

SERVICE BRANCHES – A NEW BEGINNING

April 2 brought with it the delayed launch of the service branch concept in HSBC.

Unite's view on the concept remains positive given the underlying principles which the bank is aiming for and its responsiveness to our concerns re implementation. In a piece in @work towards the end of last year, the union stated...

"Critically, in terms of their long-term viability and fairness to their staff, the service point branches will not be targeted for sales. This means that the bank accepts that their primary purpose is to provide a basic service and point customers requiring more sophisticated services and new products in the right direction."

At the beginning of our discussions on the service branches, the bank expressed to the union its hope that it will provide the smaller branches with a new lease of life. Unite shares this hope.

BAD PRACTICE

Since that time and partly due to the delay in the launch from Jan to April 2008, we have found that some of our members have been under pressure to agree detrimental changes to their contracts, ostensibly on the back of the service branch concept. These changes have ranged from cutting their hours of work (with no compensation) to moving to another branch, whether or not it suited them and down-gradings, principally from S5 to S4. It has been a difficult challenge to the union to keep track of the attempts that have been made by management across the country to impose these changes. It is a tribute to the networking of the union and the hard work of our local activists and representatives that we have been able to report this bad practice through to the bank and put a stop to it. We have asked senior management to analyse how and why it happened to ensure it is not repeated in the future.

NEW GUIDELINES

In response to our concerns, the bank published clarification of the delay in the launch and stated that there should be no attempt by managers to proceed with any changes of hours, location or grade until the parameters for the service branch concept and the practice for how it should be implemented had been examined in detail centrally and consulted on with the union. Unite welcomed the bank's response to the concerns we raised and this consultation has now taken place.

Our priorities were to minimise disruption to members' lives as a result of the transition to a service branch, to ensure that staff numbers were not being cut surreptitiously and to set down the rules for how any changes should be implemented to protect the rights of our members.

Unite also wanted to adhere to its original goals which were

"that the new service points should not perpetuate the existing problems our members encounter in the smaller branches. On recent visits, you have highlighted - staffing cover, unpaid overtime, not having breaks, security, lack of managerial support, training and career opportunities, as the key issues."

OUTCOME OF THE CONSULTATION

MINIMISING DISRUPTION

1. GRADING

Contrary to rumours there will be no down-gradings as a result of implementation of the service branch concept. Unite has seen detailed plans for implementation of compulsory down-gradings from S5 to S4 and even S4 to S3 in one region but these will not be implemented. If any have already happened, members should object and contact the union. Central management have also agreed to review any down-gradings from October 2007 and to unravel those that relate to service branches.

Having said that, and despite the introduction of 70 new Grade S5 roles, 68 S5s in service branches are deemed by the bank not to be in the right location. Those affected will have 1 to 1s with their manager to discuss whether they are able to transfer to a vacant S5 service branch role or elsewhere. The bank has confirmed that they "will not enforce any transfers where personal and domestic circumstances do not allow it". Any S5s remaining in the "wrong location" will be addressed "through a business as usual approach". This means when an appropriate S5 role becomes available or the branch becomes an S5.

2. HOURS OF WORK

Nationally, there are 128 affected branches currently open between 30 and 40 hours a week where opening hours will reduce to 30. Working hours in these branches will be 35. Another 99 branches currently open for 30 hrs will retain their opening and working hours. The 232 currently open and/or working 40 + hrs (33) or less than 30 hrs (199) will keep their opening hours.

Perhaps surprisingly, only 15 staff in 8 branches are considered by the bank to be working hours that do not reflect the new hours.

The bank has stated that it has no intention of making anyone displaced or cutting their hours. Their intent is to move their hours around, where necessary, following the same principles as those for the S5 grade issue. Unite is also aware of detailed plans in some regions to implement hours' cuts in readiness for service branch implementation, and again the bank has agreed to review any such changes since October last year.

UNITE GOALS

1. ADEQUATE STAFFING

This remains a thorny issue and a constant ground for complaint by staff and managers alike in the branches. The gap between the theory of how new processes and technology should mean fewer staff are required and the reality of life in a branch seems to grow ever wider. Manager members complain that they have to work overtime to cover for inadequate staffing or find themselves working as cashiers. Staff report that the length of time a transaction should take and the reality of dealing with a queue of real people cannot be compared. And cover, particularly for unplanned absences is a nightmare for everyone.

The plans behind service branches allow for a minimum 2.5 fte for a 9.30-3.30 opening branch. The net effect of the opening hours' reductions is that nationally there are 42 extra fte in addition to the 20 extra fte being allocated to those branches with the busiest counter footfall.

We would welcome comments from managers and staff on how this pans-out in reality.

In the medium term, the use of relief staff managed regionally is another concept which could prove both helpful and problematic for those involved directly and indirectly. Interestingly, the bank has stated centrally that it is happy to use auxiliary staff as appropriate.

Whether the staffing problem becomes better or worse with the service branches remains to be seen. It is worth noting in this context that regional directors will now be penalised as much in their bonus for understaffing as for overstaffing.

2. UNITE AGAINST UNPAID OVERTIME IN HSBC

This is a constant struggle in HSBC as in the other major banks and a constant point of debate with the bank at national and regional level. The theory of staffing in the service branches is that there should be provision for 30 mins to allow for opening and 30 mins for closing at the beginning and end of the day. Again, please keep us informed as to how this pans-out.

3. LUNCH BREAKS

Contrary to the widespread feedback over the last few months, the bank has undertaken to ensure that staff in the service branches can take a break of a minimum of 20 minutes during every six hour working day, in accordance with their rights under the working time regulations. Where appropriate, lunch duty allowance will be paid (ref: HR Procedures Manual > 'L' index > Lunch Duty Allowance - policy). Unite has stated that the allowance is inadequate and wishes to see a substantial increase in its value. The bank has agreed to review the payment in Q3 and the union has stated that its claim will be for backdating of any increase to the April 2 launch.

BRANCH CLOSURES

Unite is disturbed that alongside a programme designed to inject a new lease of life into the smaller branches, the bank should be planning to close some branches this year. We voiced this to the bank and asked that the bank make a gesture of good faith in its own unique innovation of the service branches by agreeing not to close any more branches.

The bank has confirmed that it is giving consideration to this and we await its decision.

MEMBER FEEDBACK

We are pleased with the guarantees we have been given to protect our members from what could otherwise have been a traumatic transition to service branches because we have been able to build on the feedback we have received from members through our reps structure. To help us ensure that the agreed procedures are adhered to and any further issues are dealt with, we need this feedback to continue.

So contact your local Unite rep with your queries or concerns, call our helpline on 0207 253 9642 or email hsbc@unitetheunion.com

JOIN US NOW

If you are not yet a member, play your part in building a better future for workers in the HSBC branch network by joining on line at www.unitetheunion.com