

# CATALYST

**CATALYST** COMMUNICATING  
CHANGE



A PUBLICATION  
FOR UNITE RBS MEMBERS

Summer 2008

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Catalyst (kat'a list) n.  
A condition, agent,  
event, or person that  
is the cause of an  
important change or  
provokes significant  
change or action.

# CATALYST



**Stuart Davies &  
Alison Maclean**

**Joint Lead Officers, RBS Section**

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## “ Welcome to Catalyst Summer 2008

A great deal has happened since the last edition of Catalyst in March of this year. The credit crunch has begun to bite deeper and the press is awash with predictions of imminent recession. RBS announced a Rights Issue in April to raise £12bn of capital from its existing shareholders and also publicly placed RBS Insurance “up for sale”. The bank has also announced a significant increase in Saturday opening branches, along with an associated increase in staffing levels. RBS has undertaken its first off-shoring exercise, transferring 200fte of Manufacturing work to its Global Manufacturing Hub in India, acquired as part of the ABN Amro deal, however there were no redundancies, plus the sale of the Group’s 50% stake in the joint venture Tesco Personal Finance to Tesco has taken place.

All these issues are covered within this edition of Catalyst; however at the time of writing, despite extensive speculation in the press regarding potential buyers, the union has not been made aware of any firm interest or bids for RBS Insurance. Unite have continually urged RBS to retain what is a highly profitable part of the Group, staffed by dedicated and professional staff. In the absence of any published interest or firm bids, Unite calls upon RBS to officially take down the “for sale” signs and end the uncertainty that RBS Insurance staff have experienced since April.

Turning to the credit crunch and the economic turmoil being experienced in the U.K and around the world, Unite believes that, despite the recent posted half yearly losses of £691m, the RBS Group is well placed and robust enough to ride out the current financial storm, bolstered by the £12bn raised as part of the Rights Issue and monies received for the sale of Angel Trains and Tesco Personal Finance.

RBS, along with many other financial institutions have enjoyed unprecedented profit increases in the last 10 years of economic growth, mostly thanks to the hard work of 100,000+ staff working for the Group in the U.K. Unite has stated at every opportunity to the Group that it should hold its nerve in the current economic crisis, maintaining business operations and staffing levels at their current levels with a view on the long term and not the short term issues currently being experienced.

Finally great numbers of RBS staff are continually becoming one or both of the twin heartbeats of the trade union, members and workplace representatives. However if you know of any non-members in your workplace, encourage them to join the 2 million+ members of Unite and if you or any of your colleagues are interested in becoming a workplace representative, supporting, assisting and representing your colleagues, please contact the Unite RBS Helpline on 0870 241 4425.

We hope you enjoy this edition of Catalyst and as ever we welcome your comments and feedback, please e-mail [RBSinfo@unitetheunion.com](mailto:RBSinfo@unitetheunion.com).

**Stuart Davies & Alison Maclean**  
**Joint Lead Officers, RBS Section**

## RBS - RSO & CSO JOBS TO TRANSFER TO GROUP MANUFACTURING OPERATIONS CENTRE IN INDIA

RBS recently announced the transfer of some 260fte of existing work from U.K based Retail Service Operations (RSO) & Corporate Service Operations (CSO) to its Group Manufacturing operation in India. The transfer has not resulted in any redundancies and all members of staff impacted have or will be re-assigned.

The bank confirmed that 210fte of work would transfer from RSO (North of England, Scotland, London & South East, South West, South of England and North West RCSCs) and 50fte from CSO (North of England, Scotland and South of England CSCs) between August and the end of October 2008. The bank’s business rationale for the transfer is that following the disposal of La Salle (part of the ABN Amro acquisition) and the transfer of work back into the USA, spare capacity has become available within Group Manufacturing Operations Centre in India. The bank have argued that the transfer of work to India is required to create capacity in the UK operations to enable the re-assignment of existing staff to support growth initiatives in the U.K.

RBS have had a long standing commitment not to offshore work from the UK, however the bank now points to the global capacity that has been realised with the acquisition of ABN Amro and the requirement to free up capacity within the UK to facilitate growth as the reasons for the shift towards the transfer of 260fte of work to the operation in India. The bank has also stated that “we remain committed to our long-standing principle of situating customer contact work in the country or region where the customer is located (i.e. UK for our UK customers)”.

Whilst Unite recognises that there will be no job losses as a result of this transfer of work to an off-shore Group Manufacturing site, the union remains opposed to the off-shoring of UK job roles and unequivocally opposed to any job losses that arise from the transfer of work.

The union will remain vigilant on the issue of off-shoring and will challenge the rationale of any future off-shoring propositions, placing job security of existing members at the forefront of any negotiations with the bank.

## STOP PRESS ... BRANCH MEETING DATES

**Next central Lancs branch meeting is on 11 November 2008, at Ingol Golf Club Preston at 7.30pm.**

**The Aldgate Union branch meets every 2nd Tuesday of the month and contacts are Jan Koszuta (Chair) on 020 7063 1430 or Harriet Culkin (secretary) on 020 7780 4039. We also have our own page on the Unite website which can be found by doing a search for Aldgate Union.**



**Message from Stephen A  
Smith, Chair UNITE RBS  
National Company Committee**

Firstly can I thank you for your feed back following the spring edition, which was well received by members.

A lot has happened in the 3 months since the spring and the Unite RBS team will cover off the significant developments affecting members in this edition of Catalyst.

Since the beginning of the year, I have been out visiting branches in the Natwest and RBS Retail Network, talking to members and staff about the issues facing you from day to day in the RBS group.

It is important that you see your union representative on a more regular basis, I am trying to visit branches within my own region in the North West, but I would welcome feedback from other regions.

You can contact me on my work email at [smithag@rbos.co.uk](mailto:smithag@rbos.co.uk), if you would like to discuss any issues or give feedback on items in Catalyst.

I would like to thank former Committee members both on the Union’s National Company Committee and Divisional Committees and also express my sincere gratitude on behalf of the RBS Team and the Union to former Senior Workplace Representatives, DD Neale, Isabelle Lannon and Jon Howse, who have recently returned to the bank following their period of secondment or who are off to pastures new. Thanks also to those workplace representatives who have assisted on the union’s Helpline..

Please continue to recruit new members into the union using the NCN5 recruitment code in order to receive your £5 shopping voucher, thus maintaining the Finance Sector’s position as the biggest section within the new merged union, UNITE. In order to receive your £5 voucher or for supplies of membership application forms please contact:

Alison Maclean, UNITE (Amicus Section)  
John Smith House, 145-165 West Regent  
Street, Glasgow G2 4RZ

**HAPPY RECRUITING**

# Working Temperatures

Although at the time of writing the British Summer has been more wet than hot, it seems appropriate to reproduce the advice and guidance previously communicated on the matter of working temperatures.



The Group's policy, which appears on 'In-site' under "Working Temperature", details the actions that the bank should undertake in the event of an excessively hot working environment.

Measures that should be taken include, but are not restricted to, improving ventilation, providing fans or temporary air conditioning units, providing cold drinks to staff and allowing either natural breaks or rotation away from particular tasks being conducted in uncomfortable conditions.

Whilst an uncomfortable working environment in many cases will be apparent, staff should in the first instance raise issues with their line manager and as well as implementing the measures above, managers should be giving consideration to also relaxing dress codes where appropriate.

It is clear that common sense needs to be applied to tackle seasonally uncomfortable conditions within the workplace, for the ultimate benefit of both staff and customers. It is also worth remembering that the RBS Working Temperature Policy exists to not only tackle excessively hot workplaces, but also where the working temperature is too cold. However the measures that should be undertaken in the event of cold weather will be different.

If members experience uncomfortably hot or cold working environments this summer or winter, please refer to the Group's policy and if problems persist, contact the Unite RBS Helpline.

## RBS SELL 50% STAKE IN JOINT VENTURE TPF TO TESCO

**On the 28th July following much speculation RBS announced the disposal of its 50% share in the joint venture Tesco Personal Finance to the other 50% stakeholder, Tesco for £950m. Just over 200 staff are immediately impacted, based out of Edinburgh and Redhill. Tesco have confirmed that there will be no redundancies resulting out of the transfer.**

All impacted staff will transfer across to the employment of Tesco on the change of control date under The Transfer of Undertaking (Protection of Employment) Regulations 2006 (TUPE). This means that upon transfer, terms and conditions are protected and where elements of the employment contract and benefits cannot be replicated by Tesco, alternative arrangements will be sought.

RBS will also maintain its relationship with the TPF business by entering into a service agreement for up to the next 3 years, whereby Group Manufacturing and Insurance businesses will continue to provide services to TPF.

RBS and Tesco will be consulting regularly with Unite regarding the transfer, with specific attention being afforded to the matter of the terms and conditions of staff post transfer.

Clearly Unite is disappointed that RBS have chosen to dispose of a profitable and successful part of the business, although recognise and welcome the undertakings from Tesco that no redundancies will result from the transfer and that Tesco are committed to growing the business.

It is also acknowledged that Tesco are an existing major employer in the U.K who maintain a constructive relationship with the Union of Shop, Distributive and Allied Workers (USDAW).

Impacted members will clearly be unsettled by the prospect of changing employers and Unite's objective will be to ensure that the best possible transfer terms are obtained through the consultation process and would argue that both RBS and Tesco are economically well placed to be able to provide such terms.

# Extended Saturday Branch Opening

**In June the bank announced extensive increases in the number of bank branches open on a Saturday across both RBS and Natwest brands. A further 421 branches, 343 in Natwest and 78 in RBS, will open from the 6th September, significantly increasing the Saturday opening footprint across the group.**

To support the additional Saturday opening the bank are currently recruiting an additional 358 full time equivalent of staff, many of which will be part time, therefore the number of actual new "heads" recruited will be in excess of this figure. In addition to this the bank will be asking existing staff to work Saturdays.

The majority of staff working within the Retail Branch network operate on standard RBS flexible contracts, working their contracted hours between the parameters of Monday to Sunday, 8am to 8pm. Where Saturday working is required, when considering an individuals working pattern the Flexible Resourcing Principles should apply, namely that:-

- Unless otherwise mutually agreed, the principles make explicit reference to a maximum five day working week and where a Saturday is worked equivalent hours off should be factored into the working roster.
- Personal circumstances should be taken into account when asking staff to work flexibly and attempts should be made to reach mutual agreement over working hours.
- A recognition that not all staff can work flexibly at this time.
- The terms of non-flexible contracts such as Natwest or RBS Monday to Friday contracts will be honoured and members of staff will not be required to work outside these parameters, unless the member of staff is agreeable.

**Unite Workplace Representatives have been receiving a number of calls and queries from staff in relation to the extended Saturday working and in particular from staff on non-flexible contracts. Unite can confirm the following:**

- Those members on non-flexible contracts should not be transferred to another branch simply for not volunteering to work on a Saturday. Whilst a branch transfer cannot be ruled out should branch resource require it, in the first instance the branch should look to accommodate any staff members on non-flexible contracts in line with the principles detailed above recognising that not all staff can work flexibly. In the event that a branch transfer is required, the choice of branch should take into account personal circumstances and should not involve additional excessive travelling time or cost.
- In the event that a branch transfer is required, a member of staff on a non-flexible contract cannot be required to sign a flexible contract, unless mutually agreed.
- No member of staff working to a non-flexible contract should be displaced or lose their job or role as a result of not agreeing to work flexibly.

**If members have any concerns regarding the extended Saturday opening propositions, queries regarding the flexible resourcing principles or their contract and what can/cannot be required of them, you should contact your local Workplace Representative, the Helpline on 0870 2414425 or e-mail [rbsinfo@uniteunion.com](mailto:rbsinfo@uniteunion.com).**

## WORKPLACE REPRESENTATIVE TRAINING

Workplace Representative training took place at The Eaton Hotel in Birmingham on the week of the 19th May with a part two course on the Monday and Tuesday, and a part one course on the Wednesday, Thursday and Friday.

Once again both courses were fully subscribed with workplace representatives coming from different parts of the business such as Coutts, NatWest & RBS and Direct Line.

Further training is to take place week commencing the 15th September, once again in Birmingham.



Some of our workplace representatives enjoying their training in Birmingham in May

# APPRAISAL IS NOT JUST FOR CHRISTMAS

Each year Managers summarise a person's performance by awarding them a performance rating.

In doing so Managers must complete an assessment of:

- Performance against a set of agreed objectives
- Demonstration of the appropriate behaviours and competencies in the way the role is carried out
- Performance relative to the individual's peer group.

Once the assessment has been made this then translates into a performance mark ranging from 1 to 5 where 1 and 2 are deemed underperformance marks. (Sometimes a 0 rating is applied when there is insufficient time to allow a true assessment).

The performance rating should be provided to employees during their annual appraisals normally held in January. The rating should not come as a surprise as discussions on performance should have been held on a regular basis throughout the year.

## WHERE IT SOMETIMES ALL GOES WRONG!

The union has dealt with, and continues to deal with, grievances on annual appraisal predominantly, though not exclusively, caused by the annual mark coming as a complete surprise and usually not being advised until the formal letter in March.

## HOW TO PUT IT RIGHT!

The roles and responsibilities for appraisals are set out in the Group's HR Insite page under Performance Management. There are responsibilities placed on the Manager and Individual, with some shared.

Challenges to annual appraisal marks often fail due to the individual not following these guidelines.

## TOP TIPS

Some Top tips are as follows:

- 1) Read and adhere to your individual guidelines.
- 2) Ensure you are clear at the beginning of the year as to your targets and the behaviours associated with your role.
- 3) Consider development needs and complete any appropriate documentation.
- 4) Insist on regular reviews.
- 5) Should your Manager be reluctant or unable to undertake a review, complete your documentation and note the date you requested the review and the reason it was not completed.
- 6) Maintain a record of work done and targets reached, including any internal or external accolades.
- 7) Obtain an indicative performance mark at the quarterly review. Managers are reluctant to provide such marks and you cannot insist, but you must be told if you are underperforming i.e. level 1 or 2, so confirm you are not underperforming.
- 8) Revisit the development plan seeking support from your Manager.
- 9) Ensure you have an annual appraisal including the end of year mark no later than January of the following year.
- 10) Challenge any mark you believe incorrect using, if necessary, the grievance process,

The union will provide, throughout the year, guidance, support and representation on issues of appraisal.

**REMEMBER APPRAISALS ARE NOT JUST FOR CHRISTMAS!**



## Peer Group Relativity & Annual Appraisal Ratings



Members will recall previous communications from the union regarding the introduction of Peer Group Relativity as a key measure in managing performance. This involves comparing your performance with that of your peer group, i.e. colleagues undertaking the same role as you. At the time of its introduction the union were quite vocal in expressing their concerns over the impact this would have on our members and particularly the potential to award an increased number of level 2 ratings at year end if individuals who may otherwise have been performing at a level 3 had been pipped at the post or outperformed by colleagues.

Matt Morris, Workplace Representative, talks about his experience of representing members who challenge their performance score via the grievance process, and those who have done so since the introduction of peer group relativity at the start of 2007.



As an RBS Workplace Representative I have recently been involved in representing numerous members who have submitted grievances based primarily around an unexpected end of year rating with the rationale being that they had not performed to the same level as their peers.

I have been involved in some interesting cases where a level 2 performance has been given to the member, with peer group comparison retrospectively being cited for the justification for the Level 2 rating.

At the time of its introduction in 2007 managers received very little or no training or guidance on how to apply this policy correctly. Consequently managers have found themselves in a situation where they feel pressure to award level 2 ratings with peer group comparison being used as justification to do so.

Every individual has a right to be treated equally, fairly and consistently in accordance with the published performance management process. This means that any underperformance should be highlighted to the individual at the earliest opportunity including providing specific examples. This applies equally to peer group relativity and the

data which managers have used in determining their performance rating decisions.

Please remember that there should be no surprises at your end of year appraisal meeting. I have encountered issues where this peer group data has not been readily available and therefore a fair and transparent comparison has not been possible. I have also encountered situations where managers have only discussed underperformance/peer group relativity at the end of year appraisal meeting. This does not comply with the performance management process.

I am delighted to advise that in the cases I have been involved in so far we have been successful in overturning the decision at the appeal stage. This is because there is a lack of evidence to justify the management decisions and the correct processes have not been followed.

I would encourage all members who are faced with either situations (of peer group relativity or appraisal reviews that do not comply with the published performance management process to follow the group's grievance policy to pursue this matter further. Your workplace representative will be able to offer you support and advice throughout this process. ”

## PAY UPDATE – WHAT’S ON THE AGENDA?

Throughout the year the union meet the bank at quarterly pay meetings to ensure that the issue of pay remains very much on the agenda throughout the course of the year. These meetings provide an opportunity for the union to raise concerns, as well as to influence and input to the pay agenda.

It will come as no surprise that the union’s philosophy on pay and the bank’s differ somewhat. The bank’s pay philosophy is based on performance, position in range and market rate for the role. However, each year through regular feedback, the consistent message from our membership is that they want a consolidated pensionable increase to take home pay that reflects their rising cost of living. This has never been more important in today’s financial climate when the credit crunch is hitting hard with the cost of food and fuel spiralling whilst house values continue to drop. During negotiations this year your union have raised a number of claims with the bank.

### OVERTIME CLAIM

A claim was lodged over the issue of when double time is paid. The current contract of employment states that double time will be payable on days 6 and 7 for overtime worked once 35 hours have been completed. The union believe that this element of the contract is out of step with the increasingly flexible nature of working patterns in RBSG such as shift working and compressed hours.

Our claim centred around double time being paid for additional hours worked over 35 hours where either 35 hours have been worked or 35 contracted hours have been worked over a weekly working pattern (e.g. 4 day compressed working week) on non rostered days of work.

Unfortunately the bank rejected the union’s claim on the basis that they believe their current practice of paying double time only on days 6 and 7 still remains competitive within the finance sector and that staff benefit from the flexibility of a variety of working patterns.

### MATERNITY QUALIFICATION PERIOD AND PAY

A claim has been submitted for a reduction in the service qualification period from the current one year to no qualifying period for the additional maternity benefits provided by the bank over and above the statutory minimums and an increase in the current entitlement of 12 weeks at 100% pay followed by 27 weeks at standard rate SMP to 14 and 25 weeks respectively. The bank are currently considering this claim.

Members of staff returning from maternity leave should remember to take advantage of the phased return to work agreement that exists in RBSG, i.e. a member of staff can opt to work reduced hours on full pay building up over a 3 month period to full contracted working hours. This ensures a smooth return to the working environment after a period of absence from the business, whilst enabling you to manage your new caring responsibilities. Your Line Manager can provide further details.

### DEPUTISING PAY

We are often approached by members who are deputising for colleagues who undertake a higher graded role. Whilst generally speaking staff in the main are happy to do so, whilst improving their skills and prospects of future career development, many staff feel that they are going that extra mile for no financial reward. A claim has now been lodged for the reintroduction of deputising pay, a benefit which is offered by other banks within the sector. Again the bank are currently considering the principle of deputising pay, but have provided initial indications that they believe that instances of deputising are rewarded through bonus.

### NEW SALARY RANGE – DEPUTY BRANCH MANAGER RETAIL NETWORK (C BRANCH)

Level C branches make up a significant part of the branch network. Typically the deputy is the CSO Level C and in many cases the CSO Level B. The CSO deputises for the manager in their absence during holiday periods, attendance at area or regional meetings and generally when the manager is unavailable. In the absence of the manager the CSO is expected to have the same level of authority and responsibility as the manager.

It has been recognised that there is a reluctance to accept this position without commensurate recognition or reward and there are clear benefits to both the individuals undertaking this role and the bank in creating this new salary range.

The union have proposed that the Deputy Manager C Salary Matrix is aligned to that of a Customer Adviser, but with a bonus calculation of a level less than the CA, but greater than an ordinary clerical grade.

We will provide members with an update via newsletter and future editions of Catalyst on our negotiations. If you have any particular issues that you would like to see the union raise at quarterly pay meetings or ahead of the submission of the union’s annual pay claim in December then please give us your feedback at [rbsinfo@unitetheunion.com](mailto:rbsinfo@unitetheunion.com)

## Good News for Temporary and Agency Workers UNITE Welcomes Government Commitment

After 6 years of negotiations and lobbying by UNITE, and many other unions, the Government has finally agreed to give temporary and agency workers the same rights as permanent employees. Following a deal struck between the TUC and CBI, the government announced that it would sign up to the EU Temporary and Agency Workers Directive.

In the UK the Directive will apply to all temporary and agency workers who have worked for 12 weeks with an employer, giving them the right to comparable pay, overtime rates and holidays as permanent employees, on a pro rata basis. The EU Directive will also bring them into scope for statutory sick pay. This means that employers will no longer be able to use temporary and agency workers to undermine collective agreements and/or the terms and conditions of permanent staff. The agreement will also see the introduction of anti-avoidance measures in order to stop unscrupulous employers getting round the EU Directive.

UNITE has hailed the deal on agency work as a landmark in workers' rights. Unite, Joint General Secretary, Tony Woodley commented:

**"This is a landmark deal for 1.4 million agency workers currently working in the UK. The government has listened, acted and paved the way to equal treatment in the workplace. It is now much harder for employers to treat agency workers as dispensable labour, hired and fired at will. Unite will now be concentrating its efforts on organising agency workers across the country to ensure that exploitation is stamped out."**

## OBITUARY

Bob Morton 1943 – 2008

Bob Morton, long serving Branch Secretary of Goodmans Fields branch, very sadly passed away in January 2008. Bob had been representing union members here for longer than anyone can remember. He had held representative positions since at least the 1970's – through all the various union configurations: BIFU, Amicus and Unite. Although he had retired from the Bank in 2001 after almost 40 years service, Bob kept active in his branch, bringing immense passion and commitment to the Secretary position. He was a familiar sight on the regular recruitment drives and campaign days in the Alie Street building, engaging staff as they made their way to coffee or lunch. Like a force of Nature - Bob was always there.

Bob was also one of a team of members who represented London's interests in the wider Natwest / RBS union committees.

Using great tact and tenacity, he built alliances with key players on major issues, such as the campaign to improve regional allowances, the struggle against job losses in the early 1990s, and the proper internal organisation of the union. Bob built a special relationship with the Senior Workplace Representatives, who field the vast majority of initial requests for help from members.

He would regularly assist in the covering of the helpline and was still dealing with individual casework right up to the end.

Many of Bob's former colleagues attended his funeral to swap stories and reminisce. It transpired that as well as a jazz aficionado and film buff that Bob devoted a lot of time to voluntary work for ELATT (a training charity based in the City of London).

Indeed he was their longest serving volunteer and they are establishing a commemorative position on their board in his memory. Bob also managed to fit in money raising for the Essex Air Ambulance service in his spare time.

To all who knew him Bob was a very special person, who was always keen to help. He could "talk the hind legs off a donkey", a feat normally preceded in committee by a request along the lines of 'very briefly, chair.....'.

Bob will be sorely missed. His ability to listen to people and make them feel that their issue was important, which it genuinely was to Bob, will be so hard to replace. Shortly after he passed away, one of the Representatives had to explain to a member who rang looking for the 'really helpful Mr. Morton' that he was not available to assist them anymore.

BOB MORTON - A REMARKABLE LIFE OF SERVICE. DONATIONS TO ELATT WELCOME - SEE [HTTP://WWW.ELATT.ORG.UK/](http://www.elatt.org.uk/)



# MANUFACTURING DIVISION

## LEADING LEADERS PROGRAMME

During 2008 all managers within Manufacturing have been going through the Leading Leaders Programme (LLP). This process has resulted in a number of concerns being raised by members both via our Helpline and our workplace representatives with particular worries around the potential fall out from failure to achieve accreditation.

This LLP accreditation process is in 3 stages:

### Stage 1 – Readiness Review.

Before undertaking the assessment itself, your Line Manager should hold structured and focused development reviews with you concentrating on performance and competencies required to successfully undertake a management role. Your manager has a key part to play in ensuring that you feel ready and have been supported to go ahead with the assessment process.

### Stage 2 – LLP Assessment.

This is where you will go through the assessment centre looking at leadership competencies based around the Performance Excellence Framework

### Stage 3 – Reassessment (if required).

If you do not meet the required standard at Stage 2 then you will be given a further opportunity to re-try.

The bank have provided reassurances that in the event that a manager fails for a second time (i.e. after completion of Stage 3), each individual case will be looked upon on its merits to determine the most appropriate next steps. Failure to achieve the accreditation will not automatically result in reaching performance procedures, nor immediate suggestion that individuals look for alternative roles.

If members do have concerns over the LLP programme then in the first instance they should have an open discussion with their line manager who should provide advice on the process and offer support and coaching on reaching the required competencies to be a successful manager. Clearly it is in both the bank's and member of staff's interest to achieve LLP accreditation.

**Members can also contact the UNITE RBS Helpline on 0870 241 4425 or their local workplace representative for further assistance.**

## 3rd GENERATION (3G) OPERATIONS/ BUSINESS OPERATING MODEL (BOM)

In December 2006 the bank met with the union to discuss the development of the 3G Operations across Group Manufacturing. Essentially the banks' aspiration is to multi-skill staff in both contact and processing work by providing a robust programme of training and development.

With advancing technology and the recent announcement that a number of processing roles will be moved to the bank's Group Manufacturing Operations Centre in India, we have increasingly seen a position where members have been concentrating more of their time on contact work.

Whilst many staff are very positive about these changes and welcome the challenges of working across a number of disciplines and learning new skills, this does create problems for some members, particularly those who were in a traditional processing role.

Since the roll out of 3G the union have been given reassurances by the bank on a number of occasions that full consideration is given to any members experiencing difficulties with individual circumstances being taken into account. This applies equally to both role and time flexibility with many centres having adopted different working patterns and hours. The bank have also provided the union with assurances on the training plans in place to multi-skill staff. In addition the principles around suitable alternative employment would also apply when managing and implementing role flexibility.

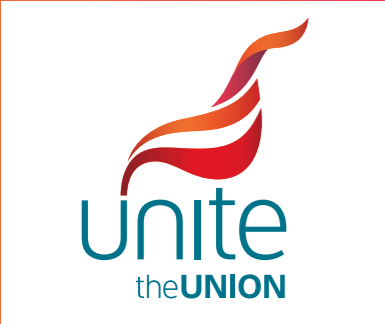
### What is the BOM?

More recently the bank have advised of further plans to extend the principles of 3G operations by adopting a new Business Operating Model (BOM) across Retail Service Operations (RSO). The BOM focuses again on multi-skilling across various job roles, with an additional emphasis on Team Managers being able to spend more time with their teams, resulting in improved customer service whilst at the same time providing staff with new opportunities to broaden their skills and knowledge. Following successful completion of the BOM pilot in Leicester Retail Customer Service Centre in 2007, the new BOM is now being implemented across RSO sites during 2008. The bank have committed to providing the union with an update on the BOM implementation and again have given reassurances around personal circumstances etc being taken into consideration.

In addition the bank have confirmed that the implementation of the BOM will result in no job losses, changes to grades or terms and conditions.

Whilst in theory the bank's principles around time and role flexibility appear positive, please do let us know if you have concerns about the application of any aspect of 3G operations across your site or the BOM in the case of the RSO sites, by contacting your local workplace representative or our Helpline on 0870 241 4425.





# A New Era in Trade Unionism

Unite and United Steel Workers (USW) create first global trade union.

Unite, the UK's biggest union as well as your union in RBS, and the USW, the largest private sector union in the USA and Canada, has signed an agreement creating the first global union.

The union, to be called Workers Uniting, will represent three million working people from every industrial sector in Britain, Ireland, the USA, Canada and the Caribbean, governed by a Steering Committee with equal membership from each participating union. Individual unions including Unite will maintain their own identity.

The agreement to form a global union was initiated by the leaders of the two unions in response to the challenges of Globalisation. In particular, the casualisation of employment and reductions in pay and conditions for millions of working people in North America and Europe.

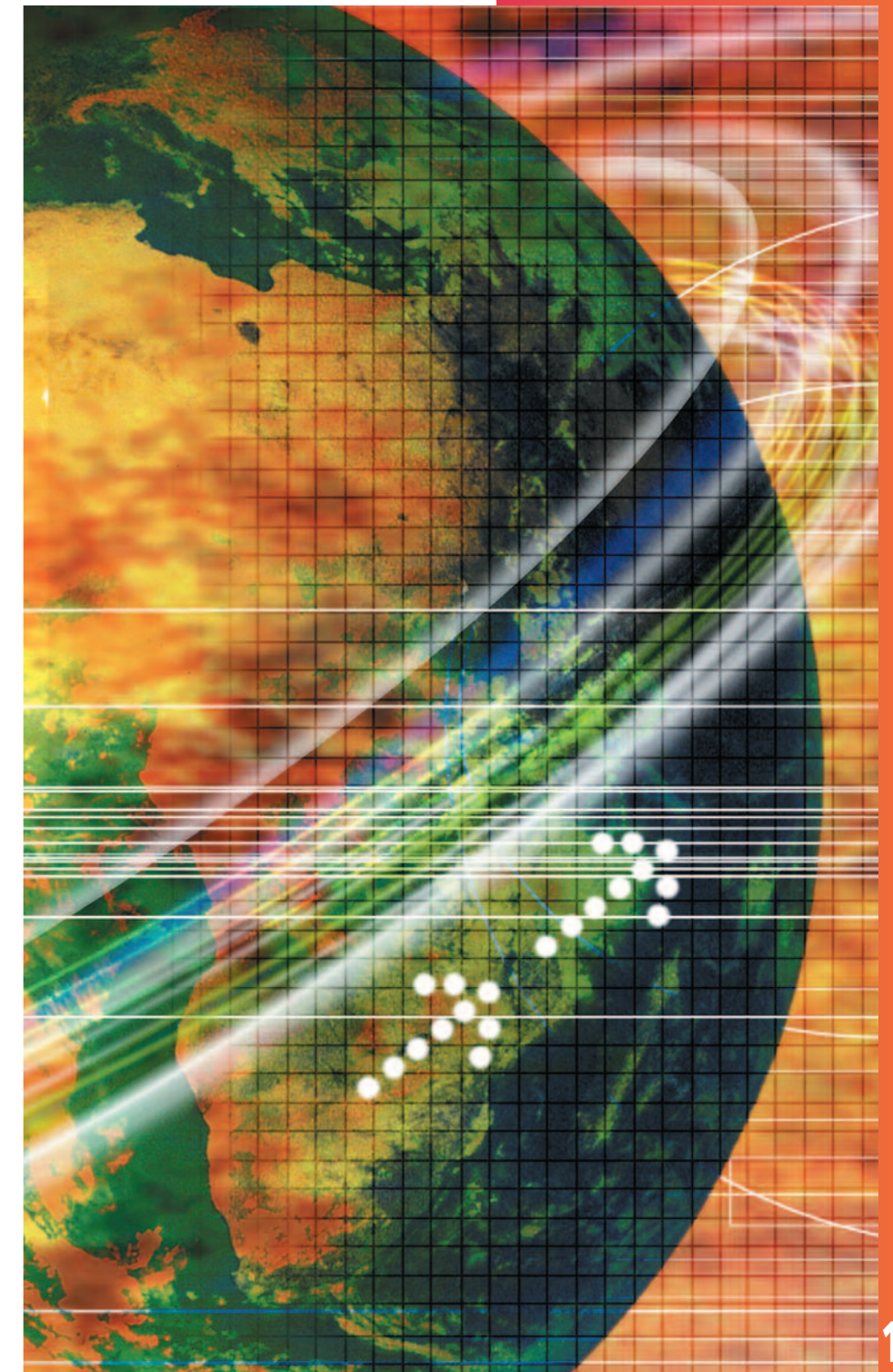
A year in the making, the agreement will lead to the synchronisation of collective bargaining in companies with operations on both sides of the Atlantic. It will also enable joint political campaigning. Unite is the Labour Party's biggest affiliate and donor and the USW is a major contributor to and supporter of the Democrats in America and the New Democrats in Canada.

Derek Simpson, Joint General Secretary of Unite said, *"The political and economic power of multi national companies is formidable. They are able to play one nation's workers off against another to maximise profits. They do the same with governments hence the growing gap between the rich and the rest of us. With this agreement we can finally begin the process of closing that gap."*

Leo W Gerard, USW President said, *"This union is crucial for challenging the growing power of global capital. "Globalization has given financiers license to exploit workers in developing countries at the expense of our members in the developed world. Only global solidarity among workers can overcome this sort of global exploitation wherever it occurs."*

Tony Woodley, Joint General Secretary of Unite said, *"This agreement will enable us to use our considerable resources to organise workers from new and growing sectors at home and in developing counties. There will be no more no go areas for trade unions."*

The merger document was signed at the USW's Constitutional Convention in Las Vegas, Nevada on July 2nd 2008.



# Unpaid Overtime & TOIL (Time off in Lieu)

The issue of Unpaid Overtime & TOIL is not a new issue, the subject has been raised regularly with the union for years and will no doubt continue to be raised in years to come, however there appears to have been a recent spike in the number of queries and complaints being raised on the Unite RBS Helpline and with Unite Workplace Reps.

Members are keen to understand what is required of them in relation to overtime, what can be reasonably requested of them by the employer and what responsibilities lie with the bank.

The payment of overtime depends upon your role and reference to your contract of employment under 'Hours of Work' will confirm your eligibility to be paid overtime and/or excess hours. Most contracts within RBS that attract the payment of overtime state:-

*"You will also be expected to work such additional hours as are required to fulfil the duties and responsibilities of your role. You will be expected to work a reasonable amount of overtime when requested by management in order to complete essential duties. Overtime will be paid at time and a half for hours worked over 35 hours in any one working week. On day 6 and 7 of your working week, you will receive double time. For staff contracted to work less than 35 hours, any additional hours worked up to 35 hours will be paid at your normal hourly rate. Hours worked in excess of 35 hours will be paid at time and a half."*

Despite the clause within the contract of employment, all overtime is wholly voluntary and members of staff cannot be compelled to work overtime, although clearly members of staff are encouraged to volunteer for overtime where appropriate and where members are able to assist. Overtime is payable after working 30 minutes past normal contracted hours and then is paid in tranches of 15 minutes. Where overtime is regularly worked, but short of the 30 minute mark, members

should raise this in the first instance with their line manager and if this proves unsuccessful, contact the union.

Members are entitled in the first instance to be paid for overtime & excess hours, TOIL can only be used with the agreement of the member of staff. Where overtime and/or excess hours are worked, these must be authorised in advance and the bank maintains that overtime can only be paid where authorisation is received in advance. Processes should be in place to ensure that authorisation can be obtained for the working of such hours, however where authorisation cannot be obtained this should be raised with the appropriate manager. In the event that members are unable to gain authorisation for working overtime, Unite can only advise that such overtime should not be worked. If members are working justified, operational overtime that has not been authorised in advance and thus not paid, then this would need to be raised, if informal routes prove unsuccessful, via the grievance procedure and you should contact the Unite RBS Helpline. There is no justification for the non-payment of excess hours worked due to operational requirements, the contract of employment is quite clear on the bank's contractual obligation to pay overtime and/or excess hours. The issue of unpaid overtime is an issue across the Group, but is particularly prevalent within Retail. The following answers to frequently asked questions should help members in the workplace.

- **Can staff be compelled to work beyond their contracted hours when relevant sales diaries are not full with appointments for the following day/week/month?**

No, the bank cannot contractually compel staff to work beyond their contracted hours. If staff mutually agree to stay behind to undertake telesales with the appropriate recompense then this is wholly acceptable, however any attempt to compel staff to work beyond their contracted hours would be viewed by Unite as a breach of process and should be raised as an issue via the grievance procedure if informal discussions fail to resolve matters.

- **Can the bank pay TOIL or not pay at all for additional hours if there is no overtime budget?**

No, whilst everyone within the Group has a responsibility for containing costs, the payment of authorised overtime is not subject to an available overtime budget. TOIL is paid upon mutual agreement.

- **Is the morning opening procedure part of my normal working day & therefore not eligible for the payment of overtime?**

Depends, if you are required to be present at the branch at either 8.30 or 8.45 to undertake the morning opening procedure and this forms part of your normal working day i.e. your working day finishes at 4.30 or 4.45 then the payment of overtime is not required. If

morning opening procedures are in excess of your normal working day, then you are entitled to be paid overtime.

- **I am responsible for a cash difference or I am assisting in finding a difference which results in staff leaving the branch 30 minutes after the end of the contracted day, are we entitled to overtime?**

Yes, the member of staff responsible & those assisting are entitled to overtime, as per your contract providing the overtime is authorised, as the finding of the cash difference is an operational requirement.

Clearly overtime would not be paid if a member of staff came into work early or left late as a choice i.e. to avoid rush hour traffic or to drop a child off at school/nursery, but where genuine overtime is required and worked, this should be paid. If the bank advised staff that they would only be receiving payment for 90% of their contracted hours worked, staff would quite rightly find this unacceptable and the non-payment of genuine, operational overtime should be viewed likewise. If any members are experiencing difficulties in receiving payment for overtime and you are unable to resolve this with your line manager, please contact one of your local workplace reps, the Unite RBS Helpline or e-mail [www.rbsinfo@unitetheunion.com](mailto:www.rbsinfo@unitetheunion.com).

# RBS RIGHTS ISSUE & RBS INSURANCE FOR SALE



RBS made an announcement on the 22nd April 2008, following extensive press speculation, that the Group would be undertaking a Rights Issue and that a buyer would be sought for the Group's Insurance Division that includes among many others Churchill and Direct Line.

In light of growing speculation and increasingly difficult conditions within the finance sector, RBS announced a Rights Issue to raise £12 Billion to provide financial liquidity. The Rights Issue which was conducted in June was successful with around 96% of shareholders exercising their option under the Rights Issue. At the time of the announcement the move was viewed by many city analysts as a prudent rather than panic move, by raising funds from existing shareholders, rather than cutting costs, a position that appears to have been borne out almost four months after the announcements. The Group also confirmed that there were no redundancies being announced as a direct result of the Rights Issue.

The Group also announced its intention to seek a potential buyer for all or part of the Insurance Division, although any sale would only be sanctioned if a "full and fair price is achieved". At the time of writing, despite extensive speculation in the press regarding potential buyers, the union has not been made aware of any firm interest or bids. Unite have consistently urged RBS to retain a business, which by their own announcement is recognised as "an attractive and profitable business" that would be "a fantastic asset to any major financial group". In the event of a disposal of part or all of the business to a competitor, Unite have also publicly stated that the union would be seeking assurances that the Group would demonstrate corporate and social responsibility in not only seeking the highest price, but a buyer who will retain jobs, terms and conditions as well as looking to grow the business.

Given the lack of bids from potential buyers for RBS Insurance, Unite calls upon RBS to officially take down the "for sale" signs and end the uncertainty that RBS Insurance staff have experienced since April. Unite recognises that this is an uncertain time for members within RBSI, however the union will be ensuring that whatever the Group's decision, the views and concerns of the members will be articulated to the Group at the highest level.

## Back to Health, Back to Work

RBS recently announced a pilot scheme within Business Banking Direct titled Back to Health, Back to Work. It's widely recognised that the longer a period of sickness absence, the more difficult it can be for a member of staff to return to the workplace. RBS have introduced the pilot with a view to exploring whether early medical intervention and treatment of psychological and musculoskeletal conditions would benefit both the employee and employer with a reduced period of sickness absence.

Where a member of staff hits the sickness triggers under the sickness absence policy, providing the condition is either psychological or musculoskeletal and appropriate treatment can be identified, the bank will refer the individual member of staff for medical treatment, with all associated costs being met by RBS.

Whilst the conditions covered by the pilot are either psychological or musculoskeletal, other conditions can be considered outside of these parameters, but an appropriate business case would need to be submitted to support such a referral.

Unite welcomes the pilot and any initiatives that offer genuine support to members in successfully returning them to the workplace following a period of sickness absence. Unite however do remain puzzled that individuals covered by the pilot and in receipt of the treatment provided will still be subjected to the sickness absence procedure and potentially invited to a disciplinary hearing.

The bank has stated that this approach is for the purpose of consistency across the group. The bank will be consulting with Unite throughout the pilot and clearly the success or otherwise of the pilot will depend on whether Back to Health, Back to Work is rolled out across the Group.

**If any members wish to share their experience of the Back to Health, Back to Work pilot or have any useful feedback, please contact the Unite RBS Helpline on 08702 414425 or e-mail [RBSinfo@unitetheunion.com](mailto:RBSinfo@unitetheunion.com).**



# Workplace Rep representatives -

## Simon Godfrey Workplace Representative gives his perspective on the role

### Why did I become a workplace representative?

That's a question which I have been asked many times since I undertook the role in January 2007. The first answer I always give is that I like to help people.

As a workplace representative a lot of my time has been spent offering guidance and assistance to colleagues who have questions over various bank policies and how they are affected personally by them. I also have been called upon to help and to represent colleagues in meetings with their managers in both grievances raised by the member of staff and also disciplinary meetings raised by management. In these situations it is good to be able to help those who are in need.

### Another question I am asked frequently is 'What training is given?'

I attended the first part of the Workplace Representatives course at Quorn Grange in Leicestershire in January 2007.

The course took place over 2 ½ days and was attended by around 15 RBS Group staff from a variety of locations ranging from Paisley in Scotland to Newton Abbot in Devon. Being from an RBS branch background it was very interesting to meet colleagues who worked in the Nat West branch network as well as colleagues who worked within insurance, cards, technology and service centres.

Over the 2 ½ days a wide range of topics were covered all designed to provide an understanding of the problems which can occur within the workplace and importantly how to work together to resolve them.

Time was also spent learning about the bank's disciplinary and grievance policies. Obviously these are areas which can affect colleagues on a very personal level and as such there was a senior workplace representative on hand to coach us and to give the benefit of their experience in these types of meetings.

At all times during the course, discussion was encouraged and any issues which participants had were answered in a most professional manner.

Despite the intensity of the course it was a very enjoyable experience and the skills which were learnt have assisted me greatly in both my role as a workplace representative and also in my day to day role within my branch.

The second part of training was received in Birmingham during September 2007. This dealt mainly with Health and Safety issues and what Unite's role is in this field. Again a lot of information was given with particular emphasis being placed on the importance of Health and Safety assessments which can be carried out by workplace representatives.

Both courses gave a very sound foundation for starting off and continuing as a workplace representative. As with all roles within RBS, consolidating and enhancing skills is a continuous process and the support I received from fellow workplace representatives, senior workplace representatives and full time officers has been invaluable in my personal development.

### The third question I'm asked is 'Should I become a workplace representative?'

That is a question which can only be answered by the individual.

From experience I would recommend becoming a workplace representative. The skills I have learned have helped me to develop myself in lots of different ways both professionally and personally. However the best thing is knowing that I have been there for colleagues when they have required assistance and hopefully have made a difference for them.

**If you are a member of UNITE and have more than a year's service within the RBS Group (either full time or part time) and would like to find out more about becoming a workplace representative and making a difference, then either complete the nomination form attached or contact Alison Maclean on 0141 248 7131.**



### **APPLICATION TO BECOME A WORKPLACE REPRESENTATIVE**

Name ..... Unite Membership Number .....

Business Unit: .....

Workplace postal address: .....

.....

Workplace phone number: .....

Workplace email address: .....

Home address: .....

.....

Home phone number: .....

Mobile phone number: .....

Home email address: .....

Contact number of manager: .....

Staff number: .....

I confirm that I am a permanent member of staff with at least one year's service with the bank and I am not currently subjected to disciplinary action.

Signed: ..... Date: .....

Please obtain nominations from two Unite members from within your workplace

Name \_\_\_\_\_

Signature \_\_\_\_\_ Membership Number \_\_\_\_\_

Name \_\_\_\_\_

Signature \_\_\_\_\_ Membership Number \_\_\_\_\_

### **PLEASE INDICATE WHY YOU WISH TO BECOME A UNITEWORKPLACE REPRESENTATIVE:**

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**WHY NOT VISIT OUR WEBSITE**  
by clicking on  
[www.unitetheunion.com](http://www.unitetheunion.com)

Our Website is jam packed with useful member information including news and events, details of campaigns in the finance sector and the wider work of our ever growing union.

You can also access information about the work of Unite in RBSG including copies of newsletters and a Who's Who of the Unite RBS Team, simply visit our website and click on Sectors, Finance Sector and Unite in your Organisation.

### **PLEASE RETURN THIS FORM**

#### **AS SOON AS POSSIBLE TO:**

Alison Maclean  
UNITE (Amicus Section)  
John Smith House  
145-165 West Regent Street  
Glasgow G2 4RZ

# www.unitewithus.org.uk

## Giving you benefits and services

We aim to give you more from your UNITE membership, in addition to the support the union can deliver to you at work.

See more on the new benefits we've launched on your behalf and more...



### CHANGED YOUR NAME, ADDRESS, WORK LOCATION OR EMPLOYER?

#### Don't forget to let us know

It's vital that you keep us up to date of any personal changes. Also if you're an existing Unite member who has joined RBSG from another employer then please do let us know and we can ensure that you receive a copy of Catalyst direct to your home address. For those of you with internet access the quickest and easiest way to keep us up to date is to go the "My Unite" section of our website where you change your personal details.