

20TH MAY 2010

ALL MEMBERS IN COLLECTIONS & RECOVERIES IN HOVE

LTU Demands Return Of Collections & Recoveries Jobs From India To The UK

LTU is renewing its demands that the Collections & Recoveries jobs Lloyds TSB previously transferred to India should be returned to the UK, in order to provide greater job security for UK-based staff across both LTSB and HBOS heritages.

Work should be returned from India both to safeguard jobs in Hove and Rosyth - amongst existing C&R staff and others affected by Integration - and as part of a stronger focus by the Bank upon treating customers fairly. It certainly isn't acceptable that customers who find themselves in financial difficulties often complain about enduring having their calls routed to India. Staff have repeatedly reported these customers visiting their branches - or making repeat calls in the hope of being put through to UK-based staff - because they don't like dealing with the India operation.

This also means that perceived cost savings from employing low paid workers in India are cancelled out if customer relationships are damaged irreversibly and many customers find ways of circumnavigating the Bank's failed offshoring model.

Quality Versus Cost

Several years ago, Lloyds TSB Senior Management brazenly admitted that providing a quality service to customers in arrears was a low priority.

With a new Senior Management Team well established within the integrated Collections & Recoveries business, LTU believes that now is the right time to revisit its priorities, placing far more emphasis upon investing in its UK-based staff and returning many hundreds of jobs from India.

It should also concentrate on providing good, competitive salaries and incentives across the LTSB and HBOS operations in order to attract and retain high calibre staff.

Spreading Bad Practice To HBOS?

It is bad enough that LTSB customers have to endure the 'Offshoring Experience'. However, LTU is concerned that if the Bank feels this is good enough for LTSB customers, it may reach the same conclusion that placing cost cutting over customer service should be its priority for HBOS customers too.

That could mean eventually slashing jobs involved in dealing with HBOS customers.

This is precisely why LTU is stepping up its opposition to Collections & Recoveries' Offshoring Policy to ensure more jobs aren't eventually transferred abroad.

Taking A Longer View

Now is the time for the Bank to understand not only its responsibilities to UK Taxpayers and the UK Economy, but that customers who may have fallen into arrears in current difficult times could potentially be good customers in the future.

Customers who have to endure the 'Offshoring Experience' when they need support - having difficulty understanding and being understood by low paid workers in India, who we don't blame in any way, and often having to visit their branches or make repeat calls until they succeed in speaking to UK-based Advisers - will neither forgive nor forget their treatment when the economy eventually picks up and their circumstances improve.

By investing in customer service in the UK and returning jobs from India, the Bank can fulfil its responsibilities both to protect the jobs of its existing staff and treat customers more consistently and fairly.

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