

Tachbrook Park Jobs To India Time For PROFESSIONAL Union Representation

The announcement that C&G's Mortgage Application Centre is to close - with 300 jobs being sent to India - has left many staff with a very clear message ... **now is the time that C&G staff must be able to count upon professional union representation.**

Unless staff are properly represented C&G Senior Management - which is now firmly under the tight control and direction of Lloyds TSB - will be able to pick off staff at will, with little if any objection or resistance.

Job security and employment rights could all be at threat.

C&GSA - Out Of Its Depth

If one thing is absolutely clear, it is that the Staff Association is totally out of its depth; and that senior management is counting upon this being the case.

When LTU was handing out Newsletters to staff outside Tachbrook Park on the evening of the announcement, one C&GSA Representative encapsulated this fact completely. She complained that *"We were duped. We were told six months ago that work would be transferring in to Tachbrook Park."* **Put quite simply, no professional organisation aspiring to represent staff effectively should so easily allow itself to be duped into complacency.**

INSIDE

Duping Staff ... And Customers Too

Where's C&GSA Hiding? Campaign Against Closure

Given all this, it is perhaps no surprise that the Staff Association - or it's equally ineffective partner Amicus - were nowhere to be seen or heard on the day the closure was announced!

LTU Fighting For C&G Staff

It gives LTU no pleasure to say that we predicted the Tachbrook Park closure - with the transfer of jobs to India - in a Newsletter issued during December 2004.

At the time the Company, C&GSA and Amicus all accused LTU of being alarmist!

But this is now 'water under the bridge' and LTU, with the support of C&G staff, will be throwing its full weight into campaigning against the closure and the export of C&G jobs to India.

Duping Staff ... & Customers

Tachbrook Park staff will not only be angered by the fact that they are to be made redundant for no other reason than because they can be replaced by workers paid lower salaries in India.

They will also be incensed that C&G Senior Management will not come clean about the true reasons for the Tachbrook Park closure - because of Offshoring - in its dealings with the media and public.

The press release issued by the Company - in response to LTU's own communication - shows how far C&G is willing to mislead the public through its spin.

In it the Company mentions India just once when it says:

"The work will be transferred to other C&G sites based in Gloucester, Scunthorpe and India."

and that:

"Employees at Tachbrook Park will be offered roles at our Gloucester site" (49 miles away!)

This is the sort of thing even the worst 'spin doctors' would have been proud of. Any journalist who didn't know better - and as a result customers and the public at large - would be clearly left with the impression that offshoring hardly featured in the decision to close Tachbrook Park. **Not that 300 out of 350 jobs were being exported to Mumbai.**

Reporters also say that, when phoning the Company's Press Office, they were led to believe that most affected staff would be able to redeploy to C&G's other offices; a claim which is obviously untrue.

So why is the Company throwing up a smoke screen? Is it because it is ashamed that staff will lose their livelihoods merely because they can be replaced by lower paid workers? Or is it because it knows just how unpopular offshoring is with customers and, if the public find out, many will switch to those other banks and building societies that remain committed to providing a high quality service and operating from the UK?

Where's The C&GSA (And For That Matter Amicus)?

The proof of the value of any organisation purporting to represent staff is what it does for staff when they need help most.

So many staff at Tachbrook Park are quite rightly asking themselves: **where is the Staff Association and what is it doing to protect staff?** The answer appears to be that the C&GSA has gone to ground rather than standing up for staff.

Of course, the Staff Association does not have the

independence from senior management to criticise its decisions freely.

And what is Amicus' excuse? Or does it too not wish to risk undermining its status as management's 'chosen union' for C&G staff?

LTU will never, ever, shirk from its responsibility to provide its members, with the highest quality representation and support whenever they need it.

Offshoring ... A Wider Impact Than Just Tachbrook Park

Though the job security and welfare of staff at Tachbrook Park is obviously LTU's main priority at the present time, the repercussions of offshoring and this closure extend across the whole of C&G.

There are good reasons why LTU has wider concerns:

- **We know that C&G top management have considered plans to close 80 C&G Branches - around 40% of the total network.** Though LTU does not know when an announcement will eventually be made on branch closures, it is clear that the Company will make staff redundant if in doing so it can slash costs.
- **All C&G Managers and Staff know that a key feature of the 'Mortgage Review' is the removal of processing work from branches. But where will this work go, now that the Mortgage Application Centre at Tachbrook Park is closing? Does this mean that the jobs of many branch-based staff are now also at risk of being exported to India, where work can be carried out more cheaply?**
- **What impact will the decision have on customer service and sales?** A survey earlier this year of Lloyds TSB branch staff found that 64.1% said offshoring made it more difficult to promote Lloyds TSB products and services; 84.9% said it would lose the Bank many customers, and; 86.2% indicated concern that customers were more likely to switch to those companies committed to the UK (e.g. Halifax, Nationwide, NatWest and, shortly, Abbey).
- **With Terri Dial and Jon Pain agreeing a 30% increase in mortgage sales for next year, how will this be possible if customer service**

deteriorates? All the 'performance enablers' that senior management may eventually refer to in justifying higher targets, could well be neutralised by the **biggest performance disabler of all: deteriorating customer service!**

After all, offshoring does not have a track record for improving customer service.

Abbey has acknowledged this, with leaks reported in the Daily Mail last month that transferring work to India had been a costly mistake and that "Given the risk to our reputation of moving jobs offshore, you want the service to be top notch. If it isn't top notch, then why are you there?"

And who can really expect Tachbrook Park to meet its previous levels of customer service, when staff are so demoralised at losing their jobs and many will be leaving between now and the closure as they find jobs outside of the Company?

In other words, at a time when C&G plans to slash costs and, as a consequence, potentially undermine customer service, there can be no real justification for increasing the targets of Mortgage Specialists.

This all adds up to one clear and unequivocal conclusion: it is in the interest of all managers and staff that the closure of Tachbrook Park, and offshoring to India by C&G, must be vigorously opposed by all staff.

Only LTU can provide the independent leadership and support that C&G staff need.

Campaign Against Closure

LTU is the only trade union representing staff working within the Lloyds TSB Group of companies that is campaigning vigorously to oppose the transfer of jobs to India.

The Union will be applying the maximum possible pressure on Senior Management to reverse its closure decision, by:

- **Working with local MP's and the Council, seeking their help to stop hundreds of local jobs being lost.**
- **Involving the local media in bringing C&G's plans to public attention. Staff at Tachbrook Park will no doubt be aware of the extensive coverage for LTU's campaign provided by local newspapers, radio and television.**

- **Most important of all, engaging customers in our campaign by inviting them to sign a Petition and write to the Chief Executive insisting that their financial arrangements continue to be handled in the UK. Over 400,000 customers have so far signed LTU's Petition.**

We will also be working closely with C&G staff over the coming months to see what additional pressure can be placed on top management to overturn the decision to close Tachbrook Park.

Over the coming weeks LTU will be introducing a number of initiatives that are designed to force C&G to stop offshoring jobs to India and drop its unacceptable plans to close Tachbrook Park.

Membership Counts

Now is not the time for any C&G Managers and Staff to stand idly by as top management close offices, make staff redundant and begin dismantling and undermining the existing rights and entitlements of staff (e.g. CeMAP Allowances and Saturday Overtime are rumoured to be under threat for branch staff).

It is not enough for C&G staff to hope that colleagues will stand up and be counted rather than taking responsibility themselves.

Yes, it is true that management do not want LTU communications to reach staff and would prefer staff not to join LTU. But this is LTU's strength. **Don't staff need a trade union that is willing to stand up to management rather than be in fear of causing offence?**

Quite simply, C&G has changed and staff now need to be represented by an independent,

professional trade union that will always put their needs first. Only LTU can provide that representation.

To help build swiftly the level of union representation within C&G:

1. **If you are not yet a member, join straightaway. To do so, you can either complete and return the enclosed Application Form or telephone our Membership Department on 01234 262868.**
2. **If you are already a member, please make an extra effort to persuade all your colleagues to also join LTU straightaway.**

Remember, the issues at stake are now far too important for anyone not to have **professional, independent representation.**

Steve Tatlow
Assistant General Secretary