



Human Resources

# Branch Network Working Arrangements



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### BRANCH NETWORK WORKING ARRANGEMENTS

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This policy applies to all employees in job levels 1-2 on Nationwide terms and conditions who work in the Branch Network (including employees on former Portman terms and conditions). This policy does not apply to Nationwide Financial Solutions or employees who work in business areas outside of the Branch Network.

This policy is contractual with the exception of references to internal systems and associated procedures relating to those systems described in 'What is rostering?' (section 2.5) and 'How is TOIL managed?' (section 2.8). Nationwide reserves the right to amend, modify or withdraw the terms of this policy, subject to reaching agreement through consultation and, for items which are negotiable within the Procedure and Recognition Agreement, negotiation with the Nationwide Group Staff Union (NGSU).

## 1. What does this policy cover?

As a business we understand the importance of our employees having a healthy work-life balance.

We also recognise that we must manage our branches to deliver a great service to our customers and be available when they want to do business with us. We must be flexible enough to evolve to the changing needs of our customers so that we can continue to offer the highest levels of service.

This policy sets out how we seek to balance the need to offer great customer service whilst providing you with an acceptable work-life balance. It covers the working arrangements that you can expect within the Branch Network including:

- Where you work
- The Branch Network hours of operation
- Your hours of work
- Rostering
- When you might be asked to work additional hours
- Time off in lieu (TOIL)
- Overtime payments
- Other payments relevant to the Branch Network

This policy specifically excludes the following areas, which are covered in other policies:

- Overtime for employees who work in business areas within administration centres or in Nationwide Financial Solutions – see instead the Overtime and Additional Hours Policy
- Shift Working
- On-Call

For more information about managing branch working arrangements please see the Branch Network Working Arrangements - Manager Guide and Employee Guide.

## 2. When does this policy apply?

This policy applies when you are employed in a role in the Branch Network, or if you are seconded to a role in the Branch Network from another part of the business.

Rest break, in-charge and ATM payments under this policy are reviewed annually although this does not guarantee any change. They may be revised as part of the annual [salary review](#).

## 2.1 Where you work

Your statement of terms and conditions will confirm your base branch or place of work.

To ensure we have the right people in the right place at the right time, you can be required to work at other locations (in the same or other Areas) within a reasonable distance, according to the needs of the business. Up to one and a half hours a day (in total) travelling time is normally considered to be reasonable.

This might involve providing cover across more than one branch where the locations are nearby.

The amount of notice you will be given of any change in location will depend on the change proposed (for example, if it is for temporary cover or an ongoing requirement), the distance to the new location, and the urgency of the business need. For example, in some cases you may be asked to provide cover at a nearby branch in the event of a colleague's illness or absence with little notice; but be provided with a longer period of notice in relation to a branch which is further away or where the change is likely to be longer term.

## 2.2 What are the Branch Network hours of operation?

Most of our Branch Network operates during the hours of 8am to 7pm, Monday to Friday, and 8am to 6pm on Saturdays, with the majority of our core activities taking place during that time. Individual branch opening hours will vary within these hours, to take account of the needs of our customers in the local area.

In some locations, there may be a need to operate over extended hours of operation, of between 8am and 8pm Monday to Saturday inclusive. Where this is proposed, Nationwide will consult the NGSU through the Branch Network business committee.

In the Branch Network our opening hours in relation to Public Holidays are decided, agreed and communicated annually.

## 2.3 What are the arrangements for your contracted hours of work?

The number of hours you are contracted to work is detailed in your statement of terms and conditions.

Your working pattern, which means the hours and the days on which you work your contracted

hours, will be as advised by your manager and will be rostered across the hours of operation for your branch, between Monday and Saturday. If you work full time, this may involve working your contracted hours over a minimum of four days and a maximum of six days in any one week. Your working pattern can be altered by the business to cover the hours of operation.

Additional guidance on our principles of consultation is contained in our [Working Arrangements guidance](#) (see also [section 2.4](#)).

We are all expected to be ready and available to start our working day and continue until our finishing time, completing any necessary closing procedures before we leave for the day.

Your contracted hours exclude unpaid lunch breaks. If you work full days, your unpaid lunch break will usually be up to an hour. By law you are required to take a minimum 20 minute unpaid break during a working day of more than six hours. In the exceptional circumstances where you have been asked to work during a rest break, see [section 2.12](#).

Saturday is an integral part of the working week for the business and will be considered as a normal trading day for the purposes of rostering your contracted hours and, where relevant, any additional hours. Although some employees are employed with a working pattern which includes every Saturday, if this is not the case our general principle is that you will not be asked to work more than five Saturdays in a nine week period. For further information see the supporting guidance.

## **2.4 Changes to your working arrangements**

To continue to meet the changing needs of our customers, we are all required to demonstrate a reasonable level of flexibility in how we work.

Your manager will consult with you if a business need arises to make changes in the following areas:

- Your working pattern (outside of any pre-agreed changes within the roster, or any scheduled planned overtime or TOIL)
- Where you work
- The hours of operation for your branch, if this change will affect how your hours will be rostered

Changes may either be temporary (for example, a few days or for a longer period) or on an ongoing basis. The amount of notice you will be given of such changes will be as is reasonable in all of the

circumstances and will vary in relation to the change required and the circumstances involved.

Additional guidance on our principles of consultation is contained in our [Working Arrangements guidance](#). If you are a manager, a pro-forma to help guide and record such discussions is also available within the HR Policy Point.

## **2.5 What is rostering?**

Rostering is the way that we can plan when and where we need our people to ensure that we are available for the customer when they need us.

Rosters will usually be built at least six weeks in advance, guided by the following principles:

- When do our customers need us to be here?
- How can we maximise work-life balance?

When planning rosters, your manager will try to take account of team preferences and individual circumstances as long this does not adversely impact the operation. Your roster will show:

- When you are working your contracted hours
- Any non-working days
- Time off in lieu for additional hours previously worked
- Any planned overtime that you are required to work, or that you have voluntarily agreed to work

The roster will be built to take account of activities such as ATM servicing and bankage duties, which might mean that you have some slightly longer days, balanced by shorter days in the same or the following week.

Your individual working pattern might include non-working days that are relatively static, or that vary.

There may be times when it is necessary to make changes to the roster at short notice, for example where a team member falls ill or in relation to requests you have for time off.

If you are employed as a Customer Representative on an annualised basis, and receive a Premium Rate Saturday allowance as part of your salary as at 1 November 2012, you will have a specific number of hours in your contract that will only be rostered to be worked on a Saturday.

## 2.6 Is there a contractual requirement to work additional hours (overtime)?

We will try to keep the requirement for working over and above your contracted hours to a minimum. However, to provide an excellent service to our customers there will be times when we will need you to work additional hours.

You can be contractually required to work additional hours (planned overtime) in excess of your contracted hours, on the following basis:

*If you are employed full-time on 1 November 2012, begin a part-time arrangement or join the Branch Network after this date:*

- You can be required to work additional hours up to a maximum of seven hours per week, on days you are already rostered to work your contracted hours or on up to one additional day per week

*If you are employed on a part-time basis on 1 November 2012 and continue working on a part-time basis:*

- You can be required to work additional hours on a Saturday only

*All employees:*

- You can be required to work on Sundays and Public Holidays (for which an overtime payment will be made unless you agree to take time off in lieu (TOIL))

Outside of this, working additional hours is voluntary.

You will only be required to work additional hours on the above basis if there is a business need to do so.

Your manager will advise you of the requirement to work any additional hours, normally as part of the published roster, giving you as much notice as possible and not less than one weeks notice.

## 2.7 What is the difference between planned and unplanned overtime?

Planned overtime is where it has been planned in advance that you will work over and above your contractual hours. This could be in the following cases:

- Where you are required to work additional hours under [section 2.6](#), when you will be provided with TOIL (see also [section 2.8](#)) instead of an overtime payment (apart from Sundays and Public Holidays)
- Where you voluntarily agree to work additional hours that are offered to you. If you are offered overtime on a voluntary basis, your manager has discretion to

offer this to you on either a TOIL or overtime payment basis

Unplanned overtime is where there is a requirement for you to work overtime beyond your rostered finish time without prior notice, see [section 2.7.1](#) below for further information. You will be paid an overtime payment for unplanned overtime unless you request to accrue time off in lieu instead.

If you choose to attend work prior to your rostered start time (for example, to attend branch energisers) this is voluntary and is not considered as overtime and so does not attract any time off in lieu or overtime payment.

### 2.7.1 Unplanned overtime and closing procedures

You must try to ensure that you can finish work at your rostered finish time, completing any necessary closing procedures before you leave. This may mean that you actually leave work a few minutes after your rostered finish time and this would not be considered as unplanned overtime.

The [branch balancing guide](#) provides information on how to minimise the time taken to complete closing procedures.

However, it may not always be possible to finish work at your rostered finish time, for example where you are asked by your manager to finish a critical piece of work, to finish serving a customer, or where you are needed by your manager to investigate a balancing error before closing the branch. If you are required to continue working beyond your rostered finish time, all of this time will be considered as unplanned overtime.

If you continue working beyond your finish time to carry out work which can be done at another time during your contracted hours you must ensure that your manager has agreed in advance the need to do this work as unplanned overtime.

## 2.8 How is time off in lieu (TOIL) managed?

TOIL is time off work for hours you have worked over and above your contracted hours. Providing you with TOIL helps us to effectively manage our costs across the business, whilst ensuring you have a healthy work-life balance.

TOIL is taken during hours that you would otherwise have been rostered to work your

contracted hours, for example, you may take TOIL at different times each week.

TOIL is not the same as a non-working day. A non-working day is a day when you would not have been scheduled to work any of your contracted hours.

TOIL is normally given on a time for time basis, however if you work overtime for six hours or more on one Saturday and it has been agreed that this will be taken as TOIL, you can take a day off in lieu (7 hours) as an alternative to payment.

We want you to be able to take your TOIL at times that suit you, as long as it does not adversely impact the operation. You can request to take your TOIL on a specific date, either within your roster period or on some future date. Your manager will seek to accommodate your request as long as this does not prevent us meeting the needs of the customer.

If your manager is concerned that your TOIL balance is increasing they will discuss this with you to try to identify a mutually convenient time to schedule the TOIL. Where this has not been possible, your manager can notify you of a date when your TOIL will be scheduled, by providing you with not less than one weeks notice.

To ensure you are able to take the time back within a reasonable period, the principles set out below apply to the management of TOIL balances (which is TOIL you have accrued that has not already been scheduled to be taken on a specific date).

At the end of each month your manager will review with you any outstanding TOIL balances and seek to agree dates on which you will be rostered to take this:

- If you still have a TOIL balance (TOIL which is not already scheduled to be taken) of more than 14 hours (or two average days for a part-time employee) and / or older than two weeks, you will be paid an overtime payment to clear the balance at the relevant rate
- If you have a TOIL balance (TOIL which is not already scheduled to be taken) of less than 14 hours (or two average days for a part-time employee) and / or less than two weeks old, you should work with your manager to schedule this into the roster. If your manager believes that it will not be possible for you to take your TOIL in a reasonable period, they can offer you an

overtime payment to clear all or part of your balance

For more information on making an overtime claim see [section 3.0](#) below.

## 2.9 What are the overtime payment rates?

Overtime payments only apply to job level 1 and 2 employees.

Unless you are taking time off in lieu, the rates of payment that will apply for overtime that you have worked in excess of your contracted hours are:

Overtime Worked	Rate of Payment for hours worked
Monday to Saturday within the hours of operation - up to 35 hours a week (see exception below**)	1.0
Monday to Saturday outside of the hours of operation	1.5
Monday to Saturday over 35 hours and Sundays	1.5
Public Holiday 12:00am - 11:59pm	2.0
Christmas, Boxing Day, New Years Day if they fall at the weekend	3.0

References to the hours of operation refer to 8am to 7pm Monday to Friday and 8am to 6pm Saturday, unless your branch operates on extended hours of operation of 8am to 8pm Monday to Saturday.

\*\*If you are employed on a part-time basis as at 1 November 2012 and continue to work on a part time basis, and Saturday working does not form part of your working pattern, you will receive one and a half times your hourly rate for hours worked on a Saturday (even if you have not worked 35 hours) unless you are taking TOIL.

## 2.10 In-charge payments

You can claim an in-charge payment where you meet the following eligibility requirements:

- You are required to be in-charge of a branch (Mon to Sat) for a minimum period of 3 consecutive hours which includes either the branch opening or closing time



- You are not a Branch Manager, Senior Branch Manager, Customer Service Manager or Operations Manager (or Area Manager (Mortgage Supervision) or District Manager)

An in-charge payment cannot be claimed where a Branch Manager, Senior Branch Manager, Customer Service Manager or Operations Manager is away from the branch temporarily in the middle of the working day.

If you meet the eligibility criteria above, the in-charge payment is based on a maximum of £31.50 for a full day although you should claim this on an hourly basis of £4.50 per hour for time worked when in-charge (subject to a minimum of 3 consecutive hours).

This payment is in addition to your normal pay, if you are working your contracted hours, or any overtime payment applicable. If you are eligible for the in-charge payment for overtime which you are taking as TOIL, you can still claim the in-charge payment.

If you are eligible to claim an additional responsibility payment under the Allowances Policy, you cannot also claim an in-charge payment for the same day. In these circumstances, the in-charge payment applies for the first three full consecutive days and the additional responsibility payment thereafter.

### 2.11 What are the arrangements for ATM servicing?

Your roster will reflect when you are needed to service an ATM, or to be the second person in the branch during ATM servicing. This may be as part of your contracted hours, or as planned overtime (over and above your contracted hours) for which you will be provided TOIL.

If you work planned overtime to service an ATM in an area which is accessed by the public (irrespective of whether or not the branch is open-plan with rising screens) and it has not been possible to provide you with the time back within a reasonable period (see [section 2.8](#)) or it has been agreed to make an overtime payment you can claim 15 minutes overtime for each ATM serviced.

ATM servicing claims can only be made by the individual servicing the ATM, in multiples of 30 minute units and therefore you will need to have completed two ATM services before you can make a claim.

You will be paid a minimum payment of £6.19 for each 30 minute unit.

### 2.12 What happens if I work through a rest break?

We want to ensure that you receive appropriate rest breaks. However, in exceptional circumstances, you may be asked to work through your normal rest break, for example, to meet the minimum resourcing levels required to keep a branch open. In that case, you will be paid for the rest break that you have missed, unless you have been able to take your break at another time during that working day.

Where you are required to work through your rest break, you can claim the following payments:

Rest Break Time Worked	Payment Due
30 minutes	£6.76
40 minutes	£9.01
60 minutes	£13.52

Further guidance on minimum resourcing levels is available from the [Branch Security Manual](#).

## 3. What is the procedure for claiming TOIL or overtime?

You need to submit all claims for overtime or TOIL to your manager in advance. You should log any TOIL you have accrued using your local TOIL tracker.

All overtime payments or in-charge payments are to be claimed using the on-line overtime claim process. All overtime claims that require the number of hours to be specified should be submitted in multiples of 15 minutes, except for ATM payments which can only be made in multiples of 30 minutes.

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Section 2.11 has been updated to reflect an increase to the ATM minimum payment.

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