

**REGISTER OF  
ENTERPRISE AGREEMENTS**

**ENTERPRISE AGREEMENT NO:** EA02/162

**TITLE:** Greater Building Society Ltd Enterprise Agreement 2002

**I.R.C. NO:** 2002/1256

**DATE APPROVED/COMMENCEMENT:** 8 April 2002/27 March 2002

**TERM:** 27 March 2005

**NEW AGREEMENT OR  
VARIATION:** New. Replaces EA98/265

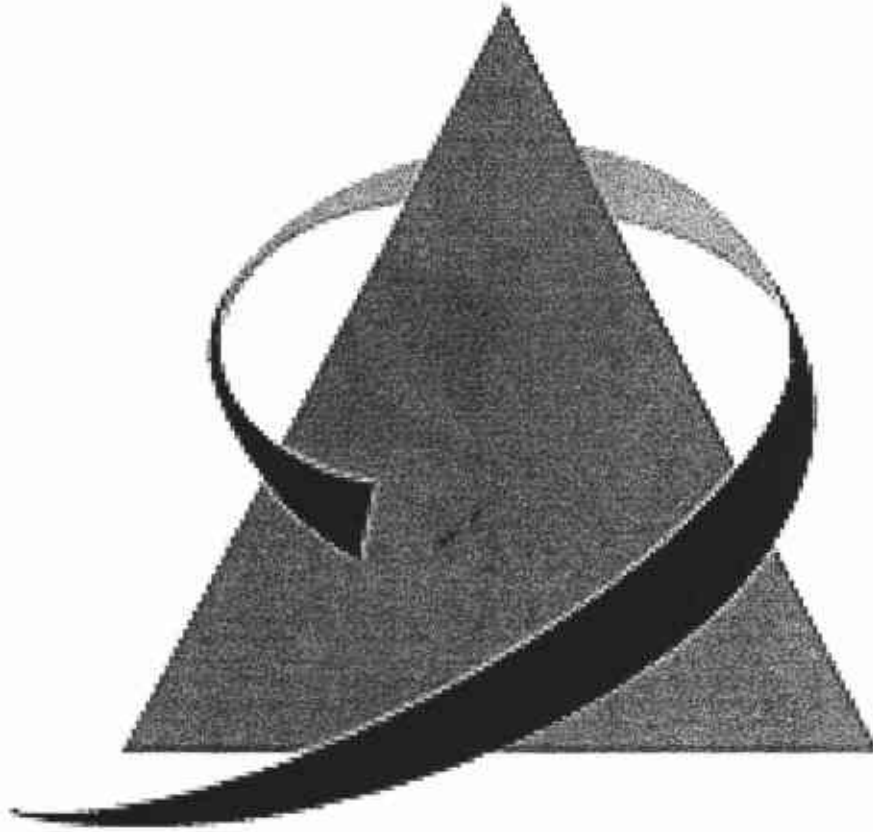
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EMPLOYEES:** Applies to all employees of the Greater Building Society

**PARTIES:** Greater Building Society Ltd -&- the Federated Clerks' Union of Australia, New South Wales Branch



**2002**



**Greater Building Society Ltd  
Enterprise Agreement**

Effective 27 March 2002

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2002 Greater Enterprise Agreement

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## SECTION A

### INTRODUCTION

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#### 1. AGREEMENT PHILOSOPHY

The overall philosophy of this Agreement is to facilitate the continued growth and development of the organisation and its employees.

It has long been the view of the Greater Building Society ("the Greater") that its success is dependent on the commitment and dedication of its employees. The provision of further education and training will ensure future opportunities are made available, providing a sound foundation to ensure the collective goals of the Greater and its employees are achieved.

It is important that this philosophy is maintained and continues to be part of an identifiable and visible aspect of the organisation's culture. Flexible rostering principles, defined career paths, quality training and the general enhancement of communication within the workplace will all form the basis to achieving a corporate culture of commitment and dedication of all its stakeholders.

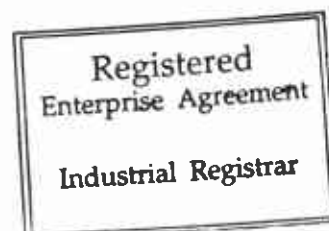
#### 2. GREATER MISSION STATEMENT AND CORPORATE OBJECTIVES

The Greater Building Society's Mission:

"To be recognised as the most progressive, customer focussed financial institution in Australia"

#### CORPORATE OBJECTIVES

- To achieve quality in all aspects of the organisation and its functioning,
- To assist as many members as possible acquire a home of their own, by providing financial accommodation tailored to their needs at competitive rates of interest,
- To provide members with safe and secure deposit products offering a competitive rate of return,
- To foster a productive, skilled workforce and create a rewarding and healthy work environment for employees,
- To maintain a level of profitability and performance that ensures the Greater exceeds the minimum prudential standards prescribed by legislation, and is able to continue servicing the needs of its members and employees
- To stay abreast of the latest developments in financial management and technology in providing the best possible standards of service and products for members,
- To take the services of the Greater to as many people as practicable through its retail branch network, Call Centre and other efficient means of service and product distribution,
- To actively participate in the communities in which the Greater operates, and to be a responsible, honest and worthwhile corporate citizen.



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#### 3. GREATER STAFF EXPECTATIONS

- 3.1 The Mission Statement and Corporate Objectives provide the framework for the Greater in its day to day operations. The achievement of these objectives is reliant on the employees of the Greater and therefore it is the employees who provide the tangible outcomes that give substance to the Mission Statement.
- 3.2 To this end the achievement of the Mission Statement and Corporate Objectives requires that every employee recognises and ensures:
- a) The importance of not only the external customer but also the relationship of their fellow internal customers in meeting their needs.
  - b) Work areas are maintained in a professional and tidy state.
  - c) Personal presentation is in accordance with the guidelines as stated in clause 34.
  - d) The value and importance on not only core income streams are achieved but also those generated via ancillary products and services.
  - e) The training and development provided by the Greater is put into practice within the workplace.
  - f) An understanding of the importance and relevance of their designated role within the organisation and seek to excel in every aspect of that position.

#### 4. PARTIES BOUND:

- 4.1 This Agreement shall be binding upon the Greater and all employees of the Greater and the Federated Clerks Union of Australia NSW Branch.
- 4.2 This Agreement has been developed through a voluntary process of consultation and participation with all parties. This Agreement was not entered into under duress by any party to it. It reflects the ongoing commitment of the Greater and it's employees to the delivery of quality goods/services and the creation of a rewarding and fulfilling working environment.

#### 5. REPRESENTATION:

- 5.1 This Agreement has been made between the Greater and the Employee elected Joint Consultative Committee, pursuant to the Industrial Relations Act 1996. It is noted that the Federated Clerks Union of Australia NSW Branch is also a party to the Agreement.



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#### 6. APPLICATION:

- 6.1 The Agreement, to the exclusion of all Orders, Awards or Industrial Agreements shall regulate the conditions of employment for all employees. The Agreement may be varied and or terminated in accordance with the Industrial Relations Act 1996 (as amended from time to time).
- 6.2 Nothing in this Agreement limits the application to any employee of any of the provisions of the Employment Protection Act 1982, Annual Holidays Act 1944, the Long Service Leave Act 1955 or the parental leave provisions under Part 4, Division 1 of the Industrial Relations Act 1996.

#### 7. TERM OF THE AGREEMENT

- 7.1 The term of this Agreement shall be for a period of 3 years from the date of its approval pursuant to the Industrial Relations Act 1996.
- 7.2 Until the Agreement is either terminated in accordance with the provisions of the Industrial Relations Act 1996 or replaced by a further agreement between the parties, the provisions of this Agreement, or any variation, shall remain in force and shall continue to regulate the conditions of employment of all the employees.
- 7.3 The Greater in its commitment to the renewal and future renegotiation of the Enterprise Agreement will commence formal negotiations 6 months prior to the expiry of this Agreement with the objective of having a renegotiated agreement available for registration at the expiry of this Agreement. Any negotiated wage increase intended to take effect with the commencement of the next agreement will be backdated to the expiry date of this Agreement.

Registered Enterprise Agreement  Industrial Registrar
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## SECTION B

### WAGES AND GRADING

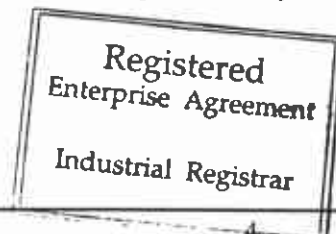
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#### 8. GENERAL CONDITIONS:

- 8.1 The base rates of pay detailed in Schedule A ensure no employee shall have his or her existing base hourly rate adversely affected.
- 8.2 Any personal position merit payment currently received by an employee will remain unchanged and will be in accordance with the provisions of clause 16.
- 8.3 All appropriate positions shall be graded, in the event of a graded position becoming vacant, the applicable graded wage will apply.
- 8.4 All permanent employees shall be paid on a weekly basis, calculated over a four week period.
- 8.5 The payment of wages for all employees shall be via a direct credit to the employee's account with the Greater.
- 8.6 The Greater will provide one only account per employee, for their personal transaction use only, which will be exempt from BADT, transaction charges and if applicable the facility fee. One of the following accounts is available, Access, Constant Credit or Mortgage Express.
- 8.7 In accordance with the Commonwealth Occupational Superannuation legislation the Greater shall pay the required employer's contribution, calculated with reference to the employee's base rate of pay into the nominated fund, that being the Greater Staff Superannuation Fund.

#### 9. WAGE REVIEW:

- 9.1 Upon the registration of this Agreement, rates of pay as outlined in schedule A will become effective and will be back dated to the first full pay week after the expiry of the 1998 Greater Enterprise Agreement. Twelve months from the aforementioned pay week a 3.5% increase will be applied to the base rates of pay as listed in schedule A. At the expiration of a further 12 months, a minimum of 3.5% will be paid on the adjusted rates of pay, with a potential increase of up to 4.50%. Any increase greater than 3.50% will be the result of a review of the National Consumer Price Index (Weighted average of eight capital cities) as published by the ABS for the proceeding twelve months up to June 2003. In the event that the CPI is greater than 1% above the ceiling of 4.5%, the elected Employee Committee will reconvene to establish an agreed percentage increase, which will be ratified by a vote of all employees.
- 9.2 In formulating the initial base rates of pay and subsequent increases for the Agreement, consideration has been given to achievements in productivity and general market place conditions.



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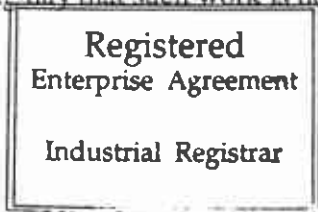
- 9.3 As at the date of approval of the Agreement, the Greater guarantees that this Agreement does not provide a net detriment to employees compared with the aggregate package of the conditions of employment under the Clerical and Administrative Employees in Permanent Building Societies (State) Award.
- 9.4 It is also acknowledged that any National or State Wage Case decision or Award variation handed down prior to the approval or during the life of this Agreement will be absorbed into the base rates of pay of this Agreement.
- 9.5 Those employees graded 7 and non-graded employees shall have their salary reviewed annually, with consideration to the employees' performance and the increases as provided in clause 9.1. Reviews shall be effective from the first of July.
- 9.6 In addition to the provisions of Clause 9.5, the Greater will conduct a review of the current bonus system. The purpose of the review will be to ensure the Bonus System provides an equitable, manageable and balanced application, giving consideration to the broader marketplace, internal relativities and organisational performance. The review will commence from the date of registration of this Agreement and will seek to establish a platform of continuous improvement. The review process will involve but will not be limited to, members of the employee elected Consultative Committee.

**10. FULL TIME EMPLOYEES:**

- 10.1 Full time employees are those employees who work an average of 38 hours per week averaged over 52 working weeks, inclusive of 4 weeks annual leave.

**11. PART TIME EMPLOYEES:**

- 11.1 Part time employees shall be paid at an hourly rate equal to the appropriate weekly rate divided by thirty-eight.
- 11.2 Part time employees shall be employed for a minimum of 10 hours per week, with a minimum engagement of three hours per shift unless otherwise mutually agreed.
- 11.3 Unless otherwise agreed any incidental increase in the number of hours to be worked shall require the employee to be notified by 12 noon the preceding day. Any notice after this point will result in the shift being paid at overtime rates.
- 11.4 Unless otherwise agreed any incidental increase in the number of hours to be worked shall only be paid if the additional hours are worked or if the employee is not notified by 12 noon the preceding day that such work is no longer required.



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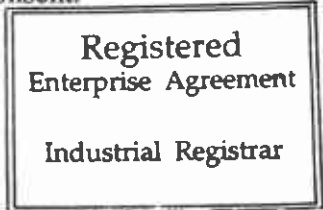
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- 11.5 Unless otherwise agreed in writing, one month's written notice shall be provided to the employee by the Greater in the event of a reduction or increase in the regular number of hours to be worked.
- 11.6 A part time employee may be rostered to work a guaranteed minimum average of between 40 and 100 hours per monthly cycle of 152 hours and would be worked within an agreed service area of nominated branches which would be subject to mutual agreement between the employee and the Greater.
- 11.7 In accordance with clause 11.6 should an employee be required to work but is unavailable, the requested shift will be deducted from the agreed minimum number of hours applicable to the contract.

**12. JOB SHARE AND ROSTER FLEXIBILITY:**

- 12.1 The Greater acknowledges the benefits derived from a well structured "Job Share" arrangement and where possible and appropriate will facilitate such an arrangement.
- 12.2 For the purposes of this Agreement, Job Share will not be restricted solely to a full time position.
- 12.3 The provisions of Job Share arrangements will be in accordance with clause 11.
- 12.4 Hours of work must be suitable to all parties with each "sharer" responsible to relieve in the other's absence and job share hours shall be paid at the ordinary hourly rate for any additional time so worked (i.e. sick leave, annual leave etc.).
- 12.5 On resignation, parental leave or termination of one of the "sharers", the Greater shall seek to replace that person. The remaining job sharer will be consulted in seeking a suitable replacement. If a suitable replacement cannot be found the Greater may resume the position to a single employee.
- 12.6 The Greater acknowledges the benefits derived from an appropriately structured roster, which would enable an employee to work a split shift in accordance with Clause 28.1 which would only be introduced by mutual consent.



**13. CASUAL EMPLOYEES:**

- 13.1 Casual employees shall be paid at an hourly rate equal to the appropriate weekly rate divided by thirty-eight, plus a 20 per cent loading and an additional one-twelfth annual leave provision.
- 13.2 The minimum engagement for a casual employee shall be three hours per shift unless otherwise mutually agreed between the employee and the Greater.

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- 13.3 Any casual employee requested to return to duty after their arranged finishing time will do so only with his/her consent, providing they are notified by 12 noon the preceding day and shall be paid their base hourly rate for all time worked, otherwise overtime provisions will apply.

#### 14. GRADING STRUCTURE:

- 14.1 The Greater will conduct a review of grading structure. The purpose of the review will be to ensure the structure provides an equitable, manageable and balanced application, giving consideration to the broader marketplace and internal relativities. The review will commence within 6 months from the date of registration of this Agreement and conclude within the first year of the Agreement. Upon completion of the review, a document will be available for all employees. The review process will involve but will not be limited to, members of the employee elected Consultative Committee.
- 14.2 Junior employees means those employees currently aged under the age of 21 years.
- 14.3 Junior employees shall be paid at a grade 1, as outlined in Schedule A.
- 14.4 The Greater reserves the right to pay individual employees in excess of the prescribed pay scales as outlined in Schedule A.
- 14.5 In the event of a position fundamentally changing in respect of either its accountability or primary responsibilities a written submission for the purposes of a grade review is to be provided by the applicable Line Manager to the Human Resources Manager, who in consultation with Senior Management will review the merits and implications of such a request.
- 14.6 The Greater will continue to support the further training and development of both its new and existing employees. Any new employees who are employed under applicable Government's traineeship scheme will be paid in accordance with the Clerical Industry (State) Training Wage Award.
- 14.7 In accordance with the Grading Structure, any employee who performs the duties of a higher or lower graded position on a regular and systematic basis shall be paid the applicable graded wage for all time worked.



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All positions graded within the Greater shall be in accordance with the following guidelines:

#### GRADE 1 POSITION

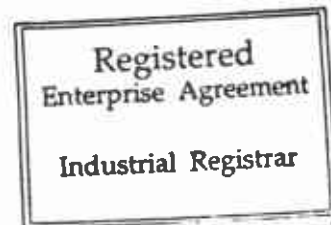
Described as:

- ▶ An employee who works under direct supervision with regular checking of progress.
- ▶ Applies knowledge & skills to a limited range of tasks, products and procedures.
- ▶ Usually work will be performed within established routines, methods & procedures that are predictable, and which may require the exercise of limited discretion.

#### In Summary:

The breadth and depth of knowledge is narrow and still developing. The person has basic practical skills that are still to be developed.

Application involves routine tasks still requiring supervision or guidance.



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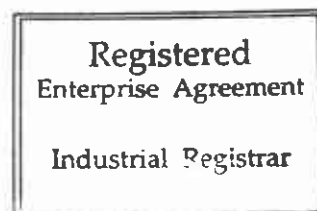
#### GRADE 2 POSITION

Described as:

- ▶ An employee who may work under routine general supervision with intermittent checking.
- ▶ Applies knowledge and skills to an expanded range of tasks, products and procedures. There is usually a limited complexity in the choice of actions required.
- ▶ Work will usually be performed within established routines; methods & procedures and which may require the exercise of some discretion and minor decision making.
- ▶ Will receive instructions on what is required on unusual or difficult features of the work and on the method of approach when new procedures are involved.
- ▶ Is normally subject to progress checks which are usually confined to unusual or difficult aspects of the task
- ▶ Has the knowledge and experience required to perform the duties usually without specific instructions but has assignments reviewed upon completion.
- ▶ Has the necessary written and oral communication skills essential to their tasks.
- ▶ Applies literacy and numeracy skills to more detailed tasks.
- ▶ Demonstrates the importance of service and therefore the need to meet internal and external customer requirements.
- ▶ May operate multiple pieces of office equipment, at least one to a high level of competence.
- ▶ Has a basic knowledge of the Greater's products and services essential to their tasks.

#### In Summary:

The breadth, depth and complexity of knowledge and skills allow a person to perform a defined range of activities, most of which may be routine and predictable.



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#### GRADE 3 POSITION

Described as:

- ▶ An employee who has consolidated their basic job & product knowledge.
- ▶ An employee who may work under limited supervision with checking related to some specific and overall progress.
- ▶ Applies knowledge with depth in some areas and an expanded range of skills. They are often required to act within clear guidelines as set down by the Policy & Procedures Manual of the Greater.
- ▶ Is required to demonstrate some discretion and judgement in their daily duties.
- ▶ May be responsible for the work of others and may be required to co-ordinate such work.
- ▶ Demonstrates to a high degree the importance of service and therefore the need to meet internal and external customer requirements.
- ▶ Has a sound knowledge of the Greater's products and services essential to their tasks.

#### In Summary:

The breadth, depth and complexity of knowledge and skills allows a person to perform in a range of varied activities or knowledge applications where there is a defined range of contexts in which the choice of action required is usually clear.

Applications may include some complex or non-routine activities involving individual responsibility and collaboration with others in a group.



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#### GRADE 4 POSITION

Described as:

- ▶ An employee who will demonstrate a complete understanding of the appropriate policies and procedures of the Greater.
- ▶ Will be acknowledged as possessing the necessary skills and product/department knowledge to competently handle the majority of situations arising within their allocated workplace.
- ▶ May still work under limited supervision, with checking related to only overall progress, but is more likely to be required to work without supervision with general guidance on progress and outcomes sought.
- ▶ May be responsible for the work of others and who may be required to co-ordinate such work.
- ▶ Is required to demonstrate greater discretion, judgement and competencies in their daily duties for both self and others.

#### In Summary:

The breadth, depth and complexity of knowledge and competencies allows the person to select, adapt and transfer skills and knowledge to new environments and providing technical advice and leadership.

Performance of a defined range of skilled operations, usually within a range of broader related activities involves known routines, methods and procedures, where some discretion and judgement is required in the selection of equipment, services or contingency measures and within known time constraints.





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**GRADE 5 POSITION**

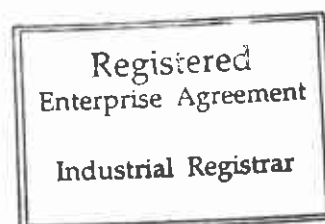
Described as:

- ▶ An employee who may be required to work without supervision, with general guidance on progress and outcomes sought. This employee may be supervised by either managerial or professional staff.
- ▶ Will be responsible, to some degree, for the planning and management of their work and that of others.
- ▶ An employee who will assist in the smooth and efficient function of their workplace.
- ▶ An employee who applies knowledge with depth in most areas and applies a broad range of skills to adapt to more complex situations, some of which may be highly specific. The employee may receive assistance with specific problems.
- ▶ The employee will usually face a wide range of tasks, and the range and choices of action required will usually be complex, however usually within clear guidelines.
- ▶ Is required to apply their knowledge and skills independently and is required to demonstrate greater discretion and judgement with routines, methods and procedures for both themselves and others.

**In Summary:**

The breadth, depth and complexity of knowledge and competencies covers a broad range of varied activities or application, in a wider variety of contexts, most of which are complex and non-routine. Leadership and guidance are involved when organising activities of self and others, as well as contributing to technical solutions of a non-routine nature.

Performance of a broad range of skilled applications including requirements to evaluate and analyse current practices; develop new criteria and procedure for performing current practices and provision of leadership and guidance to others in the application and planning of the skills.



**GRADE 6 POSITION**

Described as:

- ▶ An employee who may be required to work without supervision, with general guidance on progress and outcomes sought. This employee is directly responsible to managerial/professional staff.
- ▶ Is generally responsible for the planning and management of the work of others.
- ▶ Will ensure the smooth and efficient functioning of their workplace.
- ▶ Applies knowledge with depth in most areas and applies a broad range of skills to adapt to more complex situations, some of which may be highly specific. The employee may receive assistance with specific problems.
- ▶ Required to apply their knowledge and skills independently and to demonstrate greater discretion and judgement with routines, methods and procedures for both themselves and others. They will also be required to use independent initiative.

**In Summary:**

The breadth, depth and complexity of competencies involves a broad base incorporating theoretical concepts

The self-directed application of knowledge and skills, with substantial depth in some areas where judgement is required in planning and selecting appropriate equipment, services and techniques for self and others.

Applications involving participation in development of strategic initiatives, as well as personal responsibility and autonomy in performing complex technical operation and the organising of others.



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**GRADE 7 POSITION**

Described as:

- ▶ An employee who may be totally responsible for the planning and management of the work of others.
- ▶ Applies knowledge with substantial depth in most areas with a broad range of skills to adapt to more complex situations, some of which may be highly specific and non-routine in their nature. The employee may receive assistance with specific problems from senior management.
- ▶ An employee who must display judgement and initiative.

**In Summary:**

The breadth, depth and complexity covers planning and initiation of alternative approaches to skill or knowledge applications across a broad range of technical and management requirements, evaluation and co-ordination.

Competencies encompass command of a range of highly specialised applications.

Application involves self direction and autonomy in performing complex operations. May also involve the evaluation of information to forecast for planning purposes.



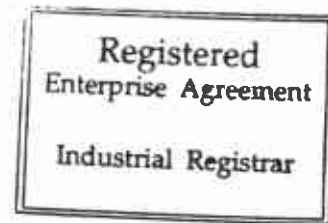
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**15. HIGHER DUTIES:**

- 15.1 To be eligible for higher duties the relief must be for a minimum period of 3 working days. (Relief for a Friday, Saturday and Monday will count as three working days). Payment of higher duties should be agreed with the Line Manager prior to the relief period being undertaken.
- 15.2 If an employee is only required to perform part of the work/responsibilities of another employee in a higher graded position they will be paid an amount less than the base wage of the applicable position. This amount should be agreed prior to the relief being undertaken.
- 15.3 An allowance of \$100 per week will apply to any graded employee required to perform the role of an employee paid greater than the Grade 7 base wage. An employee may receive up to a maximum of \$175 per week, at the discretion of the Society, if the relief period is greater than 4 weeks and giving consideration to the responsibility and accountabilities associated with the work volumes of the position undertaken. This amount should be agreed prior to the relief being undertaken and shall apply for the full period of the appointed relief.
- 15.4 Any graded employee required to perform the role of another graded employee in a higher graded position will be paid at the base wage of the applicable position up to a maximum \$100 per week.
- 15.5 Any Junior employee required to relieve another graded employee in a higher graded position on a temporary basis will be paid an allowance which is the difference between the graded wages as outlined in Schedule A.
- 15.6 An employee who performs the duties of a lower graded position on an incidental basis will be paid the applicable graded wage with the prior mutual consent of both the Society and the employee.



**16. POSITION MERIT PAYMENT:**

- 16.1 In addition to the base rates of pay as outlined in Schedule A, the Greater reserves the right to pay a positional merit payment to an employee who is deemed to be working in a specialized area.
- 16.2 There shall be no entitlement to receive any such payment. The payment may be withdrawn should the level of performance as specified by the relevant position description or as previously agreed between the employee and the Line Manager not be maintained. Failure to satisfy the requirements of the job description will have already been discussed with the employee in accordance with the provisions of clause 46 Performance Counselling Procedure.

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- 16.3 All salary increases relating to promotion will absorb any pre-existing positional merit payments relating to the employee's previous position.

### 17. TRAINING AND ADVANCEMENT:

- 17.1 As part of the Greater's commitment to its employees, training and development opportunities for all staff will be provided. The training program has been designed to cover not only the core competencies required in the workplace but also provide for personal and career development.
- 17.2 Newly appointed employees will undergo an initial training and/or induction program that will provide them with the skills and knowledge to successfully perform the core competencies of the position.
- 17.3 Further to any initial training there will be a range of training available to support the career development of all staff. This training will be aligned to the skill levels required for graded and non-graded positions and formally recorded by the Human Resources Department in order to provide for promotional and career advancement.
- 17.4 Candidates for promotional opportunities will be sought from those employees who have attained the entry level skills for the position, with further merit given to those who have progressed beyond the base level requirement of their appointed position.
- 17.5 The Greater in its commitment to promote from within and in giving consideration to clause 17.4 will wherever possible advertise internally for all vacant graded positions with applications to be supported in writing.
- 17.6 It is understood that training can only be successful, if the commitment demonstrated by the parties to whom it will benefit is evident. To this end there may be times when employees will be required to undertake pre-course preparation in the form of reading or special assignments outside nominated rostered hours. Such time will be without pay.
- 17.7 The grading structure coupled with the ongoing development of in-house training programs will provide a basis for individual career progression.
- 17.8 Within the Branch network, a new employee recruited for the position of Member Service Officer will undertake an initial two-week training program and will be paid a probationary wage of a grade 1 for a period of three months.
- 17.9 Should an employee give notice of termination from the Greater or otherwise terminate their employment within 1 week from the commencement of the initial training period (Start Date), the employee will forfeit any wages accrued from the Start Date until the date of termination of their employment..
- 17.10 Upon successfully completing the three-month probationary period the employee will receive the wage of a grade 2.

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- 17.11 On the employee's anniversary, the wage will be that of a grade 3.
- 17.12 Career progression will be dependant on not only the available positions but will be related to the respective training undertaken by the individual both internally and externally to the organisation and their demonstrated ability on the job.
- 17.13 In giving consideration to clause 17.11, the career path could follow the line of Senior Branch Assistant grade 4 to Senior Lending Assistant grade 5 to Assistant Manager grade 6 and to first appointment Branch Manager grade 7.
- 17.14 It is important to note that the career path stated in clause 17.12 is not exclusive of positions within Head Office. Subject to the Greater's requirements employees will be encouraged to consider different roles within the organisation.



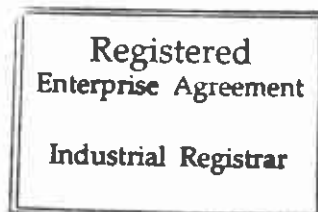
## SECTION C

### LEAVE PROVISIONS

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#### 18. ANNUAL LEAVE:

- 18.1 Full time employees shall be entitled to 152 hours paid leave per year (i.e. 38 hours x four weeks).
- 18.2 Part time employees shall be entitled to four weeks leave on a pro-rata calculation of the total hours worked in the previous year.
- 18.3 Any employee who transfers between either full time or part time will maintain their accrued entitlement of annual leave represented in hours with all subsequent accruals in accordance with their appointed status as stated in Clause 18.1 or 18.2 which ever is applicable.
- 18.4 Leave is to be taken in one, two, three or four week blocks, equivalent to calendar weeks, to ensure wherever possible employees return to work on the first working day after leave is taken. Annual leave requested outside the above guidelines shall be on the basis of mutual consent between the Greater and the employee. Therefore, in relation to the provision of annual leave to be taken as single days, while not encouraged, due consideration will be given to any fulltime or part time employee requesting a single days annual leave.
- 18.5 A loading at a rate of seventeen and a half per cent of the appropriate ordinary weekly rate of pay will be paid to the employee immediately prior to commencing their annual leave; but shall not include any allowances, penalty rates, shift allowances, overtime or any other payments prescribed by the Agreement.
- 18.6 Any employee who takes an annual holiday wholly or partly in advance shall be paid the applicable leave loading at the Greater's discretion.
- 18.7 Where the employment of an employee is terminated by the Greater for a cause other than serious and wilful misconduct, and at the time of the termination the employee has not been given and has not taken the whole of an annual holiday to which they became entitled, the employee shall be paid a leave loading calculated at the rate of seventeen and a half per cent.
- 18.8 All other provisions will be in accordance with the Annual Holidays Act, 1944.



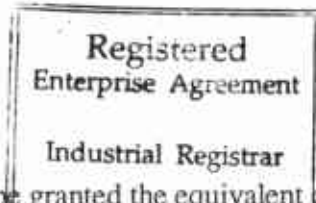
## SECTION C

### LEAVE PROVISIONS

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#### 19. RECREATIONAL LEAVE:

- 19.1 Provided a full time employee has completed one year of full time service, that employee will be entitled to two days recreational leave per year. Such leave shall be taken on days which are mutually agreed between the Greater and the employee. Recreational leave is non-cumulative and must be taken prior to the employee's anniversary date. Recreational leave replaces the bank holiday, and, if applicable, the half day show holiday.
- 19.2 Provided a part time employee has completed one year of part time service, that employee will be entitled to pro rata recreational leave. The Recreational leave entitlement of part time employees will be determined with reference to the average ordinary hours worked in the preceding year. The additional recreational leave will be paid to part time employees upon the anniversary of their anniversary date. Recreational leave replaces bank holiday and, if applicable, any show holiday day.



#### 20. SICK LEAVE:

- 20.1 Full time employees will be granted the equivalent of 38 hours sick leave (one week) in the first twelve months of employment. In the second and subsequent years full time employees may accrue 61 hours sick leave for each year of completed service. Part time employees may accrue the equivalent of 1 week's ordinary hours sick leave during the first 12 months of employment. In the second and subsequent years part time employees may accrue sick leave for an equivalent period based proportionately on their ordinary hours worked in the preceding year.
- 20.2 Subject to Clause 20.4, a maximum of three single day's absence within each employee's anniversary year will not require the employee to produce a medical certificate. Should there be any further sick leave taken, the employee shall be required to produce a medical certificate. Failure to produce a medical certificate when required may result in such time taken to be without pay. An employee may accumulate a maximum of ten single non-certificate days.
- 20.3 Subject to Clause 20.4 any sick leave of two or more consecutive working days or leave that is either side of a public holiday will require a medical certificate to be produced. The Greater reserves the right for any period of sick leave taken to require the employee to produce a medical certificate. If a certificate is not produced leave may be without pay.
- 20.4 Any employee who accumulates greater than 200 hours sick leave, shall only be required to produce a medical certificate for sick leave of three or more consecutive working days or where a sick day is taken either side of a public holiday or roster day.
- 20.5 If an Employee suffers a serious or incapacitating illness for a minimum period of 2 weeks whilst on annual leave and produces a medical certificate covering that period of illness, the Greater may at its discretion, treat such a period as sick leave and adjust the Employee's Annual Leave accordingly.



## SECTION C

### LEAVE PROVISIONS

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- 20.6 The Greater recognises the extended responsibilities of employees beyond the workplace, especially in relation to family members in the capacity of personal/carer's leave. In recognition of these responsibilities employees shall be able to produce a medical certificate for time lost as a result of leave taken for the purpose of personal/carer's leave for immediate family, which will be deducted from the employees accrued sick leave. Immediate family is as defined in the Anti Discrimination Amendment (Carer's Responsibilities) Act and as defined in clause 21.1. The Greater reserves the right to extend the definition provided in clause 21.1 and have any such sick leave to be without pay.
- 20.7 Notice of sick leave shall, wherever possible, be given prior to 8.30 am on the day on which the sick leave is to be taken. Where possible an estimated duration of the sick leave to be taken should also be advised at this time.
- 20.8 Probationary employees are not entitled to the provisions of sick leave however should employment be confirmed after the probationary period such an employee shall be entitled to the provisions as stated in clause 20.1 and if necessary paid accordingly for any sick leave taken.

### 21. BEREAVEMENT LEAVE:

- 21.1 Each employee shall be granted a minimum of two days Bereavement Leave in the event of the death of any member of the employee's immediate family, such leave shall be without deduction of pay. Bereavement Leave must be taken within a reasonable time of the Employee being made aware of the relative's death. Should additional leave be requested, the granting of such leave shall be dependent upon individual circumstances and such requests should be directed to the Human-Resources Manager.

The Immediate Family shall include the following: -

- Spouse or Defacto Spouse
- Parent, Parent in law, Defacto spouse parent, Step-parent, Foster-parent or Legal Guardian
- Grandparent
- Child, Step-child, foster-child, adopted-child, grandchild
- Sibling, Step-sibling, Foster-sibling, Defacto sibling

### 22. PARENTAL LEAVE:

- 22.1 Please refer to the parental leave provisions of the Industrial Relations Act, 1996 NSW.



## SECTION C

### LEAVE PROVISIONS

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#### 23. LONG SERVICE LEAVE:

- 23.1 Leave and other benefits shall be in accordance with the provisions of the Long Service Act, 1955.
- 23.2 Subject to the provisions of the Long Service Leave Act:
- a) Employees will be provided with access to accrued long service leave after 10 years of service and thereafter on each fully completed year of continuous service.
  - b) Unless otherwise agreed, the taking of long service leave will be in blocks of 2 weeks up to a maximum of 4 blocks.

#### 24. UNPAID LEAVE:

- 24.1 Unpaid leave will be subject to the Greater's discretion and must be approved by Senior Management prior to the leave being taken.
- 24.2 Any request for unpaid leave is to be forwarded in writing to the Human Resources Manager. Each case will be assessed on its merits. Factors for consideration will include length of service, attendance record, job performance, length of unpaid leave the employee has requested and the effect this will have on staffing requirements within the organisation.
- 24.3 Whilst on unpaid leave all benefits such as sick, annual and long service leave will not accrue.



#### 25. JURY DUTY:

- 25.1 An employee shall notify the Greater as soon as possible of the date upon which they are required to attend for jury service.
- 25.2 A full time or part time employee required to attend jury service during ordinary working hours shall continue to be paid by the Greater for any such attendance.
- 25.3 The employee shall provide attendance records and evidence of the amount received in respect of such jury service. Any monies received by the employee shall be reimbursed to the Greater, with the exception of travelling and meal allowances.

#### 26. WORKERS COMPENSATION:

- 26.1 For information on workers compensation, please refer to the Workers Compensation Act, 1987 NSW (as amended) and the Workplace Injury Management and Workers Compensation Act NSW (1998).

LEAVE PROVISIONS

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**27. PUBLIC HOLIDAYS:**

- 27.1 Public holidays for full and part time employees shall include New Years Day, Australia Day, Good Friday, Easter Saturday, Easter Monday, Anzac Day, Queen's Birthday, Eight Hour Day, Christmas Day and Boxing Day and any other day gazetted as a public holiday for the State.
- 27.2 If a public holiday falls while a full time employee is on a roster day, Annual Leave or Long Service Leave, an additional day will be added to their leave.
- 27.3 If a public holiday falls while a part time employee is on Annual Leave or Long Service Leave, an additional day's wage will be paid.
- 27.4 Any time worked on a Public Holiday shall be paid at double time and a half for a minimum of 2 hours. ✓



**ROSTERING PRINCIPLES**

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**28. ORDINARY HOURS**

- 28.1 The span of ordinary hours, exclusive of meal breaks, shall not exceed an average of thirty-eight hours per week in a 152 hour cycle and shall operate between the hours of 6.00 am and 9.00 p.m. Monday to Sunday inclusive.
- 28.2 In the event of the Greater extending its current Sunday operations, full time employees would only be required to work one Sunday per month with the provision for 2 consecutive days off within the following week. Notification of one month would be provided to all full time employees required for Sunday work. The Greater would consult with all affected employees in establishing agreed roster provisions and give due consideration to individual circumstances.
- 28.3 Employees who work within the Branch network will be provided with a rostered time of 10 minutes at the commencement of their shift and a further 5 minutes at the end of that shift for the purposes of cash handling. Any time worked outside the above provisions is to be in accordance clause 33.

**29. ROSTER REVIEW AND MOBILE LENDING:**

- 29.1 Since the introduction of Branch Manager's working an alternative Saturday roster, it is on the mutual understanding that lending opportunities would not be missed, and when required Managers and Assistant Managers will be available to arrange appointments outside normal branch hours to accommodate member requirements.
- 29.2 The Managers and Assistant Managers will:
1. Be paid \$70.00 per loan approval for any loan after 6.00pm Monday to Friday and no other allowances or wage in respect of work performed will be paid.
  2. No loan interviews are to be booked in after 8.00pm.
  3. Prioritise loan interviews where possible, within normal rostered hours.
- 29.3 Should the need arise for a formalised mobile lending team, Managers and Assistant Managers will be rostered on for one week in a two month period. Should staffing restrictions limit the implementation of such a roster, agreed arrangements will be made on a case by case basis. The roster will provide for Managers and Assistant Managers to:
- 1) Be paid a standby allowance of \$100 per week
  - 2) Receive a payment of \$70.00 per loan approval
  - 3) Be provided with a mobile phone and laptop for the period of the roster.



## ROSTERING PRINCIPLES

**30. PENALTY PAYMENTS:**

- 30.1. For any time worked on a Saturday an employee shall be paid a loading of 30 per cent of the employee's prescribed rate of pay.
- 30.2. For any time worked on a Sunday an employee shall be paid a loading of 50 per cent of the employee's prescribed rate of pay.
- 30.3. Unless otherwise agreed in writing the provisions of this Clause (penalty payments) should not apply to grade 7 and non graded employees.

**31. MEAL BREAKS:**

- 31.1. Unless otherwise agreed no employee shall be required to work more than five hours without a meal break of not less than thirty minutes or not more than one hour.
- 31.2. Any employee required to work beyond 7.00pm will be entitled to a meal allowance of \$7.95, which will only apply to those employees employed at the date of registration of this Agreement.
- 31.3. Excluding Clause 31.2, any employee required to work a shift greater than 9.5 hours will be entitled to a meal allowance of \$9.50 which will be indexed in accordance with the provisions of Clause 9.1.

**32. OVERTIME:**

- 32.1. Subject to clause 32.7 any hours worked in excess of an employee's nominated roster shall be paid at the rate of time and one half for the first two hours and double time thereafter.
- 32.2. Each day's overtime will be calculated as a stand-alone.
- 32.3. It is mutually understood employees will work all reasonable overtime as requested and the Greater will ensure a balance approach is adopted when making any such requests.
- 32.4. In the event that an employee is recalled to duty from home after the completion of their rostered hours of work, the employee will receive a minimum payment equal to two hours work.
- 32.5. In computing overtime, any time worked within the first 15-minute interval shall not apply, any subsequent time worked in excess of the first 15 minutes shall be paid in 15-minute blocks. However, should the total overtime worked be greater than 45 minutes, the first 15- minute interval will apply in computing the payment of overtime.



SECTION D

**ROSTERING PRINCIPLES**

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- 32.6. Employees shall be able to take the equivalent time-off in-lieu of being paid any authorised overtime. Time in-lieu arrangements must be approved in advance of the overtime being worked. Time in-lieu will be recorded on the individual's payroll record, which must be taken within 1 month from the time being worked. Time in-lieu will only accrue to a maximum of 20 hours within any given month.
- 32.7. Any equivalent time-off in-lieu not taken within the period specified in clause 32.6 will be paid out.
- 32.8. Unless otherwise agreed in writing the provisions of this Clause (overtime) should not apply to grade 7 and non graded employees.



## SECTION E

### GENERAL

#### 33. UNIFORMS:

- 33.1. All Branch employees are required to wear a uniform and all Branch Managers are required to purchase a blazer. For all Head Office employees graded up to and including grade 7 a uniform is compulsory. Uniforms are optional for non-graded employees. However nominated non-graded employees will be required to wear a uniform. This will apply to those employees who work within Hamilton Branch or deal with Branch personnel and clientele of the Greater on a regular face to face basis.
- 33.2. For those non graded employees who elect not to wear the uniform, an appropriate code of business dress determined by management is to apply, and should this not be adhered to an individual employee may be directed to wear the corporate uniform.
- 33.3. A fully subsidised uniform allowance of \$150 for females and \$100 for males will be available every 18 months. For any additional garments purchased, employees will contribute 30% of the cost price of uniforms, to a maximum cost value of \$450. Any further uniform requirements above the subsidised allowance of \$450 is at the full cost of the item(s) purchased. Payment can be made via a signed direct debit authority over a period of 10 weeks from the date that the garments are ordered. The aforementioned allowances are non cumulative outside the 18 month period and apply on a per employee basis only. The pricing structure will remain fixed for the term of the Agreement as outlined in Schedule B.
- 33.4. Uniforms will be issued (in accordance with Clause 33.3) to appointed personnel upon the successful completion of the training period.
- 33.5. The uniform is not to be worn as personal clothing.
- 33.6. Employees provided with a corporate wardrobe are to maintain the garments in accordance with the manufacturers instruction.
- 33.7. The replacement cost of lost or damaged uniforms will be borne by the employee.
- 33.8. Employees should strictly adhere to the following:
- a) Non standard outer-garments are not to be worn in conjunction with the corporate wardrobe.
  - b) The preferred standard of footwear for the female corporate wardrobe is a navy or black business like shoe with either a flat or medium heel. The preferred standard of footwear for the male corporate wardrobe will be a black or tan business like shoe.
  - c) Accessory items i.e. jewellery should be kept to a minimum to maintain a business like appearance.
  - d) Garments within the corporate wardrobe are not to be altered.
  - e) Skirt lengths should be positioned on or below the knee.

## SECTION E

### GENERAL

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- 33.9. Uniform renewal will be on an 18 month basis. Top-up orders can be placed at 9 months following the original issue. Consideration will be given to the individual circumstances for the placement of uniform orders outside of the prescribed intervals. Any additional costs incurred will be borne by the employee unless otherwise agreed.
- 33.10. All uniforms are to be returned to the Greater upon termination or resignation. Garments purchased from the Greater within 6 months of an employee's resignation or termination which are returned undamaged and suitably laundered, will entitle the employee to a 30% reimbursement on the cost as incurred by the employee.

### 34. BRANCH CASHIERS ALLOWANCE:

- 34.1. The Branch Cashier Allowance will accrue on a weekly basis and shall be paid annually at the conclusion of the financial year. The basis of the allowance will be the current full-time rate of 20 dollars per week calculated in relation to the actual number of hours worked in the branch network.
- 34.2. The Branch Cashier Allowance is provided up to and including grade 5 Branch employees for the purposes of cash shortages only.
- 34.3. Grade 6 and above will be accountable for any accumulated shortages in excess of \$100.00 pa.
- 34.4. Any cash shortage outstanding at the time of termination or resignation shall be repaid in full by the employee at that time.
- 34.5. Cash shortages will be deducted from the employee's accrued allowance at the time of the shortage. In the event that the shortage is greater than the available accrued allowance, a direct debit authority is to be signed, with an agreed time limit of up to a maximum of 10 weeks to repay the balance of the cash shortage. All shortages are to be repaid within the applicable financial year.
- 34.6. Arrangements outside that of Clause 34.5 may be made by mutual agreement in cases of financial hardship.
- 34.7. Where an employee resigns or is terminated by the Greater for a cause other than serious and wilful misconduct the accrued cashier allowance at the time of termination will be paid to the employee.

