

Just Don't Do It - It's Not Worth Your Job

LTU's Individual Advice Team are dealing with a number of disciplinary cases involving members of staff who have breached the staff transaction policy (PPP1.36).

The policy is clear and unambiguous. It says "...Staff must not, therefore, access customer account systems to perform any transactions on their own accounts or those of family and friends unless the customer is present." Transacting includes depositing, withdrawing or transferring funds, as well as amending interest, fee charges, or clearance days on cheques. In short the message members should take from this Newsletter is that you can look at your account but under no circumstances should you perform any transactions.

You may disagree with the policy or think that you are righting a wrong, particularly in respect of bank charges, but that will not help you when you've been charged at Stage 3 (Gross Misconduct) of the Disciplinary Procedure. If that doesn't make you think twice about transacting on your own account then the fact that you could lose your job should. If for example, you decide to amend any bank charges on your account or those of your friends or family and you get caught then that could be seen as theft, regardless of the legality of the bank charges in the first place, and you could lose your job. It's just not worth it.

You're Being Watched

The Bank doesn't rely solely on your line manager to identify the breach of policy. Group

Financial Crime have developed their own insider fraud package which enables them to identify **all** cases where staff have transacted on their own accounts or those of friends and family. So don't think that because your line manager is on holiday or that you work in a small branch that you can avoid detection. You can't.

If you need to transact on your account then sign up for Internet or Telephone Banking. Using those channels will ensure you remain compliant.

Service For Members Only

LTU membership is a form of insurance. Members pay monthly subscriptions and these pay for all our services including the Advice and Representation service. Non-members pay nothing and cannot take out membership only when they suspect they have a problem. We will not advise or represent non-members under any circumstances and for that reason members calling the Advice Line will be asked to confirm personal details so we can validate calls.

If you are not a member please don't call us. Whilst our members get a first class service, non-members will have to represent themselves.

Members with any questions can contact the Union's Bedford Office on 01234 262868

Mark V Brown
Assistant General Secretary



Membership Application

LTU, St John's Terrace, 3-7 Amphill Street, Bedford MK42 9EY Tel 01234 262868 Fax 01234 262821 www.ltu.co.uk 24hours@ltu.co.uk

Title

Surname

Forename(s)

Home address

Postcode

Date of birth

Payroll number

Branch/Office/Dept

Location code

Home telephone

Work telephone

Personal Email address

Work Email address

Job title

Pay band

Date of joining group

Vassar Smith Fund

The Vassar Smith Fund is a registered charity which provides support and financial assistance to current, retired and former members of staff and their dependants.

If you would like to contribute to the Fund tick this box to make a monthly contribution of 10p or, if you would like to donate more simply write the amount you would like us to add to your subscription in the same box.

Subscription Category... 2008

Bands 1, 2, 3 & 4	£11.05 p.m.	<input type="checkbox"/>
Band 5	£10.50 p.m.	<input type="checkbox"/>
Bands 6, 7 & 8 over 25	£9.75 p.m.	<input type="checkbox"/>
Bands 6, 7 & 8 under 25	£8.80 p.m.	<input type="checkbox"/>
Part time over 15 hrs	£5.35 p.m.	<input type="checkbox"/>
Part time under 15 hrs	£4.10 p.m.	<input type="checkbox"/>

"For the purposes of the Trade Union Act 1984 and other statutory requirements I authorise the Union to use my work address as my "proper address" to which any communications may be sent."

Signature Date

To receive LTU newsletters by email ... tick here

Email address preference (please tick) Personal Work



Instructions to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form and send it to:
Lloyds TSB Group Union, St John's Terrace, 3-7 Amphill Street, Bedford MK42 9EY

Originator's Identification Number

8 3 0 2 7 1



1. Name and full postal address of your Bank or Building Society

To: The Manager

Address Bank or Building Society

Postcode

2. Name(s) of account holder(s)

3. Branch sort code

4. Bank or Building Society Account Number

5. Lloyds TSB Group Union reference no.

6. Instructions to your Bank or Building Society. Please pay Lloyds TSB Group Union Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Lloyds TSB Group Union and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

The Direct Debit Guarantee This Guarantee should be detached and retained by the Payer.

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If an error is made by Lloyds TSB Group Union or your Bank or Building Society you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please send a copy of your letter to us.
- If the amounts to be paid or the payment dates change Lloyds TSB Group Union will notify you 10 working days in advance of your account being debited or as otherwise agreed.