

Meeting Minutes & Actions



MEETING:	Branch Network Regional Councils	
DATES:	<p>Central & East of England: Threadneedle Street, 7 June 2019</p> <p>London & South East: Threadneedle Street, 15 May 2019</p> <p>North, North West & North Midlands: Manchester, 18 June 2019</p> <p>West & South West: Birmingham, 11 June 2019</p>	
Jargon Buster:	<p>BNBC Branch Network Business Committee</p> <p>EIC Employee Involvement Committee</p> <p>ER Employee Relations</p> <p>FTAW Fair Treatment at Work</p> <p>JCNC Joint Consultative and Negotiation Committee</p> <p>NEC National Executive Committee</p> <p>NPF Nationwide Pension Fund</p> <p>NRO National Regional Officer</p> <p>TAU Teller Assisted Unit</p> <p>VAB Verbal & Aggressive Behaviour</p>	
Abbreviations:	<p>JM James McCrossan, NGSU Member Support Officer</p> <p>KW Kerry Wagg, NGSU Rep Support Officer</p> <p>TR Tim Rose, NGSU Assistant General Secretary</p>	
Review of Minutes:	No matters arising	
Internal Matters:	<p>Communication Strategy: We are exploring working with Unions21 to help develop a new Communication strategy.</p> <p>Membership Report – 12,714 as at 31 April 2019; 12723 as at 31 May 2019; 12824 as at 30 June 2019. The NEC has established a working group to review recruitment. All ideas are welcome!</p> <p>Report: Ideas for future content welcome. Members/Reps to let us know of any Q&As that would be helpful?</p> <p>Website – a number of changes have been made to the website:</p> <ul style="list-style-type: none"> • Home Page: A 'Join Online Now' button has added; the News Alert bar has slightly bigger font. • Members Home: A new 'Members Home Page' will appear once logged in. This has nine different boxes which we can use to draw members to content. An 'Edit Profile' link has been added to the top right of the Members Home page. • Forum: Members will be prompted to change their 'Display Name' should they wish to post anonymously. The link to the House Rules and Help will be more prominently displayed on the right-hand side. • Mobile Optimisation: A number of fixes have been applied to the website to improve the look on mobile devices. At the moment some of the icons and menus overlap and obscure text – this should be better now. <p>Benefits:</p> <ul style="list-style-type: none"> • Hotpoint: Now charging removal fee of £15 (previously free) • NGSU Extras: We've added some 'How to Videos' to show how to register on NGSU Extras; How to register with Corporate Perks; How to get to the Cinema Discounts and Gym Scheme. 	

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Knowledge Update	<p>Conference 2019 - There was a discussion about Conference covering the ‘Conference Briefing’; an update on progress of meeting the aims of motions passed in 2017; and potential topics for 2019. Delegate numbers will be confirmed as at 30 June 2019. In the meantime, Reps to register interest and availability in attending Conference and the National Branch Network EIC – see dates below.</p>	
Issues from Members	<p>A summary of issues raised at all four branch Regional Councils is given in Appendix 1.</p>	
NGSU Updates	<p>Minimum Resourcing: TR gave an update on the minimum resourcing taskforce, including the flexible working pilot and discussions about security. This remains a priority issue for the Union.</p> <p>Pay Review 2019/Performance Management: Discussions have started and will run through into June. The distribution of ratings has shifted slightly to the right but Validation doesn’t seem to have had much impact on the distribution of L1; BAME; part-time employees – with continued questions about the link between ratings and pay.</p> <p>Speaking Up: A number of Reps have been invited to participate in a workshop about the barriers to ‘speaking up’.</p> <p>VAB: Work is underway to review the VAB reporting process and consistency of decisions.</p> <p>JCNC:</p> <p>Carers Passport: Update on Carers passport - has been issued and has gone down well with employees and their managers. Ongoing work to promote.</p> <p>Personal Financial Management Policy: The Policy has been withdrawn and relevant sections incorporated into the Conduct Policy – see Joint Statement 17 May 2019.</p> <p>Rewards Review: This is picking up all pay and reward conference motions and the commitment to a wider review of pay and reward mechanisms.</p> <p>Security and Phishing: Further discussions about proposals to engage employees on security issues.</p> <p>Strengthening Individual Accountability (SIA): A new Financial Services Directory is being established by the FCA/PRA and this will expand on the current register – due for implementation in March 2020.</p> <p>Time-off Review: This is covering all of the time-off motions regarding holiday; family friendly; compassionate/bereavement leave.</p> <p>Wellbeing: P&C gave an update on the Wellbeing programme being rolled out over the next six months.</p> <p>EIC (March 2019)</p> <p>Business Update: Number of challenges: competition is strong in both mortgages and savings – squeeze on the margin is a challenge; Brexit outcomes are uncertain. Customer service remains strong – branch promise helps set NBS apart from competitors.</p> <p>Mobile Phones: Escalated to EIC for decision about relaxing elements of Communication and Privacy Policy regarding use of mobile phones, recognising that the policy is now out of line with increased business use of phones (mobile banking; Nationwide apps etc). Revisions to Policy now under consideration.</p>	

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Appendix 1: Issues from Members

<p>London and South East</p>	<p>1.3 CSM Meeting: Discussion – still waiting for feedback and outputs to be shared.</p> <p>BM Salary: Discussion regarding pay differential between various (S)BM grades.</p> <p>Branch Promise: 2-year commitment has caused some speculation over longer term future.</p> <p>Business Banking: What are the implications for branches – can they cope?</p> <p>CAT: Disciplinary Issues – JM to follow-up.</p> <p>CIGNA eligibility: Individual query regarding eligibility – refer to NGSU if help needed.</p> <p>Development: Individual moved from large to small branch to provide development but is now on the till all the time with no opportunity to develop. TR – make sure they have a development plan and review with manager and seek commitment to get time and support.</p> <p>MRS: Discussion about salaries for new starters v existing employees – reminder of Out of Cycle awards.</p> <p>Ops Managers: Disappointment that OMs weren't told about ABM vacancies as part of change programme.</p> <p>Ops Managers Feedback: i) Travel Costs for RC Interviews: OMs told they can't claim travel to RC interviews. TR has already raised with P&C and agreed travel can be claimed. ii) lack of clarity regarding RC role. iii) why isn't gardening leave being offered to all OMs?</p> <p>Overdraft Keying: Raise system issues locally.</p> <p>Overtime: Local issue where team have been told they can't claim – they can - it's contractual!</p> <p>PBM Activity: PBMs in specific District only allowed to book one savings appt per day.</p> <p>PBM/Promotion: Pay is putting off applications for promotion.</p> <p>Pink Slips: Removal of pink slips – concern this will lead to more disciplinaries. Reps to monitor.</p> <p>POA: Raise issue locally.</p> <p>Recruitment: Process still taking too long.</p> <p>SAS Doors: Customer was able to gain entry via closed SAS doors – Property Services confirm it was a fault not a general design issue.</p> <p>Security Pendants: A number of concerns were discussed.</p> <p>Temperature: Centrally controlled temperature causing discomfort. To raise at South EIC.</p> <p>TOIL: Individual case where employee told they can't book TOIL for two months – contractually this should be paid. Refer to Branch Network Arrangements on NGSU FAQs here</p> <p>Viewpoint: Some BMs tasked with creating an action plan to reduce pressure – but feel issues are outside of control (resourcing etc).</p> <p>Vulnerable Members: Not enough training/support provided about how to support customers</p> <p>Yammer: Feedback – perception that must use it to get recognised; is some of the content appropriate or even relevant?</p>	
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<p>West and South West</p>	<p>Appointment notes: Concerns over what are soft facts; can we hold this information; what is special category data; new starters told one thing and e-learning says something different. Reps to continue to raise concerns locally and at the EIC.</p> <p>Branch calls: Not able to answer same calls as contact centre so not good customer experience; not supposed to give balances over the phone but some branches using “accountable freedom”; told to answer calls in lunch break/on tills/in appointments; must hit 90%.</p> <p>Branch facilities: A branch had been without hot water for several weeks. TR – need to “escalate” the fault and speak to LD.</p> <p>Branch twinning: is this still going on? Seems to still happen in some areas but is being discontinued in others.</p> <p>Covering at another branch: Concerns over being told that you can be moved to branch within 45 minutes but no consideration of any increase in travel costs. KW – moves to other branches, even on a temporary basis, should not be “imposed” on you and increased travel costs should be discussed and considered.</p> <p>“Language”: Language changing; feels like numbers and “targets” are coming back; member was asked why had only done “2 credit cards in 2 weeks”; increased pressure on PBMs; concerns that it will drive the wrong behaviours; numbers mentioned at start-up and end of day meetings; more and more MI being circulated plus being used in 121s. Reps to continue to raise concerns locally and at the EIC.</p> <p>Loyalty awards: Why can’t enhancements be backdated. KW – there has to be a set date agreed between NGSU and NBS for a change to a policy or benefit.</p> <p>MR pay rise: Existing employee now training new starter on exactly the same pay when the existing employee has more experience at Nationwide; manager could consider an Out of Cycle award.</p> <p>My Savings Choices: Inconsistency across branches – some use it for every interaction, some use discretion as it doesn’t fit all customers.</p> <p>New starters: If the manager is on the till how can they support their new starters; problems getting onto systems; packs don’t match learning zone; over 120 new starters didn’t have access to systems! Reps to continue to raise concerns locally and at the EIC.</p> <p>Ops Manager Feedback: support great from NGSU but lacking from HR; redeployment support was not as promised - some OMs had it but others not - why is it not consistent; SharePoint not up to date; BMs received the information about the OMs before the OMs received it; OMs told via zoom; not told they could claim expenses for travel to interviews – wasn’t communicated and on the invite it said you couldn’t claim so it was/is confusing</p> <p>PBM appointments: Difference in number of appointments per day for branch and NNow PBMs.</p> <p>PBM salary: More and more expected of role; some cover till, others not; some have a cashier code, others don’t.</p> <p>Resourcing: Doesn’t only affect smaller branches but all branches; is there a recruitment freeze as it feels like it; understand that new Regional Consultant role will be looking at resourcing on a regional basis</p> <p>Verbal & Aggressive Behaviour: a customer had 32 notepad entries about VAB from the call centre and the account had been closed but then the customer has just gone ahead and opened a new account- how? Another customer had made 23 complaints and their account was closed</p>	
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<p>West and South West cont.</p>	<p>but they saw a staff member in town and spat on them; plus concerns over lack of training for managers in dealing with VAB</p> <p>Weekly 121s: Is this too often? May be a development need but in general the consensus was that this was too frequent</p>	
<p>Central and East of England</p>	<p>Additional Responsibilities: Why are employees who carry out Bankage duties not properly rewarded; in some branches certain employees to this on a “permanent” basis whereas others are not deemed “able” to do it; those who are able should be rewarded accordingly.</p> <p>Annual Awards: Feels like branch network completely outnumbered by admin centre departments; Project teams win Team of the Year - maybe there should be two separate Team of the Year awards?</p> <p>Branch phone calls: If the manager is serving on the counter, how can they answer the phone; customers being put on hold; poor customer experience.</p> <p>Branch Transformation: A branch had been closed for 12 weeks; the team had all been covering elsewhere; it had been a very positive experience.</p> <p>Children’s account opening: Can create duplicate profiles. Reps to feedback issues internally.</p> <p>Covering at another branch: If you normally walk to work and are then asked to cover at another branch where you will incur travel expenses, should these be covered by Nationwide? TR - we would expect you to be properly consulted about covering another branch, for it not to be “imposed” on you, and for Nationwide to cover any increased travel costs. If you have outside responsibilities such as child care, caring responsibilities, or other demands on your time such as further education, we would also expect this to be taken into consideration i.e. you leave early or start later if necessary.</p> <p>Covering at another branch due to Branch Transformation: If employees have to work at other branches while their branch is being “transformed” and incur additional travel costs Nationwide will cover the cost from the Branch Transformation budget – refer any queries to your Branch Transformation coach.</p> <p>CSM to ABM: Concerns over ABM role going forward; will they be replaced if they leave; large branches have ABMs but what about medium branches; will they be a district resource or branch specific?</p> <p>Decision in Principle online: Can create duplicate profiles. Reps to feedback internally.</p> <p>Family support leave: The new policy is great but who is classed as a dependant? TR - For the purposes of this policy a ‘dependant’ is defined as: a spouse; a civil partner; a child; a parent; any other person that would reasonably rely on you for assistance if they feel ill/are injured or would reasonably rely on you to make alternative arrangements for their care (for example an elderly neighbour who lives alone).</p> <p>ID checking/scanning: Concerns over the process and implications for customer if copy of ID not stored at branch and needed again by HO. Reps to feedback internally.</p> <p>Know your Union Rep: Reps to raise their profile wherever possible such as on local comms e.g. Pride newsletters; on their auto signature; at 10-2-9’s.</p> <p>London Allowance: Any prospect of an increase?</p> <p>Mental Health issues: No training for employees on how to deal with these customers; if a customer has Dementia do you go along with what they are saying or challenge if incorrect?</p>	

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<p>Central and East of England cont.</p>	<p>Motorbike use for business travel: Why does Nationwide not pay mileage for members who use a motorbike when the HMRC have a rate for this? TR - The Expenses policy is “silent” on this issue. Rep to consider raising as a motion for debate at Conference 2019.</p> <p>MR pay rise: Increase to 17K great but existing employees on just-above feeling undervalued.</p> <p>Ops Manager Feedback: Some local management supportive, others not; some OMs offered “gardening leave”, others not; few OMs secured Regional Assistant role – interview and role very different from OM role; in limbo – are they still an OM or an extra MR during the interim period; OM experience not valued; told you could be an MR in a branch of your choice when this wasn’t the case.</p> <p>PBM holidays: PBMs part of branch headcount; asked to be in on first and last Saturday of the month and co-ordinate holidays with other PBMS but how can they ever have the Saturday before and after their holiday off as per the Branch Working Arrangements Policy? Reps to raise locally.</p> <p>Promotion Policy: Concerns expressed about exclusion from the annual pay review if promoted between April and June. Rep to consider raising as a motion for debate at Conference 2019.</p> <p>Ramadan/Eid: Branch staff had successfully worked together, with non-Muslim colleagues changing their TOIL days and being fully flexible and supportive in order to accommodate all requests for time off for Eid from other colleagues.</p> <p>Recognition: Awards given for branches going through Transformation or for Social Investment (when fully resourced) but what about those not going through Transformation or who can’t support Social Investment as they’re on minimum resourcing?</p> <p>Resourcing: Told no budget for more staff but then heard than new starters were being recruited; disconnect between messages from SLT and how it actually feels in the branches.</p> <p>Risk: After being so “risk” aware in the past, feels like “dodgy” ground now MORE and pink slips going; concern will lead to different standards in different Districts; feels hard to manage with minimum guidance.</p> <p>Rookie turnover: New staff don’t seem to last very long; is this a national trend?</p> <p>Saturdays: Branch closed on Saturday for 10 years, staff don’t work elsewhere, other branches struggling and feel they should help out. TR – this should not be imposed; there should be individual consultation with the employees. After this time period custom & practice might come into play.</p> <p>Security Pendants: Had tried to order new pendants but had been challenged on why they were required and the cost; we either need to protect ourselves or we don’t!</p> <p>Sickness Absence: Is it right for a LD to sit in on a stage 3 return to work interview? TR this would be on a case by case basis.</p> <p>Targets: Told if you are not using skilful conversations and booking enough appointments for the level of transactions, you won’t get an “achieved”; if it is a percentage of appointments compared to transactions, isn’t this a target? Reps to raise concerns locally.</p> <p>Trackers: Inconsistency of use - some Districts use them, others don’t; does this go against doing what is “right for customers”?</p> <p>Vacancies: Concern over bias when appointing people to roles; a role was advertised and advised they would recruit from the “existing pool of managers” but felt that they already knew who they would appoint; feels like random new “fake” roles created when the face fits.</p>	
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<p>Central and East of England cont.</p>	<p>Verbal & Aggressive Behaviour: Consensus that this is on the increase; e-learning is not sufficient; no training on conflict resolution; probably has an impact on staff turnover; could there be some training for managers or as part of the new starter journey? May be a good subject for raising as a motion for debate at Conference 2019.</p>	
<p>North, North West & North Midlands</p>	<p>Accountable Freedom: No back up irrespective of whether you follow a procedure or choose not to, for example refusing to accept a credit into a grandchild's account.</p> <p>BM pay: Any plans for a review of BM pay especially given the disparity of pay based on the number of reports the manager has and the size of the branch? Rep to consider raising as a motion for debate at Conference 2019.</p> <p>Branch Calls: Feeling the pressure of having branch calls back. Pressure to pick up the phone to hit 90% phone stats; even MCs are being asked to answer phones while in an interview; some branches receiving 50-60 extra calls a day; members are being put on hold to meet the standard - goes against message given to Reps at National EIC 2017; daily phone stats are being circulated.</p> <p>Communication: Too much communication! 22 items on Rubi for MRs in one week; important information is being missed; expectations to use Yammer is high; missing key information as just so much to read!</p> <p>Flexible Working delay on decision: Individual query</p> <p>FPMs: New system causing problems and training/guidance has been inadequate – FPMs uncomfortable Pinning that they know what they are doing.</p> <p>Host to MR: Is there a new job description for Hosts; concerns over how the changes were cascaded.</p> <p>MI: Amount of MI being circulated; still “naming and shaming” including individual's names.</p> <p>MR salary: Issues regarding uplift of salaries for some MRs and differential between experienced staff and PBMs.</p> <p>MSM/in charge payments: The current policy means that an MSM needs to be in charge for 3 consecutive days before they can claim an additional responsibility payment but an MR can claim an in-charge payment for being in charge for 1 day, even though both are now at 1.3 level. Rep to consider raising as a motion for debate at Conference 2019.</p> <p>Mugs: Concerns about hygiene and washing-up of mugs; staff having to leave late or come in early to wash up! Some branches have reverted back to paper cups.</p> <p>Non-English-Speaking members: Concern over volume of customers; quality of interpreters; difficulty servicing account when there is a language barrier; no guidance or scripts around closures especially around VAB; not good experience for members or employees.</p> <p>Ops Managers: Why do FPMs get “gardening leave” but Ops Mgrs don't – due to level of Risk and security of customer database.</p> <p>PBM mobile phones: PBMS within a specific District have old phones and are required to pay for top-ups and claim the money back. General view that this is unusual and most PBMs don't have NBS phones.</p> <p>PBM supervision: Who is responsible for PBM supervision – QS or BM; varies depending on District.</p> <p>Performance Management: Feedback from member detailing a poor experience of performance management.</p>	

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<p>North, North West & North Midlands cont.</p>	<p>Pink Slips: Sounds like a good idea but what are the repercussions for not using them; some branches still using them; helpful with new starters; concerns disciplinaries may rise.</p> <p>Promotion Policy: Concerns expressed about the fairness of the approach to promotions and exclusion from the annual pay review. Rep to consider raising as a motion for debate at Conference 2019.</p> <p>Resourcing: Still causing problems; what is the 'minimum' operating requirement for medium and large branches; managers having to work their non-working days to cover branch; large branch left with 3 MRs; service inconsistent - can you actually run the 4C concept with so few staff? Council voted for NGSU to consider surveying members to gain more feedback.</p> <p>Resourcing: 5 in 9 Saturdays – getting very difficult to work only 5 in 9; affecting morale; don't really want the OT, need the time off!</p> <p>Returning processes to branches: Discussion about the impact of processes coming back to branches and potential impact of business banking.</p> <p>Saturdays: Can I choose to be paid for Saturdays? NBS preference is for TOIL but if this accumulates or can only be taken when of no benefit to you OT can be paid. Refer to Branch Network Arrangements section on NGSU FAQs here</p> <p>SBM Saturdays: Branch with resourcing issues due to holidays and sabbaticals – SBM having to work every Saturday.</p> <p>Volunteering: 'Event in a box' – demands to participate in volunteering out of hours without TOIL/OT: requirement to be achieving in PRIDE cornerstone; how can we volunteer or develop when on minimum resourcing?</p> <p>Working pattern: Discussion about taking shorter lunch breaks</p>	
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<p>Next Meeting Dates:</p>	<p>Central & East of England Regional Council (Threadneedle Street): 26 Sept</p> <p>London & South East Regional Council (Threadneedle Street): 6 Sept</p> <p>North and North West & North Midlands Regional Council (Manchester): 11 Sept</p> <p>West & South West Regional Council (Birmingham): 20 Sept</p> <p>NGSU Conference 2019: 6-9 October 2019 (including NEC meeting on 6th; Conference 7-8th; Branch National EIC 9th) at St Johns Hotel, Solihull.</p>	
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