



GETTING YOUR LIFE

We had a great response to our survey in the last edition of @work regarding work life balance. The vast majority of the responses were from staff and managers in the branches. For those responding, the overall average number of hours worked in excess of contract in a week were 5.26. For manager respondents, the average figure was 10.59 and for clerical it was 3.62. These figures are very high and indicate that there are genuine problems out there with workload both at staff and managerial level.

Don't work for nothing

The common theme both in your responses about staffing and in feedback received by the union on a recent round of branch visits was unpaid overtime at clerical level. Many of you have grown used to working extra time either before work, at lunchtime or after work. Some of you have accepted that this should be unpaid. Others are still very unhappy that you are expected to work more than your contract for no extra money. Some of you have been told that there is no money in the budget to pay for overtime. Others have found that, due to low staffing levels, it is not possible to take a lunch break. Some of you report having to stay every night until at least 5.30pm due to cashier shortages.

This feedback suggests that the bank's stated aim "to ensure that persistent overtime



IN BALANCE

or additional hours are unnecessary" is far from being realised. The staff handbook also states "occasions may arise where, due to unforeseen or unavoidable circumstances, you may be required to work beyond your normal hours". In reality you report that overtime working is institutionalised in the branch network.

At the end of this piece we have decided to repeat some of the statements you have made in such a way as not to reveal who you are or where you work. We feel that this is important to show you that you are not alone and to show the bank that the concerns we raise with them are real.

Ground rules

It is also clear to us that the ground rules for overtime payments are being eroded. We feel that it is important that you understand, for example, that all overtime

should be authorised in advance by your line manager. It should be paid for each completed 15 minutes worked. It can be paid for working before the normal start time (usually 9.00am) but not for those who start earlier than their contracted hours through personal choice.

These rules apply equally to key time employees. The difference is that overtime rates only apply after a 7 hour day or a 35 hour week. Hours other than this are called additional hours and are paid at basic salary plus appropriate allowances, are pensionable and are included in the calculation of any bonuses and mortgage subsidy which is payable.

The HR procedures manual goes into detail about how overtime should be authorised and claimed. We give overleaf details of the relevant sections from the manual.

OUR MESSAGE



Amicus' message to members in the staff grades is that they should not work unpaid overtime. Many of you are aware that by working unpaid overtime for a while it starts to be taken for granted.

It then becomes harder for you or for your colleagues to insist that overtime is authorised and paid. We are also aware from feedback, in particular from visits, that some of you feel that you are owed payment for overtime you have had to work.

We have advised members to put their claim in writing to their manager stating why they had to work overtime, the hours that they have worked and what they believe they are owed.

If you continue to be refused payment for overtime you have worked which is or was required of you, please keep a record of the exact hours that you have worked and contact the union.

EXTENDED COUNTER OPENING

“Things can only get better (?)”

Feedback from members on extended counter opening shows that you are fearful of this change. Surveys done by the union and the employer in another major clearer show that overtime at the beginning and end of the day generally becomes normalised where counter opening hours are 9 to 5.

The only way this can be avoided is where sufficient staffing, good management and staff who are able to adjust their start and finish times allows for staggered hours (8.30, 9.00 and 9.30 starts with corresponding finish times, for example). We are pleased to hear that in some branches these alternatives are being used.

Amicus is, however, disappointed to hear of branches where staff are being told they will now be expected to do regular overtime and should not expect to be paid for it.

At this stage, extended counter opening is limited to branches which

will be using the new rostering tool. Properly managed and with adequate staff, this has the potential to make rostering fairer and allow managers to stagger start and finish times. We

would welcome feedback from you on how effective this is and will be working with the bank on a series of staff focus groups in the Autumn to evaluate the rostering tool.



your views

"Two counter staff have resigned in the last 3 months. Although a trained counsellor I am having to work on the counter. This affects my bonus. We are asked to start work at 8.45am and because of cashier shortages every evening I work until at least 5.30pm, most evenings until 5.45pm. I feel I cannot leave without processing the work or putting cash in the safe. It is taken for granted that this will be done. The pressure is overwhelming and proper procedures are not adhered to due to lack of time."

"During the holiday period we are often down to two staff so are unable to have a lunch break unless we receive cover from our parent branch. This also raises security issues as there is also only one staff member back office. Customer service is terrible. Often they wait for a counsellor or I attend to them at the counter which causes greater queues and anger amongst the customers. The bank doesn't care!"

"At least half the extra hours I do are not paid (eg 8.15 start each day, paid from 9.00). Never get time to make a hot drink. Often work half or more of lunch hour to catch up on paperwork, reading circulars etc. I could write loads more!!"

"Fewer FPM appointments and more pressure on FPM to obtain appointments due to staff turnover. Staff do not know customers so they are less likely to discuss their affairs with new staff or to agree to see the FPM. The team spirit vanishes. It is a case of every person for themselves. Disruption leads to failure to meet targets, bullying by managers and ultimately action plans and managing out."

"Staff in their first few weeks have been put on reception. This is distressing for them and unacceptable for the customer. Training throughout the whole network is very inadequate and staff are thrown in at the deep end."

"As a manager you cannot do any paperwork eg emails, appraisals, reply to customer complaints until the door of the bank closes at 5pm or later. They expect you to work late for no overtime payments."

"It is difficult to take breaks because there isn't sufficient staff. It would seem HSBC would prefer it if we didn't need to eat, go to the toilet, or take a breath of fresh air."

"Very often cashier is left alone while a customer and staff member are in the interview room. Turning customers away as not enough staff to provide counselling service on spec. Abuse becoming more frequent from the public."

"I have recently heard that a staff member who resigned some months ago will not be replaced yet target setting took no account of this and we have been set much higher targets for 2006 than 2005. We are finding this impossible and I have virtually been told I will be a 4 classification. The MI system is being used as an indirect form of bullying towards branch managers. They are constantly being questioned about levels of staff contacts, sales and no account is taken of reduced resources or individual branch circumstances. A lot of branch managers are very disillusioned as they are expected to absorb and deal with everything."

- Increase in workload.
- Shortage of staff causes health problems such as stress.
- Abuse from customers due to lack/delay in services.
- De-motivation – management aware of shortages but no help forthcoming. Basically our pleas fall on deaf ears.
- Inexperienced management and staff doesn't help the situation. Basically there is a lack of training in branches.
- Sickness levels have gone up. And much, much more."

"Counsellors lost 10% of their bonus for the first quarter of this year due to customer service satisfaction going down. They were very unhappy as they had been working with less staff and under pressure all the time."

"All I seem to do is rush my work all the time. There is no time to enjoy the job these days. We only have two tills now so we are constantly on the go. We don't get opportunities to talk with customers anymore."

"They refuse to pay overtime with the reply that there is not room in the budget. Because of this regime all staff working unpaid overtime. If one makes a stand it makes them look inefficient. They become stressed at the build up of work and eventually buckle and tow the company line."

"Because of lower staffing levels there has been stress put on the staff who are left. Not only did they do their own job but a share of the jobs of those that have not been replaced. Targets have not been reduced. Working longer hours. No lunch breaks some days not even a break for coffee. I was assured that slave labour went out years ago!!"

"Sales staff have been told not to get involved with counter operations. Counter staff working after 5.00pm to fill ATMs, put cash away when most of the front office staff/sales team have left for the day. All overtime payments and working additional hours have been stopped."

"Overtime payments are banned. I complained to the branch manager and was told that this directive had come from the area personnel manager. I think that this is a breach of my contract."

"Always queues as less staff to serve. Cannot answer phones so call centre send down messages asking us to call back customers. It can take us three days to do this. We get the earache."

"We get constant complaints from customers but also from management "why don't you answer the phone, emails, work your queues in the allotted time etc" and of course the usual sales targets! It is an impossible situation and we are at breaking point."

From the HR manual...

The main sections of the HR Procedures manual dealing with staff grades overtime are as follows:

OVERTIME

Introduction

Overtime payments, which are non-pensionable and subject to tax and National Insurance contributions, are payable to all Staff grades.

Overtime rates are calculated on the basic salary only of eligible employees.

Authorisation

Overtime must be authorised in advance by line managers, according to branch/department staffing needs.

Early Arrival

Overtime payments are not made to staff who start earlier than their contractual hours through personal choice.

When early working is authorised each completed 15 minutes worked before their contracted starting time is paid (unless compensated by an earlier finish time).

Staff Grades

The normal working day is eight hours (including one hour unpaid meal break).

Payment of overtime begins after the first fifteen minutes of authorised overtime has been completed. So for a start time of 9.00 a.m. overtime is paid for every 15 minutes of authorised work after 5.00pm.

Overtime rates are calculated on basic salary up to the grade 5 band C maximum.

Non-Flexible contracts

Overtime worked on a weekday is paid at 1.5 x the hourly rate (Rate D).

Overtime worked at the weekend is paid at 2.0 x the hourly rate (Rate E).

(For bank and public holidays see Public and Bank holidays.)

Flexible Contracts

Overtime worked between Monday and Saturday and on rostered Sundays is paid

1.0 x the hourly rate – no benefits (Rate B)

Work on a non-rostered Sunday is paid at 1.5 x the hourly rate (Rate D).

Work on non-rostered public or bank holiday is paid at 2.0 x the hourly rate (Rate E).

Work on a rostered public or bank holiday attracts an additional payment of 0.5 x the hourly rate (Rate A, (in addition to the days pay received automatically through payroll).

Key-Time employees

Key-time employees have a contract of employment to work less than 35 hours each week.

Additional hours worked

Additional hours worked (above contracted hours) by key-time employees must be authorised in advance by line management.

Subject to the arrangement for overtime all such hours worked will be paid at an hourly rate of basic salary plus appropriate allowances.

This ensures parity with full time employees. The maximum number of contracted and additional hours per week is 35 hours. Any hours over 35 per week must be paid as overtime.

Additional pay is due after the first 15 minutes of additional time worked.

Key-time employees who are covering for adoption and maternity leave and who work more than their contracted hours should have these further hours processed as additional hours and not as a separate fixed term contract.

When working for an extended period annual leave must be given and payment is at a rate which excludes holiday pay.

Additional hours paid are pensionable and are included in the calculation of any award under the company bonus scheme.

Additional hours will also be included in the calculation of the mortgage subsidy (HSBC Bank).

Overtime

Overtime is paid for all hours worked in excess of seven hours each day or the contractual hours, if greater and/or 35 hours per week. Overtime is paid at the appropriate hourly rate depending on grading type.

Administration Procedures and Rate Codes Input

Administration procedures

The overtime/additional hours worked every month by each employee must be recorded.

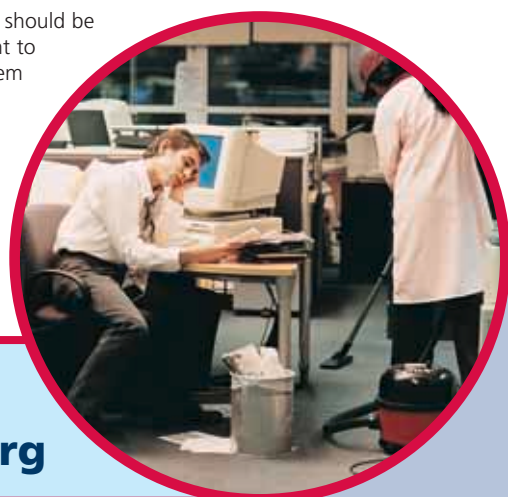
Using the Workstation to input

Details should be input on the first or second working day of each month.

The total amount of overtime/additional hours worked by each employee in the previous month is keyed-in using the personnel>Staff Overtime panel. Where necessary this can be keyed-in as a figure in sterling.

Form to be sent direct to Payroll

The overtime form should be completed and sent to Payroll to reach them before the 1st of the month.



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