



# accord

Your voice at work

# Who is Accord?

---



Accord is an independent trade union funded only by members' subscriptions & we're recognised by your employer.

Accord is a specialist union for staff in financial services. We have members in Lloyds Banking Group (including MBNA, Embark Tusker, and Scottish Widows), TSB and other financial services.



We negotiate on all aspects of your employment and campaign every day for job security, fair reward and dignity at work.



# What Accord does



## We negotiate these for you...

- ✓ Pay
- ✓ Working hours
- ✓ Family leave
- ✓ Holidays
- ✓ Pension
- ✓ Terms and conditions
- ✓ Job security & redundancy



## We provide advice, support & representation if you have problems with...

- ✓ Conduct issues
- ✓ Working patterns
- ✓ Performance management
- ✓ Getting time-off
- ✓ Unfair treatment
- ✓ Health and wellbeing
- ✓ Lack of support



## We provide other benefits too...

- ✓ Legal helpline
- ✓ Travel club
- ✓ Will writing
- ✓ Personal injury claims
- ✓ Cashback schemes (private healthcare & commission)

# More about Accord



- ✔ Fastest growing union in LBG with over 22,000 members
- ✔ 350 workplace reps to support you every day
- ✔ We help promote equality and oppose all forms of harassment, prejudice and unfair discrimination
- ✔ Full-time professional staff always contactable by phone and email
- ✔ A grown-up union that is both recognised & respected by the bank
- ✔ No political affiliation
- ✔ Independent from employers, run by and for its members
- ✔ Your voice at work - here whenever you need us



# And there's more...



- ✔ 24/7 helpline for members
- ✔ Subscription draw – monthly jackpot of £5,000
- ✔ We keep you up-to-date on what we're currently working on via regular newsletters, guides, a quarterly magazine and a website full of useful information
- ✔ All our staff are Mental Health First Aiders

[www.accord-myunion.org](http://www.accord-myunion.org)



# Membership 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 the services below are provided free or at a discounted rate to Accord members



## Private healthcare cashback

Members whose employer provides private healthcare to all staff can claim 50% (up to £100) of the excess they pay out under their employer's private healthcare scheme. Terms and conditions apply.



## Travel club

That hard earned holiday can be yours at a real bargain price - members have saved tens, sometimes hundreds of pounds, on the price of a holiday by booking through the Accord travel club.



## Will writing

Members can benefit from a free Will using our simple, quick and professional service provided by leading law firms. There's also discounts and expert legal advice on more complex Wills.



## Legal services

Members get access to free, confidential legal advice on any matter - including personal injury claims. The legal services are provided by leading law firms.



## Commission cashback

Get cashback on income protection, life insurance and mortgage needs. Our brokers will find you the most competitively priced policies.



## Lifelong Learning Fund

The Lifelong Learning Fund provides financial support to members who want to learn new skills outside those needed to do their job (up to 50% of the cost of courses and training materials). Eligibility criteria applies.



## Subscription draw

Every month, one lucky Accord member wins £5,000. Runners up each get £250. Members can buy up to 5 tickets in the monthly draw at £1 each.



## Free subscriptions for new parents

New parents taking maternity, adoption or shared parental leave may be entitled to a subscription free period.



SCAN ME

# What does it cost to be a member?

Subscriptions per month	Description
-------------------------	-------------

£10.50	For members who work full time
--------	--------------------------------

£7.50	For members working full time, but who are agency staff or on a short-term contract
-------	---

£7.50	For members who work part-time (16-34 hours per week)
-------	---

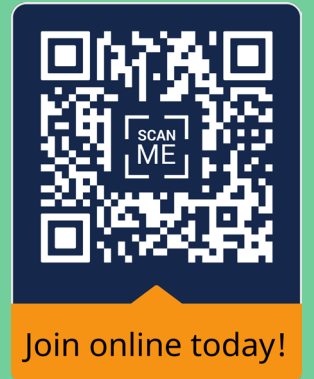
£5.25	For members who work under 16 hours per week
-------	--

£5.25	For members under age 21
-------	--------------------------



Tackling work-related issues can be hard when you're on your own.

Join Accord and you'll always have someone on your side.



# What has Accord done for me recently in Lloyds Banking Group?



Here are some of our recent achievements in Lloyds Banking Group...

**£2,000**  
minimum pay increase for full-time staff in grades A - G in 2023

**2 year**  
pay deal agreed for 2024 & 2025

**£500**  
payment for staff in grades A - D paid in Dec 2023

**£80,000**  
refunded to members through our private health insurance cashback scheme

Over **£3.5m**  
in compensation won for members in disputes at work in 2023

**£12,000**  
worth of grants paid to support members' studies

Additional **£350m**  
put into members' salaries for 2024 & 2025

**GPS & Flex**  
payments consolidated into pay in Jul 2023

Minimum starting salary for staff in grade A increased by **more than 1/3** between 2021 & 2025

We've achieved all this, and much more, through constructive dialogue with your employer