

Working for you in

RBS

RETAIL DIVISION

NEWSLETTER • August 2011



RETAIL BRANCH NETWORK EXTENDED OPENING HOURS

RBS have today (17th August) announced significant changes and wider standardisation of Retail Branch opening hours across the whole of the retained Retail Branch Network, branches in-scope of the transfer to Santander are out of scope of this announcement. The key elements of the announcement are:-

- Existing branches segmented into Full Banking, Core or Community Branches
- An increase in the number of branches open on a Saturday from circa 750 to circa 1250 branches
- A significant increase in the number of branches open at 9am and closing at either 5pm or 6pm
- Standardisation of opening hours across the Full Banking and Core Branch Offerings
- Full Banking Branches to open until 6pm, Monday to Friday

Background to Announcement

RBS argue that with 56 different opening hours patterns, the current opening hours proposition is confused and that both their midweek and weekend opening hours fall short of a number of their competitors' opening hours propositions. RBS further argue that their current opening hours proposition "is not satisfactorily meeting key customer expectations of convenience and accessibility" which has required the standardisation of opening hours and in many cases the extension of opening hours. As well as a number of branches experiencing extended opening hours, some branches will experience a reduction in opening hours, particularly around Saturdays in Core Branches and moving away from opening until 7pm.

Overview of the Announcement

The new Retail Branch Network opening hours proposition, standardises the opening hours across the 250 Full Banking and 993 Core Branches. All Full Banking Branches will now open 9am to 6pm, Monday to Friday (with the exception of 9.30am DOFT on a Wednesday) and 9am to 4pm on Saturdays, with all Core Branches opening 9am to 5pm, Monday to Friday (again with the exception of DOFT) and 9am to 12.30pm on Saturdays. Community Branches, of which there are 572 will retain their existing opening hours and these may be subject to business as usual change, depending upon local market conditions and competitors.

The changes will result in almost 500 extra branches being open on a Saturday, a number of these being open for longer and delivering over c1,500 additional branch banking hours per week. This increase in opening hours is intended to be resourced broadly from existing headcount compliments; however budget does exist for some additional headcount where certain business need requires this. LCEOs can submit a business case to open later or close earlier dependent upon local market conditions; however it is anticipated that these will be exceptional.

Next Steps

Branch Managers will be tasked with working out their new resource requirements to meet the new opening hours proposition and once established one to ones will be conducted with all staff to understand their availability, preferences and any personal circumstances. There will be the opportunity to discuss flexible working patterns that would better suit members and volunteers will be sought in the first instance to staff the appropriate opening hours of the branch. The bank have confirmed that they are committed to finding mutually agreeable solutions to staff the branches; however where insufficient volunteers are sourced, RBS will seek to exercise the flexibility clause in most contracts to fulfil the new branch rotas and provide 8 weeks notice from the 26th September of new working patterns to be effective week commencing 21st November. RBS have not provided an indication of the number of Saturdays they would typically expect a member of staff to work.

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The Contractual Position and Flexible Resourcing

Most staff in the Retail Branch Network are on the standard RBS Flexible Contracts, which contain your contractual working hours which must be completed within the parameters of Monday to Sunday, 8am to 8pm, therefore in most cases the bank can enact the changes as these fall within the parameters of the contract. A small number of staff remain aligned to heritage Natwest or RBS, Monday to Friday, 9am to 5pm contracts and these contracts will be honoured and staff will not be required to work outside of these parameters; although RBS will still seek volunteers from this population. A further population may well be on a Natwest, Monday to Saturday, 9am to 5pm contract which was a product of Hours by Design. When staff signed across to these contracts they would have received a contractual side letter, which detailed the maximum number of Saturdays that they would work and any proposals from the bank regarding Saturday working should not exceed this number, unless the member of staff mutually agrees to work additional.

Retail also have a set of Flexible Resourcing Principles and members are encouraged to familiarise themselves with these. These principles commit to taking into account personal circumstances, that will include caring responsibilities, whether for young, elderly or disabled relatives, as well as access to transport and the ability to start and finish at certain times; however personal circumstances may also include religious beliefs, work or studies that you undertake on evenings and weekends, as well as other activities you participate in. The Flexible Resourcing Principles contain a specific question on *"What if an employee has children/caring responsibilities?" with the answer being "You must be aware of and attempt to accommodate employees' caring responsibilities. Rostering should take account of these responsibilities. Again, flexibility and individual preferences should be considered wherever possible, consistent with business requirements and individual contractual obligations"*. Any change of working hours that the bank proposes should seek to accommodate caring responsibilities and personal circumstances, with it being simply unacceptable for the bank to say that everyone is working a particular pattern; therefore you must work an identical pattern. Individual members of staff have different personal circumstances that require different flexible working solutions.

The Flexible Resourcing Principles also reconfirm the commitment to ensuring that *"employees have a strong work life balance"* and that *"employees should not be working more than 5 days per week on a regular, on-going basis"*. The bank have confirmed that where a full day is not worked on a Saturday i.e. until 4pm or 12.30pm, then this time should be made up on the remaining 4 working days in the week, ensuring that staff have a full day off during the week, as well as accommodating early opening and branch closing. During consultations, there was a long discussion in respect of the majority of branches moving towards 9am to 5pm opening or in some case 6pm and how early morning opening and branch closing would be managed to ensure that branches were open for business at 9am, but that staff were not being required to work additional, unpaid overtime at the beginning and end of each day.

As part of the recent Mike Bamber communication to LCEOs and Branch Managers which should have been shared with all staff at DOFT sessions, there was a reaffirmation that staff should not be required to work extra for no payment, but also that overtime should be avoided where possible by ensuring that contracts are flexed to cover early opening and late closing. This is the approach that RBS intend to utilise here, therefore for example some staff should be rostered to work 8.30am to 4.30pm, with other staff rostered to work 9.15am or 10.15am to 5.15pm or 6.15pm, which ensures that members no longer have to contribute large amounts of unpaid overtime to ensuring that the branch opens and closes on time. There are a number of resources on the RBS Pages of the UNITE Website regarding overtime and the working day, with members encouraged to take advantage of these at www.unitetheunion.org or alternatively e-mail rbsinfo@unitetheunion.org for the documents. Equally staff should not be expected or required to attend huddles before their rostered start time and Branch Managers should be undertaking separate huddles with those staff that are rostered to start early and those that arrive later to manage branch closing.

Branch Segmentation

RBS have confirmed that the classification of branches as Full Banking, Core and Community does not impact upon the grades of any of the Branch and Assistant Managers in terms of their current Branch Segment. It does however sharpen UNITE's view that current Segment 'B' Branch Managers managing Segment 'A' Branches should be higher graded. This issue has been particularly brought to light in relation to the Local Markets Restructure and the creation of the LCEO role and UNITE will be seeking further discussions with RBS in terms of the full impacts of the Branch Segmentation.

UNITE Comment

Clearly RBS are arguing the business rationale, linked into the Customer Charter and Helpful Banking for these changes and the drive to return RBS to stand alone strength. However these objectives have to be balanced off against the Human Resource implications and the impacts upon staff working in the branches, particularly those with personal circumstances that preclude them from working a particular working pattern. It is imperative that the bank fully consider and take account of personal circumstances to ensure that working patterns suit all parties, flexible working is a two way process, not a one way street that suits the employer.

As previously stated, flexible working is not a one size fits all position and it is simply unacceptable, as UNITE's members have experienced, that there is one working pattern and all staff have to adhere to this. RBS' workforce is diverse in nature and is better for this diversity, but that brings diverse backgrounds and personal circumstances, therefore the bank has to work hard

to understand and accommodate these personal circumstances. There is a commitment from the bank to strive to manage this process as sensitively and effectively as possible; however inevitably issues and challenges will arise.

At the point that you are issued notice of your new working pattern, if you have not been able to agree this with your line manager, you will need to either lodge a grievance where you wish to retain your existing pattern, or if you are seeking an alternate working pattern you will need to raise a flexible working request (where your issues relate to childcare responsibilities). In line with the agreed process with RBS, no changes of hours should be imposed, regardless of notice until such time that any flexible working grievance or standalone grievance and appeal has been concluded.

It is important that RBS maintains its employee engagement and does not simply attempt to impose unworkable rosters and rotas upon a workforce that has already experienced remarkable change and challenges over the last 3 years. Any members of staff who are unhappy with their proposed working pattern, who have been unable to resolve this informally with their line manager should contact your local Workplace Rep, the helpline on 0870 241 4425 or e-mail rbsinfo@unitetheunion.org

UNITE Representatives

UNITE concluded negotiations with RBS in late 2010 on a new and improved UNITE Representatives Agreement. We 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 RBS Updates & Update Your Details

If you would like to receive regular updates electronically from the union and have not already advised the union, please email from your preferred email address to rbsinfo@unitetheunion.org. It is also important that members ensure that their membership details are up to date and accurate, i.e. home address, workplace address, whether you are full time or part time etc. If you believe that your membership details are out of date, please also e-mail rbsinfo@unitetheunion.org with your updated details, alternatively you can contact your local District Office by phoning 0845 850 4242 or logging onto 'My UNITE' at the website www.unitetheunion.org where you can update your own details.

Not a Member?

Join UNITE's one and a half million members and have a voice on this and other issues, as well as receiving support, advice and representation for £11.48 a month for full time staff and £5.72 per month for part time staff working less than 21 hours a week. Membership forms can be obtained by phoning 0845 850 4242 or emailing 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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