



Membership Application

LTU, St John's Terrace, 3-7 Amphil 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 / level

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

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| LTSB Bands 1 to 4 / HBOS Levels 4 to 9 | £11.75 p.m. | <input type="checkbox"/> |
| LTSB Band 5 / HBOS Level 3 | £11.05 p.m. | <input type="checkbox"/> |
| LTSB Bands 6 to 8 / HBOS Levels 1 & 2 (25 and Over) | £10.25 p.m. | <input type="checkbox"/> |
| LTSB Bands 6 to 8 / HBOS Levels 1 & 2 (Under 25) | £9.25 p.m. | <input type="checkbox"/> |
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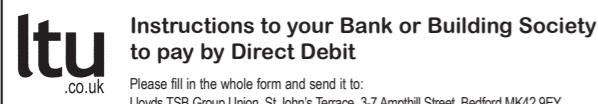
"For the purposes of the Trade Union Act 1984 and other statutory requirements I authorise the Union to use my work address as my "proper address" to which any communications may be sent."

Signature Date

Please tick if you do Not wish to receive marketing information from LTU and LTU's insurance partner Plus Insurance.

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 Amphil 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 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.
- 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.

11th June 2010

ALL MEMBERS NEWSLETTER

The Working Window Timebomb

In Lloyds Banking Group, it's easy to exaggerate the problems with the Bank initiatives or issues in offices. We try not to do that, however tempting it may be.

However the implications of the apparently unremarkable change to the so called "Working Window", from 9.00 a.m. to 5.00 p.m. for most staff to 8.00 a.m. to 8.00 p.m. can hardly be exaggerated!

It's the issue the Bank doesn't want anyone to discuss, and some of the other Unions have kindly obliged in that regard, because they know it's emotive and could potentially be damaging to the introduction of new terms and conditions.

It seems that some Line Managers have already made up their minds about how they are going to use the Working Window including:

- In a number of Local Director Groups staff have already been told that when the new terms and conditions are introduced Line Management will be looking to change existing hours of work to create a more flexible workforce. They are being told that will include more Saturday working for staff.
- Reduced hours staff in a number of branches have been told that they will be called into one-to-one meetings following the introduction of the new terms and conditions to discuss their current hours of work. The clear implication being that those will change. Many if not most reduced hours staff have children or are unable to change their working

INSIDE...

- Contractual Hours
- Working Hours Chaos
- More Saturday Working
- More Late Night Working
- Working Hours Guidelines

hours. Under the Bank's plans they could be forced to work when the Bank decides not when they reasonably can.

- In one back office, operations staff have been told that subject to day-to-day work demands they can expect to be told on any given day that they will have to work until 8pm that night to clear the backlog of work. That kind of flexible rostering is more akin to McDonalds than a Retail Bank and no Union could ever accept a situation in which members of staff are forced to work those contracts.

In our forthcoming ballot we will be recommending to members that they reject the Bank's proposals. If you have any questions on this Newsletter or have similar experiences regarding your working hours contact LTU's Bedford Office on 01234 262868 or email us at 24hours@ltu.co.uk.

Contractual Hours

The new contract of employment will not state actual working hours or patterns of work but will simply refer to the total number of hours worked in a year. According to the Bank's One Booklet published in December, "the time and days colleagues will be required to work are as agreed with Line Managers".

We believe the Bank will use the new contract of employment and the individual discussions with Line Managers to try to move staff, particularly reduced hours staff in the Network, to more flexible working within the new Working Window.

We know from previous experience of dealing with working hours changes in branches or back office processing centres that staff will be forced, cajoled and blackmailed into accepting changes to their working hours. For many staff changing their working hours will be impossible and many will simply choose to leave the Bank altogether rather than be forced to change their hours of work.

Working Hours Chaos

In one of the guidelines produced by the Bank, the highlights of which are set out opposite, it says that "individual circumstances will be taken into account and it will not seek to implement changes until all voluntary avenues have been exhausted." In respect of actual changes to working hours the Bank says that "Managers must provide reasonable notice to colleagues of any proposed change to working patterns. As a minimum, one month's notice should be given and relative to circumstances, up to three months notice should be given." Staff cannot draw any comfort from this because the period of notice will be largely irrelevant to people who can't comply. If they can't they can't - full stop!

The implication of those two statements when read side by side is that if Line Management can't get staff to change their hours of work on a voluntary basis then it will serve notice on staff to change their hours of work. The amount of actual notice will be determined by how long staff have been working their work patterns and the impact of any change on personal circumstances. But that decision is left to Line Managers and in future there could be thousands of staff being issued with formal letters seeking changes to their hours of work. LTU will cover the legal issues in a separate Newsletter.

Bank Guidelines On Varying Working Hours

- "Where change is required consultation will take place as a matter of course and in good time involving the colleagues concerned and their representatives, ensuring compliance with statutory obligations.
- **Individual circumstances will be taken into account and the Company will not seek to implement the change until all voluntary avenues have been exhausted.**
- Managers should discuss the business rationale and approach to consultation with the HRBP or HR Advice and Guidance prior to engaging in consultation with the colleague or their representative to ensure that adequate account is taken of all the options available during the consultative process.
- In the first instance, Managers should consider collective discussions with as wide a team as possible to understand any preferences and seek volunteers to meet the changed working hours requirement.
- Managers must ensure that all colleagues understand the business rationale underpinning the need for the change and have the opportunity, with their representative, to question the requirement for the change in order to gain a clear understanding of its importance and to be able to offer realistic alternatives.
- Colleagues must be provided with the opportunity to put forward any issues or concerns they may have with the proposal on an individual basis.
- The Manager must fully consider any concerns and respond as appropriate before any decision to implement the change is taken.
- Where necessary, consideration should be given to establishing transitional arrangements to give colleagues sufficient time to adjust to their commitments. Any agreed transition periods should have a defined end date.

Notice of Change to Working Patterns

- **Managers must provide reasonable notice to colleagues of any proposed change to working patterns. As a minimum, one month's notice should be given and relative to circumstances, up to three months notice can be given.**
- In deciding on how much notice should be given, Managers should consider how long the colleague has been working their existing working pattern, the impact of the change and any personal circumstances that may exist.
- In situations where there is a need to request a change to a colleague's working pattern on a short term basis, to cover illness or emergencies, this should be discussed locally with volunteers again being sought as the first and best option. Where change is required for such situations, the notice may not be in line with the minimums outlined above due to the unforeseen nature of the request.
- Any permanent changes to working patterns should be notified to the colleague in writing, in advance of the date of change."

More Saturday Working?

Members will recall that when the Bank announced its plans to increase the number of branches opening on Saturdays the Bank and Union could not agree a Saturday Working Charter. Under LTU's proposed Charter we said "To reduce the risk of coercion, or perceived coercion, the mechanism used to seek staff agreement to changes in working hours should be an individual option form: 1-on-1 interviews or individual verbal approaches are not acceptable." The Bank refused to accept that approach.

At the time our aim was to stop the Bank from forcing Line Managers to use 1-to-1 interviews to pressurise and threaten staff to work on Saturdays. Well in many cases that's exactly what happened and staff were pressurised, cajoled and in some cases blackmailed to work on Saturdays. Our concern with the Working Window and the inevitable rush to change hours of work that will follow the introduction of the new terms and conditions, is that the same thing will happen again but on a much bigger scale.

More Late Night Working?

Members will recall that the Bank piloted the introduction of late night working with a number of branches being open to 8pm, subject to customer demand.

Whilst that demand was related specifically to customers wanting to see sales staff it could have been expanded to include other areas of branch activity.

We know from the research we did on staffing levels a few years ago that queuing is still a major problem in most branches and one that has a negative impact on Net Promoter Scores. **Our concern is that to try and mitigate the impact of queuing, some Line Managers, particularly those in larger towns and cities, may be forced to use the Working Window concept to open branches earlier and stay open longer. In those circumstances, staff will be expected to change their hours and patterns of work to accommodate those changes.**

Mark V Brown
Assistant General Secretary