable for members. But it won't be easy. Then again, it never has been.

If we want to build a better future by tackling the issues that confront us, surviving and thriving as an independent trade union is going to take a great deal of effort – and nobody is going to do it for us.

We need to increase our membership level at a time when reaching out to new members is really difficult – particularly if the people we need to recruit are working from home. Anything you can do to help will be really appreciated.

Thank you, as always, for your support for your union.

And I hope that, however you'll be spending your time over the festive period, you stay safe and well.

## EXTENSION OF REDUNDANCY TERMS

Accord reached agreement with LBG to extend the current terms until the end of 2023.

This will bring security to many, however it coincided with a series of job loss announcements. Around 1,400 roles have been cut between September and November.

Said Ged: "The pandemic and the state of the economy make this a horrible time to be facing unemployment so we'll be working with LBG to maximise redeployment opportunities and keep compulsory redundancies as low as we can."

"Lots of our members have been worried about the job security agreement expiring so we're pleased the business has agreed to extend the current redundancy terms. This shows the value of positive industrial relations."

# CONFERENCE 2020

## A virtual success



Accord's biennial conference is the most important event in the union's calendar because it sets the priorities and objectives for the next two years.

And logistics for 2020's event were into many months of planning to celebrate the union's 40<sup>th</sup> birthday. Conference would take place in Manchester in April 2020, the same city that hosted the first one in 1980, the year of the union's certification of independence.

Everybody knows what happened next...

So, the union had to re-think and for the first time ever plan a virtual conference.

Although it meant nobody had to worry about catering, accommodation, set design etc, it did present other challenges and 'firsts'.

Around 390 reps, staff members and guests joined the conference which was hosted by David Meade, an inspirational speaker, expert in the psychology of high performing teams and as it turned out a magician and comedian.

Delegates heard from general secretary Ged Nichols throughout the event and president Neil Magill and TUC general secretary Frances O'Grady gave keynote speeches.

Ahead of conference, those who had

registered had the opportunity to choose which 'break-out' they would like to attend, where speakers from the employers presented and took questions.

You can watch the presentations by clicking on their names above.

Unfortunately because of a technical error there isn't a link to MD LBG group customer services, Vanessa Murden's presentation.

Matt Sinnott, group people & property director LBG was due to present but because of Zoom issues was unable to do so.

He said of the hiccup: "It just goes to show that execs don't get the 'best' technology."

For more conference coverage see pages 12-13.

ALTHOUGH I WAS DISAPPOINTED THAT WE HAD TO CANCEL THE FACE-TO-FACE EVENT, I WAS EXCITED TO PLAN OUR FIRST BIG VIRTUAL CONFERENCE. I'M LOOKING FORWARD TO MORE ONLINE EVENTS SO WE CAN CONTINUE TO ENGAGE WITH OUR BRILLIANT REPS AND MEMBERS.



HANNAH PALETTE, ACCORD'S COMMUNICATIONS OFFICER

## INSIDE THIS ISSUE

4-5	Tribute to Duncan	14	TUC conference
6	New ways of working	15	It's okay to talk
8-9	Your questions	16-17	Letters
11	Black History Month	18	Bank Workers Charity
12-13	2020 virtual conference	20	Subs draw



# Duncan's hall of fame

To coincide with Accord's 40<sup>th</sup> birthday, the union wanted to pay tribute to a special person who has been a rep from the very beginning.

Duncan Hall started working at the Halifax Building Society in 1962 in the Halifax Commercial Street branch – aptly on Yorkshire day.

Although long before the Staff Association was formed in 1977, Duncan was active in dealing with any injustice in the workplace. So when John Simmons began the Staff Association, Duncan was one of the first to be involved as a rep and has been active ever since.

One of his first successes was when he moved to Todmorden branch also in 1977.

Says Duncan: "I had a manager who, even if it was 100 degrees outside, wouldn't allow us to take our jackets off or loosen our collars – he was a real stickler. He'd sit in his office chain-smoking to a point it needed redecorating every year.

"He'd send us off at the same time every day to collect money from the local Barclays bank when we'd run out. We knew this was dangerous so varied our routes, but there are only so many ways to walk round Todmorden market!"

Duncan took this case on and the upshot was that Securicor was drafted in to deliver the cash.

He's been at pretty much every reps' meeting and biennial conference held ever since and has helped hundreds of Accord members along the way, however the recent pandemic has temporarily stopped him in his tracks.

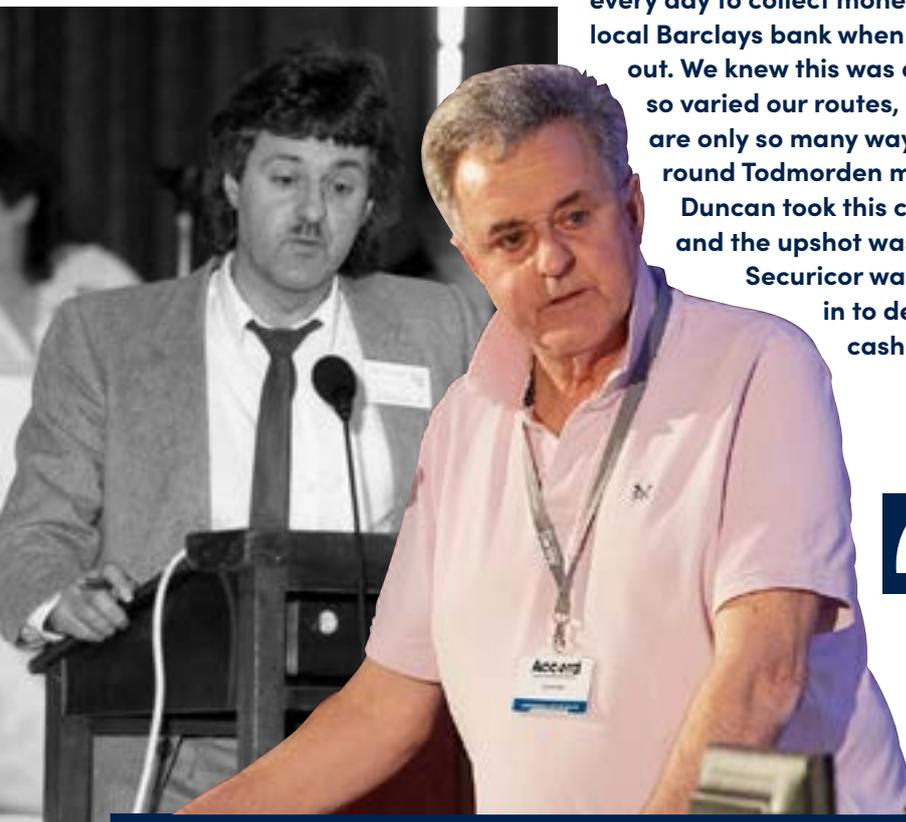
Duncan has been shielding at home since March as he's clinically vulnerable and has not been able to get the necessary equipment installed to enable him to work from home. Added to that his wife, also vulnerable, is being looked after by their daughter. So he's not seen his wife for months and is really missing the social side of working life.

He hopes there'll be a wellbeing desk at Copley for him soon so he can reconnect with his colleagues and fellow union reps.

Continues Duncan: "I've been with the union through some huge changes. People have always stopped me in the building for advice and nothing is more satisfying than being able to help somebody in need and as long as I remain happy and healthy and can do my job satisfactorily, I'll be pleased to continue working at Copley and serving Accord members."

**“** I had a manager who, even if it was 100 degrees outside, wouldn't allow us to take our jackets off or loosen our collars.

DUNCAN





Duncan (centre) sharing a coffee with fellow reps in 1982



Duncan at conference 2018

“ Nothing is more satisfying than to help somebody in need.

DUNCAN

**WHAT FRIENDS AND COLLEAGUES SAY...**

*If it wasn't for Duncan I wouldn't be a rep. It was the best decision I ever made and I'll always have him to thank. He took me under his wing and made sure I was kept up to date. I was made to feel very welcome and he even looked after me in my first reps' meeting. Accord wouldn't be the same without him.*  
**Lisa Sullivan, Copley**

*I have known Duncan for more years than I care to remember and he is one of the nicest people I have ever met. He is a gentleman and a scholar!*  
**Jim Fielding, Accord assistant general secretary**

*I've known Duncan for around ten years, and can't think of anyone who embodies the values of the union more than him. It's testimony to his personality that when he's not around for a few days, members stop and ask after him.*

*Personally, Duncan has always looked out for me. Whether it's keeping me supplied with hot chocolate throughout winter, or giving me words of motivation on a challenging day, Duncan is always there. To know Duncan is to know love, honesty, dignity and integrity. What a wonderful person to be around. Thank you Duncan, for all you do for our members and for all the many ways you support me. As much as I want you to put your feet up now, the truth is I don't know what I'd do if you weren't around.*  
*P.S. Just don't mention Bank Holidays!*  
**Sheeba Hamid, Copley**

*When Duncan's daughter moved south, she set up home literally around the corner from Accord HQ. It's been a pleasure having Duncan drop in when he's down visiting his family. He's a lovely man. Gentle, kind, loyal – one of the very best.*  
**Paula Tegg, Accord assistant general secretary**

*He fights for people's rights and for what he believes is fair. He's persistent and tenacious and so many have great respect for him.*  
**Sean Fowell, Copley**

*He is a lovely welcoming person. He's hard working, committed and passionate and deserves to be honoured for all his hard work.*  
**Afra Nawaz, Copley**

## PPI OVER AND OUT

When the PPI unit wound down, LBG carried out the biggest single 'redeployment' of colleagues in the history of the bank.

In September it was announced that all PPI colleagues in grades A-C would automatically be placed in roles in personal bank account claims (PBA) and customer financial assistance (CFA), instead of the normal process of being placed at risk of redundancy or having to apply for a different role.

Says assistant general secretary Jim Fielding: "The vast majority of our members welcomed the move. One of our key union priorities is job security and given the effects of the pandemic and the number of people across the UK who are being made redundant at this time, it was even more important to keep this priority in mind.

"There were some members who had reservations about the new roles, in particular fears around the technical knowledge needed and the ability to do the job properly and we have supported them with the business through these fears."

Members needing guidance can contact their local rep for support or email



## Ways of working

More and more people have indicated that when any kind of 'normality' is resumed, they will want to continue to work from home more often or full-time.

LBG will be looking at different ways of working going forward and regular meetings are taking place between the business, Accord and Unite to share information

– especially around the remote experiments that are taking place across divisions.

There is also a joint working party with the unions looking at support for homeworking staff.

The group has also engaged its own chief medical officer who is providing input on Covid, health and safety and wellbeing.

## Reps keep workplaces safe

Accord reps are continuing to play their part in making sure members' workplaces are safe.

Reps across all three brands and at large sites are in the process of joining managers in carrying out a Covid-19 risk assessment.

Earlier in the pandemic, Accord successfully lobbied government through its affiliation with the TUC for mandatory assessments to be carried out at every workplace jointly with recognised trade unions.

The assessments will take place over five weeks ending 11 December.

Managers are contacting Accord's team to check rep availability and there will be at least five days' notice so that arrangements can be made.

There is also a new eBite (see page 7) to help reps prepare for Covid assessments.

Principal Executive Council member Angie James (below left) works in Edinburgh and has been active in offering her support to reps around the risk assessments.



**I'm proud of the work our reps are doing. I've been lucky to help with the risk assessments to make sure colleagues who are required to be on site feel safe.**

ANGIE JAMES

9 NURSERY CLOSED DUE TO COVID-19

CASE STUDY

## Accord makes it nicer for Nisha

Accord's Mark Harvey helped member Nisha through a difficult time during the pandemic by staying in touch and giving him support and advice.

When lockdown was first announced Nisha's son's nursery closed which meant he couldn't perform his role as a mortgage adviser. He needed to be the prime carer as his wife is a key worker within the NHS.

Fortunately, as the bank said it would pay its staff whatever their circumstances Nisha was on full pay. He made several offers to work from home, in any role, but as he wasn't supplied a laptop this proved hard.

Says Mark: "Nisha became increasingly worried as his ethnicity put him and his family at

high risk and he sadly lost several relatives. Of course this also made him anxious about sending his son back to nursery."

As time went on Nisha felt he was being pressurised by his line managers with several calls checking when he was coming back to work and bringing into discussion long term career plans and his ability to perform his role. He was also being quizzed about his childcare arrangements.

Continues Mark: "We advised him to stick to his guns and to make sure all his options were explored. When he returned he was able to get a temporary move to a local branch with hours that meant he could still care for his son. It was also closer to home so he didn't have the risk of public transport."

\*not his real name



Accord has recently co-signed a letter along with other British and Irish unions which calls for urgent action to end the human rights crisis in Colombia.

The unions have long standing relations with the Colombian trade union movement and have worked for years to support those defending peace and human rights – in particular through the campaign organisation Justice for Colombia (JFC).

The letter to the human rights commissioner states: "We have been shocked over recent months as each day seems to bring



## NEW REP TRAINING

Accord has launched a new way of training its reps.

The first 'eBite' covered the new health, wellbeing and attendance policy launched by LBG. And it's the first of many.

The interactive tool was developed to help train reps during lockdown. It's not intended to replace face to face training but means it's easier for the union to offer more information to reps, and in small bite-sized chunks. Plus they're available to members too.

And at the end of every eBite there's a quiz to help users check their understanding and give any feedback.

"PITCHED AT EXACTLY THE RIGHT LEVEL AND WASN'T TOO COMPLICATED."

horrifying new accounts of violence committed against activists, young people, trade unionists and the same communities most historically impacted by conflict and state abandonment."

It calls on the commissioner to take all the necessary steps to address the issues raised in the letter.



Accord receives lots of questions on a whole range of issues. Here are some of the things you are asking at the moment...



## Face coverings must be worn



**Q** I work in a branch and struggle wearing the face covering. I'm entitled to at least 10 minutes break for fresh air every two hours but have no cover. What do I do – it feels really unfair as well as unhealthy?



**A** The business is confident there should be enough colleagues to manage the increased number of breaks but will look at those where support isn't in place.

First, work with your branch manager to reach a sensible solution. If it can't be done with the resources available, we'd be happy to raise it at a higher level and get your branch some support.



**Q** I work in a branch and have been positive and happy throughout with all the safety measures that have been put in place. However I'm 100% not happy about being asked to resume face to face interviews with customers. Can I be put under pressure to do this?



**A** Absolutely not. We've got a commitment from the business that face to face meetings will only happen where colleagues are comfortable. Diaries should remain open for telephone appointments. Face to face appointments can only be booked in the branch where the banking consultant is based..

**Q** I've been one of the people in my branch who have looked after the queues.

I've had a fair bit of abuse but have coped but I'm a bit worried about the winter months when customers just won't be as comfortable about standing outside to wait.

**A** We know how tough it's been on colleagues who have taken responsibility for queue management during the pandemic. Some customer behaviours have caused real distress and we've been genuinely shocked at what many members have had to put up with.

Having helped branches get security guards where needed we're in ongoing discussions about longer term support.

In preparation for winter, we've talked about installing awnings or shelters but they're not quick fixes and involve planning problems with local councils.

We'd like to hear what you'd like put in place to support you through winter and beyond. The business is keen to work with us on this. Head your email 'Queue management' and send it to

**Q** For personal reasons I need to use one of the wellbeing desks that LBG has provided in some sites. However because of the rising rates I'm worried about using public transport at 'peak times' even though there are social distancing measures on the buses. Is there anything I can do to change my hours?

**A** Yes. You've got two options really. You can talk to your manager about claiming additional travel costs if you've got a safety concern e.g. taxi fares.

Or you could look to agree a different working pattern so you can travel at different times. If the



**Working from home during the Summer months... things will be different during Winter with the heating and lights on.**

**Q** I'm working from home and this is going to no doubt cost more during the winter months when the heating and lights will need to be on for much longer than if I was in the office. I've heard there's some kind of help available through the revenue?

**A** We've talked to LBG about this. They are permitted by HMRC to give a tax-exempt payment of £6 per week (or £26 per month) to those working from

home to offset any additional costs. However they've now turned us down twice.

We believe that no colleague should suffer financial detriment because they're working from home. The business has agreed to look at individual cases of hardship and will support those colleagues to return to an LBG workplace to use a bookable desk.

You can claim the tax-free sum directly from HMRC yourself.

changes are temporary you don't need to work back any lost hours.

Discuss the options with your line manager but if you can't come to an agreement that makes you feel safe then get in touch with us.

**Q** I normally work full-time while my child is at school, but he's having to isolate for two weeks. Can I reduce my hours for this period?

**A** All permanent colleagues will be paid their full hours as normal, no matter what your role is and what your circumstances are. So yes you'll be able to work reduced hours while you care for your child.

**Q** I downloaded the NHS track and trace app on the day it launched and unfortunately I've been told I need to self-isolate. I'd got a week's annual leave booked during this time and was told it couldn't be changed. It seems so wrong as I'm not even allowed to leave the house to shop!

**A** You've been given incorrect information at a local level unfortunately. We've agreed with the business that situations like this aren't fair and LBG will reinstate holidays for colleagues. Get in touch with us and we can sort this out for you.

## Eid in lockdown



Principal Executive Council member, Sheeba Hamid, shared her experiences of Eid in lockdown.

After the disappointment of not being able to meet friends and family during Eid-ul-Fitr in May, there was much anticipation for the festivities of Eid-ul-Adha.

But for those celebrating in a number of areas across the north of England, including where Sheeba lives in Huddersfield, a last-minute announcement which tightened restrictions meant carefully made plans had to be quickly rearranged to be compliant with the new guidelines.

Says Sheeba: "The ban on two households meeting within private residences and in restaurants presented its own challenges on how to still make the most of the day, now without the usual cheer of family and friends.

After a family lunch and walk, Sheeba took to Zoom to catch up with family across Australia, Pakistan, UAE, Europe, the UK and America.

Continues Sheeba: "Whilst neither Eid this year may have been what we were hoping for, I can't help feeling that it's given us a different perspective. And I think we're much better off as a result.

"What a blessing to actually sit down and share the joy of Eid with our nearest and dearest who we'd normally never make time for during the celebrations (though our attempts at playing an international game of Ludo across Zoom descended into chaos!)"



CASE STUDY

## Head on help

A leisurely drive to work across a country road dramatically changed course when Liz was hit head on by a driver coming round a bend.

After five weeks off work with painful physical injuries, Liz returned and thought things were back to normal. However a year on she realised the crash had taken its toll mentally and she was diagnosed with PTSD.

Liz was already in touch with Accord's solicitors Dallas McMillan about an employment issue and during discussions they uncovered what had happened to her. She was dealing with another solicitor but was getting

frustrated with the delays.

Dallas McMillan's David McElroy took on the case and when he read the previous solicitor's notes he realised the firm didn't have the right knowledge to deal with a complex claim and wouldn't have received the right level of payout.

Says David: "After gathering the medial evidence, as well as getting compensation for Liz's injuries we also recovered a significant sum for wage loss."

Eventually a settlement of £39,000 was agreed – all of which goes directly to Liz.

She said: "I'm delighted with how David helped me through a very difficult time. After a very long journey of trial and error with various medications, months of physiotherapy and almost a year of counselling I'm now feeling myself again.

"His honesty and professionalism has helped me draw a line under a very dark time for myself and my family and I finally have closure."

\*Not her real name

**"** I'm delighted with how David helped me through a very difficult time.

LIZ

For Dallas McMillan contact details see page 22



CASE STUDY

## Lucy's isolation education

Lucy Maller works in customer services in Halifax and is also a member of Accord's Principal Executive Council.

While many people have preferred to work from home during the pandemic, there are some like Lucy who suffered with feelings of isolation.

Lucy's a single mum of two girls and when their nursery re-opened, she was working from home. She said: "Although I don't mind my own company, I'm much better being around people. After a while I started to feel a bit bereft and was missing having that contact with colleagues."

So Lucy asked her manager if she could be considered for a wellbeing desk. She returned to work where

several of her customer service colleagues were working so was able to benefit from human contact again.

She was then asked to take part in a call with Tim Peake (the British astronaut) about extreme isolation. Says Lucy: "I got so much out of it such as the importance of routine, not overthinking things and strategic planning. I took six pages of notes!"

Lucy put these notes to good use so that others could benefit from the information. She made a video and along with another Accord member held a wellbeing lunch to share her learnings with her colleagues.

# BIM

## BLACK HISTORY MONTH

October was Black History Month and Accord's Equality, Diversity and Inclusion group definitely raised awareness.

Partners in TSB had the opportunity to attend a live video event with David

Olusoga (OBE) a black British-Nigerian historian, award-winning writer, broadcaster, presenter and filmmaker about black Britain's forgotten stories.

A survey of Accord members found that 30% of respondents felt they'd received unfair treatment at work because of their race or ethnicity. 17% said they'd witnessed this happen to others and 16% felt they'd been held back in their career because of their race or ethnicity.

Accord doesn't claim that the survey is statistically representative but it's clearly worrying and action is needed.

Find out more about the group by emailing

## FREE SUBS!

**Did you know that if you're on maternity or adoption leave you don't have to pay union subscription fees for up to 12 months?**

The offer is for members who are up to date with their subs and have been in the union for at least 12 months (if not, free subs start on the one year anniversary of membership until you return to work).

To apply, email:

Make sure to include:

- Full name and workplace
- Membership or employee ID no.
- Personal contact details
- Date leave starts.

Applications should be sent to Accord before the period of maternity/adoption leave starts and need to be accompanied by a copy of your MAT B1 form or a confirmation email from your line manager. If it's received after this, no retrospective refunds will be due, but will apply to the remainder of the leave.

Before returning, members should send another email to

including:

- Full name and workplace
- Membership or employee ID no.
- Return to work date
- Weekly hours.

Make sure you spread the word to any members who have leave coming up!



# Zooming



**GENERAL SECRETARY GED NICHOLS**



**OUR REPS ARE THE BACKBONE OF THE UNION – A SOURCE OF MATURITY, SENSE AND VIBRANCY – THANKS FOR EVERYTHING YOU GIVE TO THE UNION.**

**AT OUR 2018 CONFERENCE WE TALKED ABOUT DIGITISATION AND WHAT THAT MIGHT MEAN TO BANKS. THE PANDEMIC HAS ACCELERATED THAT AND THIS CONFERENCE IS EVIDENCE. WHO'D HAVE THOUGHT IN A FEW SHORT MONTHS WE'D BE DOING BUSINESS VIA VIDEO LINKS AND BANKS WOULD WORK EFFECTIVELY WITH TWO THIRDS OF THEIR WORKFORCE WORKING FROM HOME.**

**IT'S ALWAYS THE MOST VULNERABLE WHO SUFFER MOST. THERE'S NO GOING BACK TO BUSINESS AS USUAL – WHETHER YOUNG OR OLD, BLACK OR WHITE, MALE OR FEMALE – WE NEED PROPER RIGHTS FOR EVERYONE.**

**THE EMPLOYERS HAVE BEEN EXEMPLARY. WE'VE HAD MORE ENGAGEMENT WITH THE BUSINESSES THAN AT ANY OTHER TIME I CAN RECALL SINCE I WAS FIRST ELECTED IN 1992. WE'VE NOT ALWAYS SEEN EYE TO EYE BUT THERE'S NEVER BEEN A QUESTION ABOUT THE JOINT COMMITMENT TO THE WORKFORCE.**

**ACCORD'S PRESIDENT, NEIL MAGILL**



**THE PRINCIPAL EXECUTIVE COUNCIL IS WORKING ON ACCORD'S PRIORITIES UP TO 2022 WHICH THE REPS HAVE INPUTTED INTO AND WE'LL COMMUNICATE THESE TO YOU ON THE NEW WEBSITE. THEY'RE BEING SET REALISTICALLY IN TERMS OF WHAT'S GOING ON.**

**THINGS HAVE BEEN GETTING WORSE OVER THE LAST FEW MONTHS BUT LIFE AND UNION BUSINESS CONTINUE. WE STILL WANTED TO CELEBRATE THE 40TH ANNIVERSARY AND THANK ALL THOSE THAT WENT BEFORE US, BUILDING UP THE UNION FROM NOTHING TO WHAT IT IS TODAY.**

**COVID-19 IS THE BIGGEST CHALLENGE IN GENERATIONS. WE'VE WORKED WELL TO PROTECT OUR MEMBERS' HEALTH AND EMPLOYMENT.**



# brilliant!



TUC GENERAL SECRETARY FRANCES O'GRADY



THANKS ALL OF YOU FOR EVERYTHING YOU DO TO BUILD AND GROW THE TRADE UNION MOVEMENT FOR WORKING PEOPLE – STAY STRONG AND TOGETHER WE WILL WIN.

WE KNOW IN OUR HEARTS THERE CAN BE NO GOING BACK TO BUSINESS AS USUAL AFTER THIS. TOO MANY SACRIFICES HAVE BEEN MADE. EVERYONE HAS THE RIGHT TO A SAFE AND STEADY JOB AND OPPORTUNITIES TO LEARN, PROGRESS AND GET ON IN LIFE.

GED! WHAT A GREAT LEADER - NOT JUST FOR ACCORD BUT THE WHOLE TUC. HE ALSO REPRESENTS US ON THE HEALTH AND SAFETY EXECUTIVE AND IS A KEY MEMBER OF THE TEAM PUTTING THE CONCERNS OF ALL WORKING PEOPLE FORWARD.

**Q** We know more women join unions than men but the majority of senior leadership positions are held by men. What would you say to aspiring female leaders?

**A** Go for it! There's so much talent in the trade union movement right across the board and 50/50 is all we want at all levels. I'd personally say make use of trade union training and education – until I did that I wouldn't have even been able to stand up in a room full of people. And find a woman more senior or experienced than you to support and mentor you and in return give your hand to somebody who is still learning.

**Q** Secretary of state for education, Gavin Williamson has announced a funding cut for union learning – what are your thoughts?

**A** It's an astonishing decision and it's wrong and unjust. As a trade union family over 200,000 get access every year to learning and professional development. Many have never had any kind of qualification before. We need to speak out, keep the campaign to overturn this going and get employers to speak to local MPs.



**Emma Wilkinson**

So today was my very first Zoom. I loved it and David was hilarious, just what we needed.

**David Saul**

Best thing I ever did is switch to Accord for all the help and support. Agreed with everything Ged, Frances and Neil said today. Join a union.

**Iamhuman**

Great virtual conference thanks. Workers' equality and rights must be central to negotiations, join a union.

**Jeff Glazer**

#accord2020 Thank you for the virtual conference. As an associate member who has family still in the bank I will continue to promote Accord and its fantastic work for all.

**Chris Rimell**

#accord2020 @DavidMeadeLive - turning coke into milk at @AccordUnion's virtual conference. Mind boggling trick

# Ged goes virtual for TUC Congress

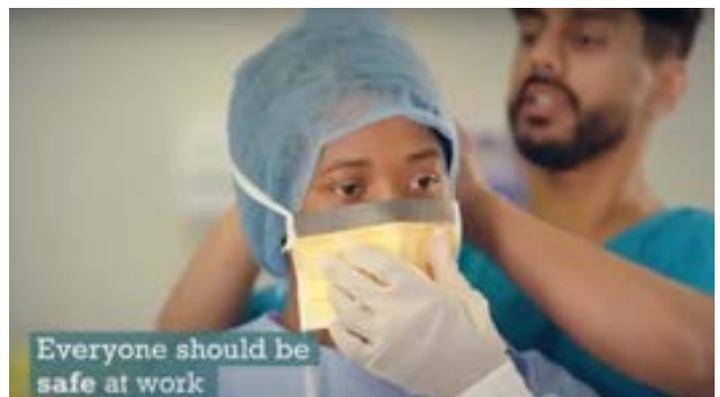
Ged Nichols became the first president in TUC Congress's 152-year history to preside over a virtual conference, beginning his speech with the words 'what could possibly go wrong?'

Instead of being in front of an auditorium full of unionists the two-day online event was joined by hundreds from their homes, offices and workplaces.

Ged's address kicked off proceedings stating that trade unions were never more important than they are now, demanding job security and dignity for working people and for real change to come out of the crisis.

He said nobody could have imagined a year like it: "Labour's worst defeat, then Brexit and the world as we know it changed with Covid-19 and we faced our biggest challenge in generations. Workers just doing their jobs have died and the most disadvantaged have borne the brunt – it's exposed inequalities in race, class, gender, disability and sexuality.

"Those doing the most important work are getting paid the least – we need to get them the rise they deserve and that's just the start – we can't go back to how it was before."



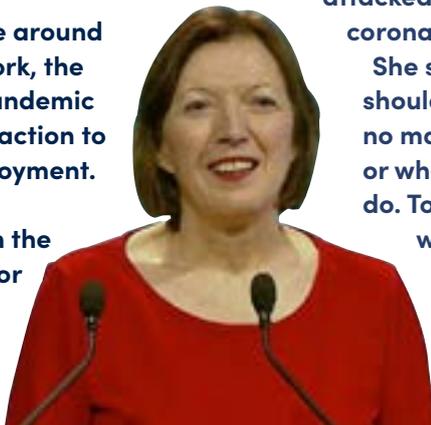
“It's not the great and the good keeping the country going, it's the labour of working people, people we're incredibly proud to represent.”

GED NICHOLS

## JOBS. SECURITY. DIGNITY.

That was the theme for the 2020 TUC Congress which focused heavily on the effects of Covid-19 on union members and their working lives.

Key debates were around better safety at work, the inequalities the pandemic has laid bare and action to stop mass unemployment. The trade union movement's role in the fight for equality for black workers was also discussed.



## KEYNOTE ADDRESS

Frances O'Grady used her keynote speech to urge the government to scrap zero-hours contracts and top up the minimum wage. She also attacked the handling of the coronavirus pandemic

She said: "Hard work should pay for everyone, no matter who you are or what kind of job you do. Too many of those who kept this country going through the crisis don't get the respect they deserve.

"I have a

message for this government about the minimum wage – that's the wage for two million key workers – it must rise as planned. Don't punch down on the working poor."

She went on to accuse ministers of being out of touch with the public: "The PM ordered a return to work without a proper plan for public transport and precious little thought for working mums and dads and childcare.

"Instead, a useless app, a mutant algorithm and a half-baked test-and-trace system: less moonshot and more a case of moonshine."

## #ITSOKAYTOTALK

Suicide awareness was the topic of one of the first of the Accord Equality Diversity and Inclusion group's virtual events during September.

Chris Rimell hosted and was joined by Nigel Fairhurst who works in general insurance claims in Copley, and is also a facilitator at Andy's Man Club and Russell McIver from Movember.

Nigel shared an emotive film about how Andy's Man Club began after Andy from Halifax took his own life, devastating his family. His brother-in-law Luke set up the club to try and prevent others going through the same and the group now helps 900 men across 28 clubs every week. He also set up #ITSOKAYTOTALK which is now one of the biggest mental health campaigns in the world.

Nigel was also brave enough to share his own story to explain how he got involved as one of 200 facilitators. He said: "Through questioning I realised it started after my father left when I was one. When I was five he drove past the house and didn't stop – from then on I struggled to let people in emotionally."

In 2008 Nigel's daughter took some tablets and passed away.

REALLY THOUGHT  
PROVOKING AND A  
GOOD BALANCE OF  
GUESTS.

SPEAKERS WERE  
KNOWLEDGEABLE  
AND GAVE REAL  
LIFE EXAMPLES.

She was 23 with two children. "I was called to the hospital and given the terrible news. I felt I had to stay strong and be 'the man of the house' supporting my wife, our other two children and her grandparents."

Joining Andy's Man Club after three months off work helped Nigel open up about his grief. He spoke about his daughter outside of the family for the first time ever. "That's how Andy's Man Club works – it was just the right time and place."

He now helps others talk through their problems and encourages anyone who needs help to get in touch at [info@andysmanclub.co.uk](mailto:info@andysmanclub.co.uk)

Russell McIver then spoke on behalf of Movember who have three main causes – prostate cancer, testicular cancer and mental health.

He highlighted that 83% of men said it was helpful when people 'checked in' with them but only 46% said this had happened to them during lockdown.

He encouraged people to have conversations based around 'ALEC':

- A – Ask the question
- L – Listen without judgement
- E – Encourage actions
- C – Check in

Feedback on the session was extremely positive.



CASE  
STUDY

### SUNDAY SERVICE

One member was happy to share her experience of using the Accord legal helpline to show others that it's not just for employment advice.

Rebecca\* began to get worried when a family member who has had no contact with her for 20 years tried to take legal action to get access to her two young children.

She did not want this to happen but didn't know where she stood, so getting increasingly concerned phoned the legal helpline late one Sunday afternoon.

Says Rebecca: "After briefly explaining the situation I was put through to a solicitor who deals with family law. He listened to my story and explained everything I needed to know putting my mind at rest straight away.

"It meant I got the information I needed free of charge and it was amazing that there was an expert available at that time on a weekend. It saved days of worrying and I would definitely use the service again. I'd recommend it to any Accord members needing legal advice on any matter."

\*Not her real name

# ACCORDING TO YOU



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

#### CONFIDENCE TO SPEAK UP

The emails from Accord have been really useful throughout this year.

I'm asthmatic and was working in a branch and the information gave me the confidence to speak to my line manager about my place of work. As a result I've been working from home since April supporting Connect and also inbound calls for general banking.

Had I not had this guidance and support I could have seen myself having to continue to work in branch which would have been a massive risk to my health.

Thanks again to Accord and everyone involved!

*Jason*

#### SINGLED OUT

While working from home there is a growing pressure from senior managers to have our cameras switched on while attending WebEx meetings.

Personally I don't feel comfortable doing this, and although I know it would never become LBG policy to enforce this, it's certainly becoming a 'rule' in my business area.

I was singled out during a meeting for not having my camera on by a manager, whereas another attendee wasn't called out for the same. I dread all WebEx meetings now when I know certain managers will be hosting or attending. I've even started avoiding the odd one.

*Name supplied*

## Recruit a member (or 10!)



To give us an end of year boost to our membership and strengthen your voice at work, we've launched a new recruitment campaign. As a thank you for every new member you recruit up until 31 January 2021, you can claim a £15 Love2Shop

voucher or the equivalent in cash-back, up to a limit of £150 per member. So, ask a colleague to join Accord today to boost our influence with your employer and your Christmas/new year sales spending pot.

### ALL IN THIS TOGETHER

As a frontline branch manager I would like to thank our area directors office team who have given their full support and cooperation throughout the pandemic. I can't imagine how much more difficult things would've been without their help.

Ongoing support from their living rooms is invaluable and each WebEx I attend ensures I have the tools and skills to operate my branch effectively!

It's great to see we're all in this together and despite the challenges of the dog barking or the cat jumping onto the computer it's comforting to know these colleagues remain in touch with branch life.

*Name supplied*

### THANKS FOR EXTENSION

I hope you are all well, keeping safe and able to carry out all the great work you do as a union in the current working environment.

I just want to say it is fantastic news that the current redundancy arrangements have been extended until the end of 2023. Speaking to friends and colleagues, this was a massive concern

given the bank has said many times in recent weeks that role reductions will be inevitable in the coming months.

Thank you for getting this agreement extended.

AS

### VIRTUALLY 'HUMAN'

A huge congratulations on your innovation and tech that made the virtual nature of the conference informative, interactive and 'human'.

I particularly enjoyed the session with Frances O'Grady, she's a very inspirational speaker and your video Ged, sharing your history, personal story and genuine passion for striving for the very best for people.

### SUCH A DIFFICULT YEAR

I congratulate Ged and the team on pulling this off in such a difficult year - it held up really well. As a lifelong Accord member it did have a genuine feel good factor in respect of Accord's achievements and how the union has been there for colleagues over 40 years.

## GET IN TOUCH!

Simply email your letters to

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 want us to withhold your name, let us know.

# for a festive £15!



The more members we have, the more influence we'll have when negotiating on your behalf about fundamental issues such as pay, pensions, and terms & conditions. That's why we're asking every member to try to get at least one of their workmates to join. Please talk to people at work about all the benefits of joining."

GED NICHOLS, ACCORD GENERAL SECRETARY

# Help for those in financial distress

More than 16% of adults in the UK have some kind of problem with debt.

The Bank Workers Charity (BWC) acknowledge that looking for help in this situation can be uncomfortable and challenging, not knowing who to turn to and fear of judgement.

Research shows that three in five who opened up and talked about their money worries said it made them feel better.

The charity has produced a covering what action you can take and what support is available.

Bank worker Zara fell into arrears with her council tax and began having complications in other areas of her life, including her mental health and wellbeing and was signed off work due to stress.

She got in touch with BWC and Zara's client advisor listened to her and gave her the support she needed.

## MANAGING WINTER BLUES DURING A PANDEMIC

Spending time outdoors has been vital for mental wellbeing since the beginning of the pandemic.

Good weather and light nights meant people exercised and socialised with family and friends

safely. Now that winter has hit it's likely that feelings of anxiety and depression could be an issue as it's harder to be outdoors.

This could be linked to seasonal affective disorder (SAD), a type

of depression that usually strikes during autumn and winter.

Common symptoms are persistent low moods, loss of interest in everyday activities, and feeling lethargic, stressed or anxious.

### SUNLIGHT



Getting outside is the best way to increase exposure to sunlight. Light boosts serotonin levels and decreases the risk of depression for those at risk of SAD.

### CONTACT



Keep in contact with people – making a video call can help. Staying connected to others helps combat feelings of loneliness as well reducing levels of stress.

### EXERCISE



Stay active – exercising releases endorphins, which make people feel good, so finding ways to keep moving such as a walk or fun activities at home can help.

### SLEEP



Stick to a schedule – going to sleep and waking up at the same time helps to strengthen the body's internal clock and make it easier for us to fall asleep.



For more support click the buttons on the right for guidance from BWC.

# Covid updates

Members fed back to Accord about the latest union COVID updates ...

I JUST WANTED TO SAY A BIG THANK YOU FOR THE MASSIVE EFFORTS YOU PUT INTO ENSURING OUR WELLBEING, ENVIRONMENT AND JOBS ARE AS PROTECTED AS POSSIBLE IN THIS UNUSUAL TIME. IT MAKES A DIFFERENCE KNOWING YOU ARE THERE FIGHTING OUR CORNER.

Paula Tegg



Accord's Paula Tegg has written regular Covid-19 updates since the start of the pandemic, keeping members informed of the almost daily meetings with the business.

Says Paula: "We're our members' voice at work and have a duty to

FANTASTIC UPDATE – JUST WANTED TO SAY THANK YOU! IT'S REASSURING TO KNOW THAT MY INTERESTS ARE AT THE HEART OF ACCORD.

communicate what we're doing and saying on their behalf. The Covid-19 updates seem to have been well received. Member feedback has really helped us drive the employee agenda forward at this most difficult time."

## PAY GAP WIDENS FOR DISABLED WORKERS

The TUC has found that disabled workers now earn 20% less than those who are non-disabled.

Analysis showed the pay gap has widened to £3,800 per year – an increase of £800 over the last year for those working 35 hours a week.

This pay gap means that disabled people effectively work for free for the last 60 days of the year and stop getting paid on 1 November.

Disabled women face the biggest pay gap. On average they are paid 36% less than non-disabled men.

CASE STUDY

## EXCEPTIONAL LOCAL REPS

Accord member Martin\* from Connect not only had a faultless performance record in his 20+ years' service, he'd also never had time off ill.

Then he started having a tricky time in his personal life which coincided with him getting a 'red call complaint' at work. His manager, who he'd previously had a good relationship with, checked his recent files and found a couple more 'red flags'.

In an ironic twist he was then put to work on the complaints line.

Feeling victimised and set up to fail he really needed his manager's support. Instead they informally told him if improvements weren't seen there may need to be a mutual exit conversation.

Martin then contacted his rep Kelly, who in consultation with Accord staff felt he was suffering from workplace stress. Following this he went home ill where he stayed for three months. Kelly continued to support with phone calls and advice.

He returned to a new team with a supportive line manager and his performance is now tip top.

Says Martin: "In these uncertain times, I'm glad that I am a member of Accord as even though I am feeling fairly secure in my job, I know that things can change in a heartbeat.

"I have had to use the union a few times and have found my local reps exceptional and the people in the Accord office very helpful and knowledgeable. I believe in a union and its collective power to do good for colleagues, as I feel it is a safety net that we all need."

\*not his real name

# SUBS DRAW



Every month the Accord subs draw makes a lucky jackpot winner £5,000 better off and 25 other members each get £100. You've got to be in it to win it!



## Rachel and family to Lap it up when they can

Rachel Slater from Buxton branch, Millie Philpott from Connect in Leeds (pictured below) and Terry Chow from General Insurance were three recent winners of £5k.

For Terry the news came on his birthday via an email from Accord while Rachel had a message from the union asking her to get in touch to check some details. When she returned the call she realised that was a rouse! Millie only has one ticket in the draw so never believed she'd win the big prize.

So what are they doing with their windfalls? Rachel is planning a trip with her two girls to Disney or Lapland when she can but in the meantime is treating herself to a new bag or some jewellery. Millie's money will help with a deposit for a house and Terry's will go into



a savings account until he can treat himself to a holiday.

Says Millie: "I've been coping well during the whole pandemic. Making the switch to homeworking took a little time to adjust to but I'm really enjoying it now. I save a lot of time commuting and have more time to spend with my pet ferrets!"

Rachel is also an advocate of the union's other services: "I've used the legal advice line which was incredible.

To have access to this sort of service is fantastic. I've also claimed back part of the excess for Bupa treatment from the union and have used the will writing service."

Terry has also taken advantage of the free will writing service and the travel club.

## £100 winners

On top of Covid, I've buried two relatives in the last five months and the holiday I really needed, to deal with all that, has been deferred three times! I'm now booked into a cottage in Anglesey for some well-deserved R&R so the money will go towards that!

*Ben Adams*

The money has gone towards my house purchase and it was great to be able to pay £100 less towards solicitors and surveyors than I had expected.

*Jason C*

I was most surprised. I'd just been walking the dog and spotted the message. I'm having a staycation instead of my planned trip abroad so will spend the money on a nice meal.

*Julia Woodhouse*

It was a complete bonus and so out of the blue... just one of the many fantastic reasons (but obviously not THE MOST important reason) to always be a member of your union! I've spent the money on a chest-freezer (really exciting, I know), which I'd been wanting for ages.

*Sian Shipley*

YOU CAN REQUEST A FULL LIST OF ALL THE WINNERS BY EMAILING

# MEMBER BENEFITS

The only thing we will ever sell you is our values as a trade union but we do provide a range of services to make your membership subscription great value for money! All of the services below are provided FREE or at a discounted rate to Accord members...



## TAX HELPLINE

If you think you might have paid too much tax, you can call the free helpline. Similar advice would cost between £150 - £200 per hour if independently sought.

0800 470 4535



## LEGAL HELPLINE

Experts you can trust. All union members and immediate\* families are entitled to use this service which gives access to a qualified legal adviser on any matter. The advice is completely confidential, free and easily accessible.

\*Immediate family means your spouse, partner and dependent children.

England & Wales: 0800 884 0118  
Northern Ireland: 0808 129 5467  
Scotland: 0300 303 1606



## WILL WRITING

Members can benefit from a free online Will writing service as well as discounts and expert legal advice on more complex Wills\*. Different types of Wills are available to suit your circumstances. The service is quick, simple and professional. visit:



## PERSONAL INJURY CLAIMLINE

If you're unfortunate enough to be injured in an accident, legal experts on our personal injury claimline can help. Provided by top law firms, they can advise on any type of injury and will ensure you receive maximum compensation as quickly and simply as possible.

England & Wales: 0800 884 0114  
Northern Ireland: 0808 129 5467  
Scotland: 0141 333 6761



## ACCORD MEMBERS LEGAL BENEFITS (IN ENGLAND)

For work related issues through your Accord membership, you have access to:

- An award winning national employment team
- Top rated specialist personal injury services
- Expert support if facing professional disciplinary issues
- National criminal defence services

You and your immediate family can also get legal assistance with:

- Personal injury for all non-work related accidents
- Clinical negligence
- Residential conveyancing
- Family law services
- Estate planning
- Road traffic defence
- Professional negligence
- Landlord and tenant
- Legal advice helpline

Contact us: 0800 884 0114

# View Our Virtual Conference Pack

If you were unable to view the full information pack we prepared for the Accord Virtual Conference, here's another chance to see what you missed. You won't be disappointed!

[View the Conference Pack](#)

ACCORD

TRAVEL CLUB

VIRTUAL

CONFERENCE

2020

## Holiday Giveaway!

Pre-register for our exciting NEW Holiday Giveaway Competition which starts 1 Jan 2021!

[Learn more](#)

**Accord**  
travel club