



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... 2010

Bands 1, 2, 3 & 4	£11.75 p.m.	<input type="checkbox"/>
Band 5	£11.05 p.m.	<input type="checkbox"/>
Bands 6, 7 & 8 (25 and over)	£10.25 p.m.	<input type="checkbox"/>
Bands 6, 7 & 8 (under 25)	£9.25 p.m.	<input type="checkbox"/>
Part time (15 hrs and over)	£5.65 p.m.	<input type="checkbox"/>
Part time (under 15 hrs)	£4.30 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

Please tick if you do Not wish to receive marketing information from LTU and LTU's insurance partner Holiday Choice Ltd.

To receive LTU newsletters by email ... tick here

Email address preference (please tick) Personal Work

ltu.co.uk 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.

27th January 2010

All Members Newsletter

Commercial Banking Forced Into Line

In my last Newsletter I reported that Commercial Banking had accepted LTU's argument that the payment of different bonuses to staff producing the same levels of performance on the basis of heritage alone was neither fair nor equitable. In the note to staff, Commercial said "Guidelines have been published for those on the Group scheme and also those on the various sales incentive scheme." So far so good. Commercial then go on to say "If it is decided to award a bonus, colleagues' individual awards will be based on their individual performance, including achievement of their balanced scorecard objectives. ***It is our intention within Commercial that the individual bonus awarded will not be affected by their heritage.***"

Over 70% of staff in Commercial are on sales incentive schemes which were harmonised last year so the note is referring specifically to those 30% staff who are covered by the Group's scheme. Those individuals Commercial said would get an individual bonus, subject to performance, and that would not be determined by heritage.

LTU congratulated Commercial for dealing with the issue of bonuses in a balanced and rational manner. However, the Bank centrally, realising that the Commercial policy would open the floodgates with LTU writing to each MD asking him/her why they were not following the Commercial lead, have forced Commercial to retract its policy on bonuses and issued a clarification completely over turning what it said previously. **We are not criticising Commercial Banking, far from it, because at least they tried to do the right thing by all their staff.**

There are those in the Bank who have said that because the terms and conditions are not harmonised we can't expect bonuses to be harmonised. This issue is not about harmonisation but the fact that when the Bank announced its proposal it chose not to commit to putting extra money into the pot to ensure that staff were treated equally regardless of heritage.

Members with any questions on this Newsletter can contact the Union's Bedford Office on 01234 262868 or email us at 24hours@ltu.co.uk

COME DINE WITH ME!

Finally the prize for the most insensitive piece of man-management goes to the Retail Management Team in Scotland. They invited all Branch Managers to the Scottish Retail Conference just before Christmas and then decided following feedback from staff, responding to the Bank's announcement to sell off the LTSB branches in Scotland, to hold two conferences instead. LTSB staff were invited to the morning conference and HBOS staff in the afternoon. At the end of the morning conference LTSB staff were ushered out of the conference room and were told to grab a doggy bag on the way out consisting of a sandwich, bottle of water and an apple. Their HBOS colleagues arrived just after and had a hot buffet lunch consisting of two courses waiting for them. Did no one in Retail think to offer both groups of staff a sit down meal either together or separately or was that just too complicated?

Life Event Leave

Life Event Leave, formerly Marriage Leave within LTSB, refers to a one off week long period of paid leave, which can be taken at any time during your career. The reason for taking this leave is entirely personal and does not need to be justified to your Line Manager.

The Bank is proposing to remove this period of leave entitlement and LTU is advising all LTSB staff who have yet to take their Life Event Leave, to do so by March 2010. This is the current cut-off date for all applications to take Life Event Leave before March 2011. The only conditions of acceptance are that any staff member must have completed at least 2 years continual service prior to requesting leave, and the week must be taken in a single block.

LTU T&C Ballot Staff

The coming weeks and months are going to be particularly important as LTU steps up its campaign for substantial improvements to the Bank's terms and conditions proposals.

The Union is currently balloting staff on whether or not they support the Bank's proposed new harmonised terms and conditions.

LTU is providing the strongest recommendation that staff in both LTSB and HBOS should reject the Bank's proposals.

The Ballot Papers have been sent out and we are asking all staff to return their completed forms to our Bedford Office by Monday 8th, February. All members should vote. Doing nothing and hoping that the Bank's proposals will go away is not an option. Equally, simply relying on your colleagues to vote whilst you sit back and do nothing is also not an option. If you don't vote, either through apathy or indifference, then the Bank will assume that your happy with the proposals. **So complete the ballot paper and make sure that all LTU members in your branch/office do the same.**

Pensions Letters

Members in the Final Salary or PIP Pension Schemes should have received a letter from Angie Risley, Group HR Director, before Christmas regarding the Bank's proposals to change the pension scheme arrangements.

Under the 2004 Pensions Act, changes to pension scheme arrangements are subject to a 60-day consultation period. Whilst LTU has made its position clear members need to register their feedback individually to the Bank. The more letters the Bank gets the more realistic and active a posture they will take in the second round of negotiations which are due to take place at the end of the

LTU

VOTING PAPER

2010 TERMS & CONDITIONS

BALLOT

Do you support the Bank's proposals for the harmonisation of terms and conditions between Lloyds TSB and HBOS?

YES
 NO

(please vote by marking one box only with an 'X')

This is a consultative ballot only and the Union's Executive Committee will review the results before determining the next steps in the Union's Campaign to protect your terms and conditions of employment.

Please return your completed voting paper to **reach** The Returning Officer, Lloyds TSB Group Union, Freepost 50, Bedford, MK42 9NG, no later than **Monday, 8th February**. A pre-paid envelope is enclosed for your use. **Do not** use any other envelope or the internal postal system.

consultation period. LTU recently sent out pre-printed letters to all members for them to sign and send to the Bank. Members who haven't received the letters can now access them on-line at www.ltu.co.uk/representation/resources There are two letters, one each for members of the Final Salary Pension Scheme and PIP Schemes, and you should print off the one most appropriate to you, complete your home address details and then send off to the Bank at the address at the top of the letter.

LTU's Job Security Guide

The integration of Lloyds TSB and HBOS has resulted in the loss of over 15,500 jobs already and that number will increase significantly during the course of this year and into 2011.

Whilst the Group will try and mitigate the impact of these job losses, the fact is that the threat of compulsory redundancies is now very real for many hundreds of staff. In this very difficult climate, members need effective, professional representation both collectively and individually.

LTU's aim is to ensure that members have access to our support at all times. Therefore, we have decided to update and republish our extensive Job Security Guide (JSG) which explains clearly to members their entitlements and rights in redundancy situations.

The new JSA Guide is now available in a user friendly format called a Fluid Book, which allows you to look through the pages of the guide on your computer as if you were turning them by hand. To access the guide go to www.ltu.co.uk/representation/resources.

In addition to this Job Security Guide, which aims to answer most members' initial questions, members can talk to one of LTU's Advice Team at any time day, night or over the weekend by calling 01234 262868. Alternatively you can also contact us at 24hours@ltu.co.uk or by completing the eAdvice form at www.ltu.co.uk/representation/eadvice.

LTU's eForum- Have Your Say!

LTU's very own eForum can be accessed online at www.ltu.co.uk/eforum. To use the Forum you simply need to register your membership and follow the online

instructions. Large numbers of members are already taking advantage of LTU's Forum which allows them to discuss and debate issues that directly affect them in a safe and secure environment.

Mark V Brown
Assistant General Secretary