

Working for you in
RBS



NEWSLETTER • February 2011

UNITE THE UNION FOR YOU IN RETAIL BRANCH BANKING UNHELPFUL BANKING? A TOUGH PLACE TO WORK, JUST GOT TOUGHER

RBS have today (18th February) announced new National Standards for CSOs within the Retail Branch Network to replace the previous position of a National Standard of 2 booked appointments a day. These changes have been introduced without agreement by UNITE and with minimum consultation. UNITE believes that these new standards make an already demanding job in a highly pressured environment, more challenging and will negatively impact upon the ability of CSOs to achieve their targets, receive pay rises and bonus, plus their ability to avoid under performance ratings, action contracts and disciplinary action.

Background to the Announcement

In 2010 a position was reached with RBS within the Retail Branch Network (RBN), which has been communicated in recent UNITE newsletters, of a National Standard of 2 booked, not kept appointments a day, and confirmation that CSOs were not targeted on the outcome of these meetings, i.e. no CVP or product targets. UNITE have struggled to get agreement from RBS to communicate these standards explicitly across the network and as a result UNITE have and continue to deal with numerous issues across the U.K where these National Standards are not being adhered to. It is interesting now that the bank when amending and increasing these National Standards, sent to each CSO an e-mail detailing the new standards.

RBS first alerted UNITE to the fact that new National Standards would be communicated to CSOs in January and following strong objections from UNITE to the new standards and the numerous unanswered questions that the communication posed, RBS agreed to postpone the announcement to allow for consultation with UNITE to take place. Following this meeting in January, RBS then advised UNITE on the 17th February that the new standards had already been communicated to SBMs that afternoon. Despite repeated requests for the opportunity for UNITE to have prior sight of the amended objectives for comment and further input, as well as the opportunity to prepare communications of our own for members, these were ignored.

March For The Alternative
Saturday 26th March • 11am

www.unitetheunion.org/marchforalternative

The New National Standards

The main change with the new standards is a move from booked appointments to kept appointments; although CSOs will still not be targeted on the outcome of the appointments and therefore cannot be targeted on CVP or product outcomes. It must also be remembered that a handover from the counter or enquiry desk would count as a kept appointment. The other change is distinguishing between those members of staff that are new to role or experienced, with a differential in required number of kept appointments between fully trained CSOs with more than 6 months in the role, than those with less than 6 months in the role.

There are also distinctions between those staff that work solely on the counter, business cash or front office/enquiries desk, with additional targets for those staff who undertake outbound calls, but CSOs cannot be given targets above appointment/handover targets detailed in the target matrix. These new targets purport to be in line with the Group's "Helpful Banking Strategy to help as many customers as possible". UNITE's view would be that helping customers is not about simply selling them products; however these increases in targets and the move to kept as opposed to booked will mean that CSO will be spending more and more time attempting to achieve their appointment target than meeting the other, non-sales related elements of Helpful Banking and the Customer Charter, such as queuing times.

UNITE's Issues with the New National Standards

UNITE raised a number of issues with the original communication, that it was vague, open to interpretation or misinterpretation and posed more questions than answers, which would result in the inconsistent application of the targets across the U.K as was witnessed with the 2010 National Standards. Following UNITE's meeting with RBS, the bank incorporated two of the suggested changes made by UNITE which were i) the definition of new to role and ii) explicit confirmation that the targets would be pro-rated for part timers. This left a number of unanswered questions, which remain unanswered at the time of writing, which were i) what happens to the CSO targets if there are no CAs in the branch? ii) what targets are there for CSOs in sub-branches? iii) what happens to targets where a CSO has to travel from the main branch to the sub-branch and back? iv) what constitutes outbound calling, one call, one hundred calls, ten minutes, two hours? v) what happens when someone's working day is split between Front Office and the Counter? vi) why do Business Cash have a target, this is broadly unachievable? vii) why are the changes being introduced, UNITE have been advised this is comparable with RBS' competitors, but this does not fit with our evidence? iix) how have these targets been modelled, if all the CSOs got their targets would the CA not have too many appointments?

UNITE remains concerned at the lack of urgency and unwillingness to address these issues which will result in CSOs being unfairly targeted, placed on Action Contracts, awarded level 2 ratings and even disciplined for being set unachievable targets. UNITE also takes issue with the comment in the document that these changes are with immediate effect, as objectives, per all the bank's literature on objective setting and performance management should be mutually agreed. UNITE needs to also make clear that the union has not agreed these changes in anyway, shape or form. Some Regions began briefing staff on the new standards ahead of today's announcements and in some case advised that UNITE had agreed the changes, any such mis-truths should be challenged and reported to UNITE.

Next Steps

UNITE will continue to pursue the issues detailed in this newsletter with the bank and is disappointed that the bank did not heed the union's call to get this communication right and ensure that there is no ambiguity around the new standards. The advice to members in the meantime is that these changes cannot take place with immediate effect, each Line Manager has to sit down with each CSO and seek to reach agreement with the CSO as to the new targets. Only once that agreement has been reached or the targets are imposed following failure to reach agreement, can these new objectives take effect, until such time the prevailing target of 2 booked appointments will apply. If agreement cannot be reached on the new objectives and the CSO does not agree to the new standards, then members should annotate their new objectives with the sentence "I have signed to say that I have seen the objectives, but have not agreed these as I do not believe that the targets are achievable".

In the event that you are subsequently placed on an Action Contract, awarded a level 2 or called to disciplinary, members will be able to point to the fact that they have not agreed the objectives and made this clear. UNITE will also support any members who wish to challenge their new objectives on the basis of fairness and whether they are achievable, particularly if you are in business cash, work in a sub-branch, have no CAs etc or just plain disagree that the targets are fair. Members who wish to challenge their objectives should contact their local Workplace Rep, the UNITE RBS Helpline or e-mail at rbsinfo@unitetheunion.org

UNITE COMMENT

UNITE remain unconvinced by the rationale for the increase in CSO targets and the changes made, plus in some cases, i.e. smaller units these targets will be unachievable and unworkable. UNITE are also concerned at the lack of consultation with the union on this issue and whilst the bank will argue that targets are not negotiable or subject to consultation, the trade union would disagree, as these targets and namely the failure to achieve them can impact against pay rises, bonuses, performance ratings and on-going employability as a result of the Reaching Performance procedures.

The RBN is already a tough place to work with staff significantly more likely to be a level 2 in the RBN against the rest of the Retail Division and other Bank Divisions, more likely to be disciplined and less likely to be paid for excess hours and overtime than in other Divisions. Despite UNITE's efforts in seeking to resolve these issues during the last 12 months, as detailed in the last Retail newsletter, these issues persist and now the bank have upped the ante in respect of CSO targets, making an already tough place to work, even tougher.

UNITE REPRESENTATIVES

UNITE are always seeking members to take on one of the four UNITE Representative Roles i.e. Workplace, Union Learning, Safety and Equality. Any UNITE members interested in finding out more about becoming a UNITE Representative, please contact the UNITE RBS Helpline or e-mail rbsinfo@unitetheunion.org

UNITE UPDATES

If you would like to receive regular updates electronically from the union, please e-mail from your preferred e-mail address to rbsinfo@unitetheunion.org

Not a Member?

Join Unite's two million members and have a voice on this and other issues, as well as receiving support, advice and representation, for £10.96 a month for full time staff and £4.98 per month for part time staff working less than 21 hours a week. Membership forms can be obtained by phoning 0845 850 4242 or e-mailing rbsinfo@unitetheunion.org, plus you can join on-line at www.unitetheunion.org

Stuart Davies & Alison Maclean – Joint Lead Officers

Unite RBS Helpline – 0870 241 4425

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