

22nd May 2007

Community Bank - 2

84% of Customer Assistants have achieved their volume targets for Q1. In fact the vast majority of Customer Assistants have achieved at least 25 referrals/sales in Q1. Approximately 6450 Customer Assistants across the Branch Network have achieved 50 + referrals and sales in Q1. That is very good news for those staff getting the bonuses, which it must be said are worth significantly more than old discredited incentive system, but we want to make sure that everyone is getting the opportunity to earn bonuses. LTU will be looking closely at those 14% of Customer Assistants who haven't earned a bonus and asking why they haven't?

In order to secure a bonus staff must achieve at least a 'Met' Rating in their Risk section of their Balanced Scorecard. We suspect that some of those staff who may have missed out on a bonus in Q1 have done so because of till differences following the introduction of weekly till balancing and shared tills. Both the Bank and LTU are looking into this issue and we will report back to members shortly.

64% of Account Openers have achieved their volume targets for Q1 and are in line for bonuses.

The vast majority of Account Openers achieved between 50 and 124 sales and referrals in Q1.

83% of Customer Service Managers are in line to achieve greater than or equal to 100% of their team target in Q1.

It is interesting that the high levels of performance for Customer Assistants, Account Openers and Customer Service Managers is not reflected in the performance levels of the PBM and SPBM populations both of which are struggling to achieve on target performance. That is also true of the Network overall which is currently running at 99% of target.

We will deal with the performance of the regulated and non-regulated populations in separate Newsletters which will be sent out shortly. In the meantime, members with any questions or comments on the branch performance can contact the Union's Bedford Office as follows:



**01234 262868**  
24 Hour  
Advice  
Line



24hours@ltu.co.uk

**01234 262821**  
Fax number



**Mark V Brown**  
Assistant General Secretary

# Pay 2007, Bonuses and TOP

So how much did you get and did Terri Dial spend it all?

Members can't have missed our recent Newsletters highlighting how the Managing Director in Commercial Banking decided that his staff couldn't be trusted to spend their pay increases from the 3.8% pay pot wisely so instead paid increases from a much lower pay pot. So concerned was he that they would spend their pay increases frivolously that he's admitted to not using the full pay pot for the last three years. LTU have calculated that over the last three years £1.6 million has been skimmed of the pay budget for Commercial Banking and diverted to a fund to be used for bonuses. LTU have asked the Bank to provide us with the pay pot spend for all the business units, including the Retail Network, for the last three years. We will be asking the Bank to provide the data for each Community Bank so that we can be sure that each Managing Director is spending all of the pay pot and that all staff are being treated fairly regardless of where they work. We are still awaiting that information.

Members in the Community Bank who are

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unhappy with their pay award should insist on receiving the pay rationale to which they are entitled. To request a written pay rationale, LTU suggests that members put that request in writing as follows:

"Dear (Insert line managers name)

I should be grateful if you could provide me with a pay rationale used to determine my pay award for 2007. This should include reasons for the amount awarded. I should also like your confirmation that in arriving at my award the Bank's pay policy was complied with.

Yours (etc.....')

Once you have received your written rationale contact the Union's Advice Team on 01234 262868 who will advise you on the merits of your case.

# TOP Ten Problems

All of the questions below have been raised by members with the Union's Advice Line either directly or indirectly as a result of a TOP visit.

Any members faced with any of these situations or any other which they are not certain about should, where necessary, contact the Advice Line on 01234 262868 for further professional help and guidance.

## 1. Can the Bank change me from a fixed contract to a flexible one so that it can more easily vary my working pattern?

No. This can only be done on a voluntary basis and there are virtually no circumstances where it might be appropriate.

## 2. Can the Bank change my work pattern because the hours I work no longer suit the needs of the business?

In specific circumstances the Bank can change the work pattern of those staff on flexible contracts. In no circumstances can the work pattern of those on fixed contracts be changed without your agreement. Under no circumstances at all can the total number of hours worked be changed without your agreement.

## 3. If I decline to change my work pattern can the Bank move me to another branch?

The Bank operates a mobility policy and so staff

can be moved from branch to branch. However, this can only be done for good business reasons which must be set out in writing if asked for, with at least 14 days notice and in accordance with the restrictions of the mobility policy. Generally speaking a journey of more than 25 miles or which takes more than 75 mins from home to work will be considered unreasonable. The Bank must also take account of personal and domestic circumstances e.g. any childcare arrangements.

Under no circumstances should staff be pressurised to change their work pattern by vague threats such as 'if you don't change I'll move you....'

## 4. Can the Bank limit when I am allowed to go to the toilet during the day?

No!

## 5. Can the Bank change when I have my lunch break?

Within certain parameters this can happen. However, lunch breaks should be taken without being split and the Bank has previously agreed with LTU that all lunch breaks should start no earlier than 11.30am and must finish no later than 2.30pm.

## 6. Can the Bank insist that I arrive for work early in order to attend the 'morning shout'?

No. Attendance at any such meetings prior to your contracted start time is entirely voluntary. Your only obligation is to be ready for work at the start of your contracted hours.

## 7. Do I have to arrive at work early in order to get ready for my working day (e.g. opening the safe in the morning, getting my till out of the safe etc)?

No. Your obligation is to be ready to work. That merely means that you have arrived at work, have taken your coat off etc and are ready to start whatever needs to be done to begin your day's work.

## 8. My working day is less than 7 hours. Can the Bank insist I have an unpaid lunch or other break?

The Working Time Directive suggests that employees working more than 4.5 hours in a day should have a break. Staff contracted to work longer than that period can choose to take a short break of five or ten minutes, which would be paid. As an alternative they can choose to negotiate a longer break, which is likely to be unpaid. Given that the option of a short paid break is available there is no reason for staff to be pressured into taking a longer unpaid break if they choose not to.

## 9. Can the Bank limit the number of cashiers open at any one time?

Yes it can, according to business need, but the Bank's minimum security requirements must always be adhered to.

## 10. Can I be made to stay on after my contracted hours in order to complete the day's work?

Perhaps surprisingly LTU continues to receive reports of significant amounts of unpaid overtime being worked from right across the Branch

Network. This is unacceptable and should not be happening. Any work carried out at your manager's request which takes you more than 15 minutes past your contracted finish time must be paid for at the appropriate rate. Any refusal by your manager to honour this basic contractual requirement should be reported immediately to the Union's 24 Hour Advice Line so that appropriate steps can be taken to ensure that due payment is made.

If the work is carried out at your manager's instigation, or with their permission, there are no circumstances which will allow him/her to avoid paying you!

We would like to hear about your experiences of TOP and whether you think its made any difference to performance. Are you performing better since the TOP team left? Do you think it's just the 'flavour of the month'? Do you believe it's got a long term future in Lloyds TSB? Let us know your views by email to [Mark.Brown@ltu.co.uk](mailto:Mark.Brown@ltu.co.uk)

# 84% Of CA's Achieve Targets in Q1

When the new bonus system was introduced for staff at the beginning of the year, which would require Customer Assistants to achieve 20 referrals/sales in Q1 and 30 on Q2, the Bank said that role changes, particularly the introduction of the Customer Service Manager, together with an unprecedented advertising spend and new product offerings would ensure the achievability of new targets. Well the results for the quarter speak for themselves.