

## NATIONAL AUSTRALIA GROUP



# 150 PLUS JOBS TO GO IN CYB RETAIL

NAG has recently announced the loss of more than 150 jobs in Retail up and down the country covering a wide range of job roles including Mortgage Advisers, Banking Advisers, Business Managers Assistants and Quality Advisers in the MAQU Unit in Leeds. Whilst 130 of these roles are in YB, the remaining 26 are in CB.

The arguments being put forward by the business for the review include ever changing customer needs, current market conditions and the streamlining of processes. Unite vigorously challenged the business rationale for the job losses in each of the areas. NAG leadership have communicated to the markets and staff their ability to “weather the storm” pointing to their strong liquidity, funding and capital position.

We are very disappointed that they are now reducing staff members at a time when the indicators and branch sales, such as mortgages, are showing that the economy is picking up.

Unite has worked with the business to ensure a commitment to avoiding compulsory redundancies and securing suitable alternative employment for affected staff.

For example, there are a number of jobs in the new Financial Solutions Unit and Fraud and Collections in Leeds. 22 suitable alternative roles have been ring-fenced for employees affected by this announcement. Employees can express a preference for Voluntary Severance where there are no ring-fenced or mapped roles available. An appeals process has been agreed.

### MAQU UNIT, LEEDS

The Company are transferring the Unit in Merrion Way, currently with 10 people, to Rotherham where a smaller Unit of 3 Quality Advisor roles will be set up to continue the Advice Quality check on mortgage files. The data integrity and documentation checks will be picked up by staff at the Rotherham Unit. Mortgage Managers will be expected to support Mortgage Advisers with advice on preparation of mortgage files.

### BUSINESS MANAGERS ASSISTANTS

The business has decided to centralise the BMA support and are looking to achieve economies of scale. Initially the proposal was to create two Centres – one in England and one in Scotland.

However, the Company responded to our representations and there will now be four Centres established in Glasgow, Edinburgh, Dewsbury and Rotherham.

This brings the total number of BMA roles redundant to 47 FTE with current job roles assigned to the four locations as follows:-

• Glasgow Bath Street	9 FTE
• Edinburgh Hanover street	4 FTE
• Dewsbury	12 FTE
• Rotherham	6 FTE

Additionally, there will be four Group B Team Leader Business Support roles created with one role attached to each location.

### BANKING ADVISER AND MORTGAGE ADVISER

Following a review of the Banking Adviser and Mortgage Adviser roles, the business has decided to reduce the number of Banking Adviser roles in Yorkshire Bank by 71 and Mortgage Advisers by 16. In CB the reductions are 11 Banking Advisers and 5 Mortgage Advisers.

The number of Banking Adviser roles allocated going forward are based on the number of CSOs in the Branch (4.5 CSOs will qualify for 1 BA).

There are 23 branches in Scotland and 2 in England who will no longer have a BA based at the branch and will move to the Direct model with the remaining branches in the IHS network using the existing customer service channel via the BAs.

In Direct Banking in Clydebank, 6 Banking Adviser roles and 8 Mortgage Adviser roles will be available.

#### **Unite has expressed their serious concerns around:-**

- The increase in workload for Direct members based in Clydebank who are already under pressure with recent changes and the detail of how the hand off for BAs and MAs will work with Direct.
- Possibility of members being subjected to disciplinary procedure for breaches of policy and procedure where there has been more than one Adviser involved in the process.
- Branches being left with insufficient numbers as a consequence of job losses.
- Recognition and reward for CSOs Level 4 as this will involve extra responsibilities because of removal of existing BA roles.
- Workload and reward for CSOs who will inevitably be left with more responsibility (deputising) as more senior staffing numbers deplete.

#### **The business has responded to our representations by committing to the following:-**

- The staffing numbers in Direct will be kept under review to ensure there is adequate staff to cover the additional workload. A handbook is also being produced detailing how the hand off between Direct and branches will work with Unite input and will be available shortly.

- On Staffing numbers, the Company has assured us that no branches will be left with less than a staffing complement of three once changes have taken place.

- On the recognition and reward for CSO level 4s, the Company has agreed a £500 increase for those who have met the criteria for this level going forward and where there is a business requirement.

Unite has also submitted a claim for deputising allowance for CSOs as we believe they will increasingly have to stand in for Branch Managers where there is no longer a BA or Service Advisor. The Company are considering this proposal and have committed to responding within a reasonable timescale.

#### **MATERNITY LEAVERS**

Please note, if you are a maternity leaver, the Company has changed the way they are treating maternity leavers. Unite is challenging this as we believe it is potentially discriminatory. Please call us for advice if you are unsure.

Unite representatives will be out and about visiting sites over the next few weeks but please contact the numbers below if you have any queries or concerns.

#### **CONTACTS DETAILS ARE:**

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