

Conference 2006 – Action Taken Report

Motion	Conference Decision	Action Taken
<p style="text-align: center;">SECURITY OF EMPLOYMENT</p> <p>1. This Conference welcomes the new European rules to outlaw age discrimination. However, it shares the TUC's concern that older workers could face reduced statutory redundancy payments if the Government decides to reduce awards to the levels currently paid to younger workers.</p> <p>The PEC is instructed to support the TUC's campaign to lobby the Government to use the coming change in the law as an opportunity to boost the current low level of redundancy payments, not to seek to cut them further still. Against this background, Conference notes that the HBOS Security of Employment Agreement, B261, expires on 31st December 2006. Conference, therefore, instructs the PEC not to accept any reduction in the voluntary early retirement and voluntary severance terms set out in B261 and to negotiate an extension or replacement, which should remain valid for a minimum of two years.</p> <p>Retail Distribution Risk & Sales Quality HBOS FS, London North RO 0485</p>	<p>Carried Unanimously</p>	<p>Joint Bulletin B299 was published on October 5th 2006.</p> <p>There were minor changes to reflect the impact of the Age Discrimination Legislation but the overall terms were generally similar to B261.</p> <p>The terms of this Agreement including the terms set out in the Appendices apply from 1st October 2006 to 31st March 2010 subject to a review in September 2008.</p> <p>This review will consider whether there are any business imperatives, preventing continuation of the Agreement.</p> <p>In addition, all parties accept that if necessary, in order to comply with the legal requirements, this Agreement may be revised at an earlier date.</p>

<p>2. This Conference demands HBOS ensure the spirit of Joint Agreement B261 is fully complied with in relation to displaced colleagues. All colleagues deserve to be treated in a fair and humane manner.</p> <p>HBOS FS</p>	<p>Carried Unanimously</p>	<p>Whether this has been achieved in every individual circumstance is a matter of opinion. B299 (the successor to B261) has been used for some major change initiatives including the closure of Liverpool CSC and the Colleys network of offices. The union has and will intervene where members think that the spirit of the Agreement is not being fully complied with.</p>
<p>3. This Conference demands that when HBOS decides that a business unit is to be closed it should be completed on a planned phased basis with open communication between the Company, Accord and the affected colleagues.</p> <p>Nottingham AATS 1806</p>	<p>Carried Unanimously</p>	<p>Again, the answer to this is a matter of judgement for those affected but both HBOS and the Union have committed major resources to that these difficult situations are handled as well as they possibly can be.</p>
<p>FAIR REWARD i) Total Reward</p> <p>4. This Conference calls upon HBOS to make all aspects of the Total Reward package contractual.</p> <p>RCC Leeds</p>	<p>Fell</p>	
<p>5. This Conference instructs Accord to continue to</p>		<p>Progress was made in the 2006 & 2007 pay details to</p>

<p>press for 'Total Reward' to be further weighted in favour of Level 1 & 2 colleagues in HBOS.</p> <p>Nexus</p>	<p>Carried</p>	<p>weight the spending towards Levels 1 & 2 and additional funding was provided. However, it is clear from Research that colleagues in the higher levels benefit more – especially in relation to Sharekicker. A further review of Total Reward will be taking place later in 2008.</p>
<p>6. This Conference acknowledges that steps have been taken to improve the Total Reward package. However, Conference supports the view that base salary should be given more prominence in the annual review process and in members' consultation.</p> <p>Larne 0970 RCC Leeds</p>	<p>Carried Unanimously</p>	<p>Pay 2007, in particular, gave prominence to the salary review process. A consultation was carried out on Pay 2008 in the context of Total Reward which gave the issue due prominence.</p>
<p>7. This Conference understands HBOS desire to reward branches and business units which have outstanding performance. However, the practice to send representatives from that unit on a 'weekend jolly' seems divisive. This Conference, therefore, asserts that branch/unit performance is team based, and we urge HBOS to make rewards meaningful and joint between the deserving team and not just a pleasure for the 'chosen one'.</p> <p>London South REC</p>	<p>Carried</p>	<p>HBOS changed its practice in 2007.</p>

<p>8. This Conference notes that the HBOS 2005 Colleague Opinion Survey reflects RCC colleagues' dissatisfaction with Total Reward. This Conference demands consistency between the retail branch network and RCC pay awards in 2006 and future years.</p> <p>RCC Leeds</p>	<p>Fell</p>	
<p>9. This Conference asks HBOS to revisit the Flex package and add benefits that are attractive to and more importantly can be afforded by, more of the lower paid colleagues. We also demand more clarity concerning existing benefits with no hidden charges disguised in the small print.</p> <p>HBOS FS</p>	<p>Carried</p>	<p>There have been a number of revisions of, and improvements to, the Flex system since Conference 2006 but it would appear that more is demanded by Motion 13 in the 2008 agenda.</p>
<p>ii) Pensions</p> <p>10. This Conference deplores the closure of any final salary pension schemes and calls on the government of the day to ensure that remaining schemes are safeguarded for the future. The Trades Union Congress is campaigning on these issues and this conference instructs Accord to renew its efforts in this area and continue to safeguard pension</p>	<p>Carried Unanimously</p>	<p>HBOS has made plans for the necessary funding of its final salary pension schemes and committed to the long term future of the funds.</p> <p>It has also gone public on the issue in order to show a positive lead.</p>

<p>rights.</p> <p>This Conference also applauds the move by HBOS to close the deficit in the Final Salary Company Pension Scheme and put additional funding into all its pension schemes. Conference calls upon the Company to make a firm, ongoing commitment to maintain the existing pension arrangements and encourage other employers to take similar steps.</p> <p>London North RO 0485 Consumer Change Management Warrington 0814</p>		
<p>11. This Conference would like to thank HBOS for the commitment to providing good occupational pensions for colleagues. However, Conference urges HBOS to ensure that pensionable pay for all colleagues at least increases in line with price inflation and, for market based pay systems, it stays in with wage inflation.</p> <p>HBOS FS</p>	<p>Carried Unanimously</p>	<p>In either the devolved or the performance related pay systems in HBOS, there is no mechanism to ensure that every colleague achieves an increase at least in line with price inflation. In the light of the Pay 2008 pay outcome, it is difficult to see this objective being achieved in the short term.</p>
<p>12. This Conference congratulates HBOS on the recently announced plans to support the pensions offered to colleagues. However, Conference calls upon HBOS to be more proactive in promoting</p>	<p>Carried</p>	<p>Colleagues were “opted in” to the HBOS Group Money Purchase Arrangements in 2007 and this approach is also taken with new recruits. The level of membership of the GMPS is now</p>

<p>pension scheme membership to colleagues who are not presently in a scheme. Further, HBOS must ensure that it systems and resources in place to deal efficiently with applications when they are made.</p> <p>Horley 1521</p>		<p>considerably higher than before at 85%.</p>
<p>13. This Conference welcomes the advances that HBOS has made in pension provision. However, because of low pay, high levels of consumer debt and other lifestyle issues, some members are missing out on pension provision because they cannot afford to make contributions. HBOS, therefore, does not have to make a contribution and saves the funds which it would be otherwise prepared to use to support pension provision for colleagues.</p> <p>This Conference, therefore, calls on HBOS to provide an alternative 'safety net' scheme where employee contributions are not mandatory but employer contributions are made.</p> <p>Worthing 0875</p>	<p>Carried</p>	<p>It has not yet been possible to make progress on this motion despite the union's best endeavours but the "opting in" referred to has reduced the number of people affected and regular encouragement is given to save for pensions.</p>
<p>14. This Conference acknowledges the work already undertaken in respect of Pensions. However, Conference is disappointed at the lack of progress</p>	<p>Carried</p>	<p>The union has continued to raise this issue with HBOS. The Company's response is as follows: I am writing to respond to your request relating to</p>

on the issue of colleagues who weren't allowed to join their company pension scheme until age 21.

Conference notes that this issue has been supported by the last three Accord Conferences but the issue remains outstanding. Conference therefore calls upon HBOS to allow members of the relevant schemes to backdate their pensionable service to the starting date of their employment (or age 18 if later) to ensure parity with other colleagues.

Consumer Change Management
Leigh
Larne 0970

granting pensionable service to colleagues who were, at the time, disallowed under the scheme rules as they were aged under 21.

In summary, we do not consider it is appropriate to grant any retrospective concession. Our rationale behind this is as follows:

There are 6,924 colleagues who are members of the HBOS Final Salary Pension Scheme and who have company service prior to pension scheme entry at age 20 or 21. The average actual salary of the affected colleagues is higher than the average scheme pensionable salary and the cost of resolving the matter now would run into tens of millions of pounds.

This cost only provides solution for active members and does not address any potential issues with deferred or pensioner members.

By retaining the status quo (i.e. doing nothing) we do not believe there is any discrimination here, no contractual issue and no affected colleague was ever misled about the start date for pension. This group of colleagues earn, on average considerably more than the average for the Scheme and, due to both long service and salary, will retire with a much higher average pension than other HBOS colleagues. If HBOS takes action to resolve this, it will not be helping the lowest paid or those with smaller pensions.

<p>15. This Conference calls on HBOS to bring the retirement age for former Halifax and BoS colleagues in line. Currently old-co BoS colleagues retire at 60 and old-co Halifax retire at 62. In view of recent pensions changes, Conference calls for an equal retirement age of 60 for all HBOS colleagues irrespective of the name of their previous employers.</p> <p>Hawick 4736</p>	<p>Carried</p>	<p>In practice, members of both previous employers' schemes can retire at 60 without any actuarial reduction in their pensions. A number of differences between the two schemes remain; some benefit former Halifax colleagues and some benefit former BoS colleagues.</p>
<p>16. This Conference urges HBOS to change the pension rules so that if a colleagues age plus their years of service equals 80 or more the colleague has the option to take early retirement without any penalties.</p> <p>Consumer Communication</p>	<p>Carried</p>	<p>It has not been possible to make progress on this matter.</p>
<p>17. This Conference proposes that as the early retirement age will be increased to 55 from April 2006 any colleagues whose age plus their total years service equals 80 or more should be offered the opportunity to leave the company on half pay until the age of 55 is reached, at which they would</p>	<p>Withdrawn</p>	

<p>entitled to their full pension with no penalties.</p> <p>Larne 0970</p>		
<p>18. This Conference calls upon HBOS to review its policy on pre-retirement, with special emphasis on help and support given to colleagues approaching retirement age.</p> <p>IF Mortgage Services</p>	<p>Carried Unanimously</p>	<p>This is more complex now that there are no fixed retirement ages but the union is still in dialogue with HBOS on the matter and related matters about personal financial planning.</p>
<p>iii) Pay</p> <p>19. This Conference notes that salaries are low and falling behind the competition in a number of areas throughout the UK. Conference demands that a full review of salaries is carried out to ensure that all colleagues are paid in line with the HBOS mission as being ‘the UK’s No 1 provider’. This must also include a review of the Pay Zones in which branches sit.</p> <p>Worthing 0875 Harrow 0360 Epping 1788 Braintree 0086 Ilford 0400 Whitby 1253</p>	<p>Carried Unanimously</p>	<p>Some progress was made through the 2006 and 2007 pay reviews. For example, the number of pay zones has been reduced from 5 to 3.</p> <p>Clearly, there remains a strong feeling on this issue as is evident from the number of supporters for motion 16 on the 2008 agenda and in the light of the 2008 pay settlement.</p>

<p>20. This Conference demands HBOS produces evidence of comparable salaries or their competitors to ensure HBOS salaries are genuinely competitive in the market place.</p> <p>Whitby 1253 HBOS FS</p>	<p>Carried</p>	<p>Information is shared in the annual pay negotiations but, because of the scale and complexity of the Business, this is not for every job, at every level in every location.</p>
<p>21. This Conference calls upon HBOS to abandon the practice of new colleagues being able to negotiate a salary on joining the organisation which is the same or higher than colleagues at the same level who will be training them.</p> <p>Dalkeith Branch 4594 Kensington 0415</p>	<p>Carried</p>	<p>The union has brought this matter to the attention of HBOS repeatedly – arguing that if higher salaries are to be paid then this is the “market rate” and there is no justification for paying existing employees less.</p>
<p>22. Whilst Conference commends Accord and HBOS for reaching an agreement on a pay Group budget above the Retail Price Index for 2006, it is still concerned over the pay awards given to the ‘Old Soldiers’ within the Company who are at the top end of their salary guides.</p> <p>This Conference calls upon the Company to ensure, every year, that every colleague who is performing effectively receives at least a salary</p>	<p>Carried</p>	<p>The sentiments of this motion have been used in successive pay negotiations. However, since the reintroduction of a matrix based approach to pay distribution in 2007, the issue emerged strongly once again.</p> <p>It is one of the key outcomes of the 2008 pay consultation as reflected in motion 17 to Conference 2008.</p>

<p>increase equivalent to the increase in RPI.</p> <p>Canary Wharf 0874 Operational Training, NW Regional Office 0619</p>		
<p>23. This Conference calls on HBOS to recognise Project Midas as an unmitigated failure that has resulted in colleague morale across the RCC reaching an all time low.</p> <p>RCC Belfast</p>	<p>Carried</p>	<p>The project was discontinued.</p>
<p>24. This Conference urges Accord to ensure that all colleagues who are performing satisfactorily, and are not classified as new starters, should receive at least the cost of living rise (equivalent to the Halifax Retirement Fund pensioners) in future pay settlements.</p> <p>HGISL – Copley 0315</p>	<p>Carried</p>	<p>This is the unions guiding principle in pay negotiations but the 2008 experience needs to be reflected on.</p> <p>Motion 17 on the 2008 Agenda covers this point.</p>
<p>25. This Conference calls upon HBOS to offer a basic salary to level 2 support colleagues comparable to that of level 2 operational team managers.</p> <p>Sheffield RCC</p>	<p>Carried</p>	

<p>26. This Conference calls on HBOS to clearly communicate the allocation of the proposed pay pot at business level before Accord members are balloted on the annual pay review.</p> <p>RCC Leeds</p>	<p>* Remitted to the PEC</p>	<p>This has been achieved by the matrix based approach to pay distribution for members in HBOS levels 1 & 2.</p>
<p>27. This Conference calls for HBOS FS pay and bonus systems to be brought into line with those other parts of the HBOS Group to allow performance to be recognised via pay and for an ‘across the board’ bonus to be paid.</p> <p>HBOS FS</p>	<p>Carried</p>	<p>The HBOS FS pay system is now generally in line with the Retail model.</p>
<p>28. This Conference demands HBOS fulfils its promise to re-evaluate Mortgage Reviewer pay. This should take place immediately and the pay increase backdated to the date of the original promise.</p> <p>Bolton 0073</p>	<p>Carried</p>	<p>A new bonus scheme for Mortgage Reviewers was introduced.</p> <p>Motion 32 on the 2008 Agenda asks for this matter to be looked at again.</p>
<p>29. This conference calls for London Weighting and Area Allowances be increased to take account of increases in public transport costs.</p>	<p>Fell</p>	

<p>Harrow 0360 Horley 1521</p>		
<p>iv) Benefits</p> <p>30. This Conference calls upon HBOS to review staff mortgage and personal loan rates, as better rates are now available to customers.</p> <p>Sheffield The Moor 0692</p>	<p>Carried Unanimously</p>	<p>The union has consistently put the case for improved benefits for staff on HBOS products.</p> <p>The Company has adopted a philosophy that staff and customer products should generally be the same and it has not been possible to make significant progress in this area.</p>
<p>31. This Conference call on HBOS to change the Staff Mortgage concession to be per colleague rather than per property for joint mortgage holders.</p> <p>Liverpool Paradise Street 0465</p>	<p>Carried Unanimously</p>	<p>The union has consistently put the case for improved benefits for staff on HBOS products.</p> <p>The Company has adopted a philosophy that staff and customer products should generally be the same and it has not been possible to make significant progress in this area.</p>
<p>32. This Conference requests HBOS to better reward colleagues who have worked for the Company for a long time. In addition to the extra day's holiday after five years, it is proposed that everyone who has worked for HBOS for ten years or more should</p>	<p>Carried</p>	<p>It has not yet been possible to make progress on this resolution.</p>

<p>get an extra two days holiday.</p> <p>Nexus Manchester CSC/ISC 0515</p>		
<p>33. This Conference supports the continuance of the 25 years service awards which has been hard earned and shows reward for loyalty and hard work.</p> <p>Leigh 0450</p>	<p>Carried Unanimously</p>	
<p>34. This Conference requests that HBOS FS allow their colleagues to choose what they do with their £25 Christmas party allowance rather than spend it on a party that not everyone can attend even if they wanted to.</p> <p>HBOS FS</p>	<p>Fell</p>	
<p>35. This Conference demands that water machines should be available free of charge to all sites, rather than colleagues having to pay for them themselves. Such facilities encourage healthy, hydrated and happy workforce.</p> <p>Liverpool Paradise Street 0465</p>	<p>Carried</p>	

<p>36. This Conference calls upon the Company to provide Tea and Coffee free of charge to all colleagues, and if this results in a taxable benefit, then Conference calls upon the Company, the same Company that earns billions in profits, to cover the tax payable on this.</p> <p>Bishops Stortford 0063</p>	<p>Carried</p>	
<p>V) Bonuses</p> <p>37. This Conference calls upon Accord to impress upon HBOS colleagues' desire that the bonus element of Total Reward be negotiated and contractual. Further, Conference instructs Accord to negotiate significant cost of living increases in pay in the absence of any formally negotiated bonus package.</p> <p>Liverpool Bold St 0466</p>	<p>Carried</p>	<p>It has not been possible to agree all bonus arrangements as contractual.</p>
<p>38. This Conference calls on HBOS to review its new bonus scheme as the perception of colleagues is that it is too complicated and is designed to reduce the actual bonus payment made.</p> <p>Warrington Buttermarket 0814</p>	<p>Carried</p>	<p>Average bonus payments in the Retail businesses have not declined significantly since 2006 and some of the bonus arrangements have been simplified. The issue remains under regular review.</p>

<p>39. This Conference demands that branch managers and ASMs are treated fairly by removing the risk hurdle aspect of their bonus scheme.</p> <p>Galashiels 4736</p>	<p>Fell</p>	
<p>40. This Conference calls upon the Company to introduce a bonus scheme for Mortgage Reviewers, after reaching agreement with Accord, on the mechanics of how the scheme will operate, and to put this into place as soon as practically possible.</p> <p>Canary Wharf 0874</p>	<p>Fell</p>	
<p>41. This Conference insists that HBOS pays any bonus due to colleagues on the same basis as it is earned. For example, if it is earned on a quarterly basis, it should be paid quarterly.</p> <p>Worthing 0875 Manchester CSC/ISC 0515 Canary Wharf 0874</p>	<p>Carried</p>	<p>It has not been possible to agree a way forward on this resolution.</p>
<p>42. This Conference calls upon HBOS to change the</p>	<p>Carried</p>	

<p>date to qualify for the bonus to 1st January.</p> <p>Liverpool Bold St 0466 Canary Wharf 0874 Liverpool CSC 0464</p>		<p>It has not been possible to agree a way forward on this resolution.</p>
<p>43. This Conference proposes that colleagues should be paid bonus on the months they have worked even if they leave before the qualifying date.</p> <p>Liverpool Bold St 0466</p>	<p>Carried</p>	<p>It has not been possible to agree a way forward on this resolution.</p>
<p>44. This Conference demands that when a colleague leaves the Company between 1st January and 31st March their bonus is not taken back into HBOS profit but is shared amongst their remaining colleagues.</p> <p>Hounslow East 0385</p>	<p>Fell</p>	
<p>45. This Conference calls on HBOS Retail to put in place a method of underpinning a minimum Bonus payment for workplaces that are adversely affected by issues such as inadequate staffing or other conditions beyond their control as soon as possible.</p>	<p>Carried</p>	<p>It has not been possible to agree a way forward on this resolution but the issue is on the 2008 Agenda as motion 28</p>

Hoddesdon 1275		
<p>46. This Conference calls upon Accord to negotiate a different bonus structure for those in Operational Training. At present, they are dependant on an average of the performance of branches within their area so can have no direct influence on the bonus.</p> <p>Operational Training, NW Regional Office 0619</p>	Withdrawn	
<p>47. This Conference asks the Principal Executive Council to begin talks with the Company regarding bonus targets and bonus payments for Retail Processing Centres. The targets for the years bonus should be issued by Retail Processing before the end of the previous year and include the full 12 months of the year. The results of each quarter should be issued to colleagues within realistic agreed timescales. The year end bonus payment should be issued as soon as possible following the HBOS year end results to allow colleagues the opportunity to plan what they want to do with their bonus payment.</p> <p>Newcastle CSC 0541</p>	Carried Unanimously	Significant changes have been made to the bonus arrangements for members in Processing Centres and there is an ongoing dialogue between the union and HBOS on the issue.

<p>48. This Conference calls upon the Principal Executive Council to use all its influence to encourage HBOS to review all RCC bonus schemes with a view to creating fair, realistic targets. This review should be conducted with Accord Representatives.</p> <p>RCC Belfast</p>	<p>Carried</p>	<p>Significant changes have been made to the bonus arrangements for members in RCCs and there is an ongoing dialogue between the union and HBOS on the issue.</p>
<p>49. This Conference calls upon HBOS to amend the calculation of bonus payments to eligible colleagues. The bonus payment is part of the Total Reward package for colleagues, parts of this package are already subject to qualifying criteria and this motion requests the application of bonus payment accrual to actual time worked. Sickness, maternity and paternity leave already supply an income for these non worked periods of time. Colleagues covering in the business often pick up extra work to support absent colleagues and therefore bonus savings should be reinvested to give higher payments the more people have been contributing to business targets.</p> <p>Mortgages Services - Learning & Development</p>	<p>Fell</p>	
<p>50. This Conference calls on HBOS to remove the</p>		

<p>attendance hurdle from the RCC Bonus Scheme which is currently uses to punish genuinely ill colleagues whilst condoning casual absence.</p> <p>RCC Belfast</p>	<p>Carried Unanimously</p>	<p>The absence hurdle has now been removed for the majority of members who were previously affected by this policy.</p>
<p>51. This Conference demands that HBOS remove the attendance measure in the bonus scheme for RCC Team Managers as they cannot realistically control this.</p> <p>RCC Belfast</p>	<p>Carried Unanimously</p>	<p>The absence hurdle has now been removed for the majority of members who were previously affected by this policy.</p>
<p>52. This Conference calls for HBOS FS bonuses to be linked to and generated by, the profit made by HBOS, rather than achievement of what are sometime ridiculous local targets.</p> <p>HBOS FS</p>	<p>* Remitted to PEC</p>	<p>Accord have raised the complexity and fairness of the various Bonus schemes with the company and have suggested that some of the bonus targets generated dysfunctional behaviour and others such as the HBOS FS Profit Hurdle are in our opinion unfair. We have suggested that a better approach would be to link bonuses to the overall profits of the company and manage by objectives, rather than by the setting of Bonus Target that encourage dysfunctional behaviours.</p> <p>In HBOS FS (I&I) in particular, the company agreed for the 2006 bonus year, to drop the Profit Hurdle target and pay a bonus in March 2007, which, at 8.1% was better than would have been paid had the profit</p>

		hurdle remained.
<p>53. This Conference instructs Accord to negotiate for locally based targets for PFAs within HBOS Regulated Sales.</p> <p>Liverpool Bold St 0466</p>	Carried Unanimously	
<p>54. This Conference calls upon HBOS to review the targeting system to ensure that success is not penalised. The current system of basing targets largely on how well you performed in the previous quarters appears to penalise good performance and reward under performance.</p> <p>Kilmarnock 4761</p>	Carried	<p>There have been a number of changes to the targeting arrangements and they are under continuing joint review.</p> <p>The 2008 Conference provides an opportunity to refocus the unions representations.</p>
<p>55. This Conference demands that HBOS ensures part-time and ‘out of core hours’ colleagues in the RCC’s have their bonus targets adjusted pro-rata to match their CRM-available hours.</p> <p>RCC Leeds</p>	Fell	
<p>56. This Conference calls upon HBOS to appropriately compensate colleagues who take on additional duties, over and above their role, whose bonus</p>	Carried	

<p>payments are then adversely affected.</p> <p>RCC Leeds</p>		
<p>DIGNITY AT WORK</p> <p>i) Working Hours</p> <p>57. Conference demands that HBOS faces up to its ongoing reliance on overtime. In order to encourage managers to focus their efforts on properly staffing their teams, rather than constantly take the cheaper option of relying on overtime, this Conference calls for the re-instatement of premium rate overtime. This would fairly reward those giving up their time to help the Company and to discourage managers from abusing the overtime arrangements.</p> <p>HBOS FS Liverpool Bold St 0466</p>	<p>Carried</p>	<p>Discussions have been taking place since mid 2007 about the possible reintroduction of premium rate overtime and it is hope that an agreement can be reached before too much longer.</p>
<p>58. This Conference urges Accord to investigate the long hour's culture which is evident in the Company and asks HBOS to ensure that security and first aid cover are also increased whenever working hours are extended.</p> <p>HGISL – Copley 0315</p>	<p>Carried</p>	<p>The union has continued its dialogues on flexible working and related matters. The issues tend to be localized rather than affecting all colleagues in all businesses in the same way and they are generally addressed on this basis.</p>

<p>59. This Conference calls on the company to ensure clear, open and honest information is given to colleagues regarding overtime payments and the overtime budgets available.</p> <p>Leytonstone - 1356</p>	<p>Carried Unanimously</p>	<p>The issues tend to be localized rather than affecting all colleagues in all businesses in the same way and they are generally addressed on this basis.</p>
<p>60. This Conference is disappointed that many branch colleagues are expected to stay beyond their finish time. Further, no offer is made to pay overtime or give TOIL in respect of this, and individuals are made to feel uncomfortable if they request this right. We demand that senior managers centrally and in regions, most of whom recognise and encourage use of the correct procedures, ensure that unit management understand and apply this principal, and that colleagues are not kept back unnecessarily.</p> <p>London South REC HGISL – Copley 0315 Dalketih 4594</p>	<p>Carried Unanimously</p>	<p>There have been a number of initiatives including the introduction of IDMs which it had been hoped would help this situation but there is no evidence from the half yearly meetings of Accord representatives that the situation is improving.</p> <p>The Company committed to seeking to improve the situation at its Retail Distribution Conference but it would appear that problems are still widespread from the support given to motion 50 in the 2008 Agenda.</p>
<p>61. This Conference demands HBOS removes the contractual clause which requires colleagues at</p>	<p>Carried</p>	<p>It has not been possible to agree a way forward on this resolution.</p>

<p>level 4 and above to work as many hours as required to do their job, with no recompense.</p> <p>HBOS FS RCC Leeds</p>		
<p>62. This Conference demands that HBOS stop managing numbers and starts managing people.</p> <p>RCC Belfast</p>	<p>Carried Unanimously</p>	<p>This is a fairly broad resolution the sentiments of which have been used consistently in discussions with the business.</p>
<p>63. This Conference calls upon HBOS to process shift change requests quickly, particularly where there are implications for colleagues' health and well-being.</p> <p>RCC Belfast</p>	<p>* Remitted to PEC</p>	<p>The union has sought to progress this matter through local discussions in Belfast.</p>
<p>64. This Conference demands that if HBOS continue the highly flawed Flextra scheme in RCC estates, it be reviewed with definitive, consistent guidelines drawn up, in consultation with Accord.</p> <p>RCC Belfast</p>	<p>*Remitted to PEC</p>	
<p>65. This Conference calls for HBOS to discontinue the</p>		

<p>practice of sending work related materials to colleague's home addresses in order to demonstrate a stronger commitment to colleagues' work/life balance.</p> <p>Liverpool Paradise Street 0465 Financial Crime Unit – Retail Newcastle under Lyme 0549</p>	<p>*Remitted to PEC</p>	<p>The resolution was raised following the issue of CLEAR packs to members' home addresses. This was discussed with HBOS and lessons have been learned though it is appropriate for some items to be sent to home addresses.</p>
<p>ii) Equality & Diversity</p> <p>66. This Conference recognises that equality and diversity are at the heart of Trade Unionism and Accord is committed to a comprehensive agenda in this arena.</p> <p>The Union's Constitution has enshrined within it a commitment to actively oppose all forms of harassment prejudice and unfair discrimination whether on the grounds of sex, race, ethnic or national origin, religion, colour, class, caring responsibility, marital status, sexuality, disability, age or other status or personal characteristic. Since Conference 2004, the Union has worked to bring these sentiments to life and to reflect the needs of our diverse membership in a number of different ways. The establishment of an Equality and Diversity working party within Accord has enabled a more coordinated approach when in</p>	<p>Carried Unanimously</p>	<p>The unions work on the Equality and Diversity agendas are ongoing and there were a number of notable achievements between 2006 and 2008 – the details will be added shortly.</p>

<p>consultation and negotiation with HBOS. The Advisory Committees and Networks provide a platform for issues to be raised both from an internal perspective as well as to engage in external campaigning around matters that affect our members working lives.</p> <p>This Conference endorses the work that has been carried out in combating discrimination and promoting equality but recognises that there is still much to do and supports the continuing work and campaigning necessary to promote Equality and celebrate Diversity.</p> <p>Principal Executive Council</p>		
<p>67. This Conference calls on HBOS to provide comprehensive training for managers and HR colleagues. In particular to improve their knowledge and application of the rules, procedures and joint agreements that are in place. This will help reduce the amount of mismanagement due to lack of knowledge of such agreements and how they should be applied.</p> <p>HBOS FS Whitby 1253</p>	<p>Carried Unanimously</p>	<p>It has been recognised through the Partnership Project that managers need to be upskilled in these areas and a programme of actions were agreed at the Partnership Advisory Board on April 10th. Details will follow.</p>
<p>68. This Conference calls upon HBOS to raise</p>		<p>It has been recognised through the Partnership Project</p>

<p>awareness and provide training for management on disciplinary and PIP procedures, especially what should happen before formal action is deemed necessary.</p> <p>RCC Leeds</p>	<p>Carried Unanimously</p>	<p>that managers need to be upskilled in these areas and a programme of actions were agreed at the Partnership Advisory Board on April 10th. Details will follow.</p>
<p>69. This Conference commends HBOS on the good work carried out to promote diversity in the work place. Conference also calls upon the Company to continue to develop effective diversity strategies which are mutually beneficial to the Company, colleagues and customers.</p> <p>IT Information Security</p>	<p>Carried</p>	<p>The joint work on the Equality and Diversity agendas are ongoing and there were a number of notable achievements between 2006 and 2008 – the details will be added shortly.</p>
<p>70. This Conference proposes that HBOS should take a more active approach to helping non-EU nationals to obtain extensions to their visas in order to continue working for the Company. This would help to retain colleagues; saving money in terms of training replacements and would increase stability in the workplace.</p> <p>Nexus</p>	<p>Fell</p>	
<p>71. This Conference calls upon HBOS to genuinely</p>		

<p>embrace flexible working practices with all colleagues being treated the same regardless of grade or position.</p> <p>Whitby 1253</p>	<p>Carried</p>	<p>There is a major piece of work in progress on flexible working and premises utilisation that is not yet complete. Details will follow as soon as practicable.</p>
<p>72. This Conference insists that HBOS clearly defines and actively promotes work life balance throughout the Company.</p> <p>RCC Sheffield</p> <p>Banking and Savings</p> <p>Scunthorpe 0681</p>	<p>Carried</p>	<p>The response on resolution 72 also applies to this motion.</p>
<p>73. This Conference calls upon the Company to build TSO call outs into a colleagues normal working week, with mutual agreement, and not expect them to work evening overtime, on a regular basis, usually at short notice.</p> <p>Braintree 0086</p>	<p>Carried</p>	
<p>74. This Conference deplores the inequality when childcare/dependent care needs to be taken. We call upon HBOS to raise awareness and provide</p>	<p>Carried Unanimously</p>	<p>Although these issues tend to be localized, the concerns are clearly widespread as evidenced by motions 62 to 65 of the 2008 Agenda so clearly, more needs to be</p>

<p>comprehensive training and support to colleagues.</p> <p>HGISL – Copley 0315 RCC Leeds RCC Belfast</p>		<p>done.</p>
<p>75. This Conference calls for a full review of the Saturday working patterns agreed by colleagues who work every Saturday as part of their working week, with a view to agreeing revisions making it easier for these colleagues to book holiday on Saturdays. Guidelines should be issued to managers at all levels which encourage a sympathetic approach to work/life balance issues.</p> <p>Worthing 0875</p>	<p>Carried Unanimously</p>	<p>These problems tend to be localized and are addressed by the union in this way as there are no revisions of central policies that could be made to facilitate this approach. The policies are right but they are not being properly observed in all instances.</p>
<p>76. This Conference calls on the company to remind managers that any guidelines on taking holidays are not rules and should be mutually agreed by the whole workplace and not imposed by management. This conference also calls upon the Company to ensure that the policy for Saturday working is adhered to within the branch network.</p> <p>Iford 0400</p>	<p>Carried</p>	<p>These problems tend to be localized and are addressed by the union in this way as there are no revisions of central policies that could be made to facilitate this approach. The policies are right but they are not being properly observed in all instances.</p>

<p>77. This Conference urges Accord to ensure that HBOS allows its entire workforce to enjoy whatever religious faith they belong to, and also, to take part in their religious holidays without fear of being pressurised and asked to work on these special days against their wishes.</p> <p>HGISL – Copley 0315</p>	<p>Carried</p>	<p>The union has taken this case to HBOS and the Company issues a regular newsletter to managers advising of religious festivals.</p> <p>The union provides support and advice to any members who have difficulties in these areas.</p>
<p>78. This Conference understands the desire of new fathers to be able to spend time with their families, but recognises the difficulties that are presented by the fact that not all Paternity Leave is paid. We call upon HBOS to extend paid paternity leave to a second week. In addition, we also ask HBOS to allow paternity leave to be taken at any time up to the child's fifth birthday.</p> <p>Worthing 0875</p>	<p>Carried</p>	
<p>79. This conference calls on HBOS to stop intimidation of colleagues who wish to progress. It is felt by some that they are unable to speak out at unfair treatment in case it harms their prospects of promotion, it is acknowledged that managers have a right to manage but it would be advantageous to stop behaviour that can be perceived as</p>	<p>Carried</p>	

<p>intimidating.</p> <p>Nexus</p>		
<p>80. This conference asks that HBOS adopts a Disability Leave policy in respect of Health, Well-being and attendance.</p> <p>Collection and Recoveries</p>	<p>* Remitted to PEC</p>	<p>Case law is being established in this are and the TUC is hosting a major conference in 2008.</p> <p>The union will be represented to see if HBOS policy and practice meets the best standards in the industry.</p>
<p>iii) Health, Safety & Security</p> <p>81. This Conference calls for more tolerant and sympathetic treatment of colleagues who are absent from work through illness. It seems that there is a growing trend towards “managing people out” rather than helping them recover and get back into work.</p> <p>HBOS FS</p>	<p>Carried Unanimously</p>	<p>A number of changes have been agreed to the Health, Well being and Attendance Management processes. These are being launched with workshops for mangers to ensure that the spirit of the policy and its intended implementation are embedded.</p>
<p>82. This Conference demands HBOS recognise that the level of abuse from customers is on the increase and that colleagues are more at risk now than ever before. We demand that HBOS works with Accord to reinforce a rigorous policy of zero tolerance to show that this behaviour is not acceptable.</p>	<p>Carried Unanimously</p>	<p>The unions monitor the monthly reports from the Company. A number of joint discussions have taken place with the business about specific incidents and policy changes that could help. Unfortunately, however, the problem is still with us despite high profile union campaigns.</p>

<p>Bolton 0073 Ilford 0400</p>		
<p>83. This Conference calls for the removal of the current design of Welcome Desk as it encourages working practises that are both unhealthy and unsafe. Replacement units should fully meet all current Health & Safety standards and there should be meaningful consultation with Accord and Group H&S before implementation.</p> <p>Leyton 0454 Newcastle under Lyme 0549</p>	<p>Carried</p>	
<p>84. This conference calls for HBOS to agree a minimum standard of facilities, space and level of decoration for all branches before consideration is given to larger branch refits. This would benefit colleague morale, maintaining the branch image and customer perceptions.</p> <p>Horley 1521</p>	<p>Carried</p>	
<p>85. This Conference calls upon HBOS to take its responsibilities for DSE seriously and ensure all</p>	<p>Carried Unanimously</p>	

<p>new equipment and technology is DSE compliant.</p> <p>Liverpool Bold St 0466 Kilmarnock 4761</p>		
<p>86. This Conference calls upon HBOS to set a company standard for maximum and minimum working temperatures and provide clear guidance to managers of action to be taken if these temperatures are breached.</p> <p>HBOS FS</p>	<p>Carried Unanimously</p>	
<p>87. This conference calls upon HBOS to put the security of colleagues first, particularly in connection with business banking KYB requirements.</p> <p>Scunthorpe 0681</p>	<p>Carried</p>	
<p>88. This Conference is disappointed to note that HBOS has not fully addressed security issues in branches following refurbishment since the issue was raised at the Accord 2004 Conference.</p> <p>Conference now insists that all branches, refurbished or otherwise, should have a security</p>	<p>* Remitted to PEC</p>	

<p>audit which is designed to ensure that colleagues positioned in banking halls and other parts of the banking hall have no 'blind spots' to either monitoring or security camera equipment. Conference further demands that this matter does not become a budget issue and all required modifications are carried out urgently.</p> <p>Dover 0261</p>		
<p>89. This Conference calls on HBOS to provide free hearing tests for all colleagues who use the telephone as part of their normal daily duties. Consideration should then also be given to providing hearing aids if required. In addition, HBOS is also requested to fulfil their duty to replace ear and mouth pieces on telephony headsets on a regular basis.</p> <p>IF RCC Leeds RCC Belfast RCC Sheffield</p>	<p>*Remitted to PEC</p>	
<p>90. This Conference feels that the policy regarding payment for spectacles specifically for DSE use is too restrictive. The range of spectacles and frames</p>	<p>*Remitted to PEC</p>	

<p>is too narrow. Conference calls upon Accord to negotiate an agreement whereby the Company would pay the basic cost and the colleague then pay any additional funds.</p> <p>Portsmouth North End 0566</p>		
<p>UNION POLICY & EXTERNAL MATTERS</p> <p>91. This Conference welcomes the new initiatives announced by the General Secretary in relation to the ‘Accord Activate’ programme which aims to significantly grow Accord’s membership and influence between now and Conference 2008.</p> <p>Conference also welcomes the new ‘Accord Energy’ initiative to recruit and involve younger HBOS employees in a new young member’s network. In recognition of this change of emphasis and organisation, Conference authorises the removal of Accord Rule 10c(iii) which currently reserves a seat on the Principal Executive Council for young member.</p> <p>So as not to reduce the overall size of the PEC, Conference authorises an amendment to Accord Rule 10c(ii) to delete the word ‘sixteen’ and insert the word ‘seventeen’.</p> <p>Conference instructs the 2006 – 2008 Principal Executive Council to undertake a review of the Union’s organisation and structure to modernise and improve communications and representation</p>	<p>Carried</p>	<p>The union has continued to grow and evolve throughout the period and has adapted to match the changing structures of HBOS.</p> <p>An updating presentation will be given to Conference 2008.</p>

<p>and to give members more involvement in both joint discussions with HBOS and in Union decision making.</p> <p>Specifically, the 2006 – 2008 Principal Executive Council is instructed and authorised to develop structures which reflect the size and diversity of HBOS, the geographic spread of employment, the special employment interests of groups of members and the Union’s commitments to diversity and equality.</p> <p>Principal Executive Council</p>		
<p>DIGNITY AT WORK:</p> <p>iii) Health, Safety & Security (cont)</p> <p>92. This Conference calls for HBOS to issue all colleagues with ID Cards. We are concerned that we have many colleagues coming to the office for meetings and “hot desking” expecting to be allowed in but unfortunately although they can prove who they are they are usually unable to prove they work for HBOS. Without being able to identify them, we do not allow them access to the office until we have been able to prove they should be here.</p> <p>Corporate Midlands Customer SVC Team</p>	<p>*Remitted to PEC</p>	

<p>UNION POLICY & EXTERNAL MATTERS (cont)</p> <p>93. This Conference requires a change to Accord Rule 15b in order to remove the restriction on a President serving for no more than two consecutive terms.</p> <p>HGISL – Copley 0315</p>	<p>Carried</p>	<p>Although this motion was carried, it was not supported by a 2/3 majority as required under the Rules. Therefore, the change was not made.</p>
<p>94. This Conference notes with satisfaction the continuing strong financial position of the Union which is built upon sound management and quality services to members.</p> <p>Conference notes that Conference 2004 supported an increase in subscriptions from 2005 but that the Principal Executive Council decided not to implement that increase. Indeed, subscriptions have remained at their present level since Conference 2002.</p> <p>In recognition of the increased costs of operations, the high quality membership services that the Union provides and the need to fund the improvements in the Union called for in Motion 92(A), Conference agrees that the tiered</p>	<p>Carried</p>	<p>This resolution was implemented.</p>

<p>subscriptions should be increased to £7.50, £4.50 & £2.50 per month with effect from May 2006.</p> <p>Principal Executive Council</p>		
<p>95. This conference proposes that all employees that have been members of Accord, on reaching normal retirement age, should become honorary members and pay no further subscriptions.</p> <p>Liverpool Bold St 0466 Liverpool CSC 0464</p>	<p>* Remitted to PEC</p>	<p>This is difficult to implement in practice because of flexible retirement. The PEC decided not to implement it accordingly.</p>
<p>96. This Conference instructs the Principal Executive Council to ballot members before agreeing to any decision that affects Total Reward. To make Accord more accountable to members, more reference should be made to their opinion on decisions that affect Total Reward.</p> <p>HBOS FS</p>	<p>Fell</p>	
<p>97. This Conference calls upon HBOS to recognise its legal obligations under the ACAS Code of Practice 3 'Time off for Union Duties and Activities' by</p>	<p>Carried</p>	<p>This matter is receiving attention through the partnership Project.</p>

<p>ensuring that Accord Representatives suffer no financial detriment through performance of their union duties.</p> <p>RCC Leeds RCC Belfast</p>		
<p>98. This Conference thanks Tom, the PEC, Ged and his team and all Accord representatives for their hard work and commitment during the last two years.</p> <p>However, Conference instructs the PEC to more actively promote our successes to members and non-members alike as one of the biggest hurdles to recruitment and retention of members is the lack of understanding of the difference that Accord makes.</p> <p>HBOS FS</p>	<p>Carried</p>	
<p>99. This Conference applauds the support given by the higher management of IF to Accord's recent recruitment campaigns and calls upon senior management in the rest of HBOS to 'come out' and declare their own support for the trades unions in HBOS.</p> <p>IF</p>	<p>Carried Unanimously</p>	

<p>100. This Conference welcomes the UK Government's support for an international Arms Trade Treaty (ATT). Conference notes the Government's commitment to ensure negotiations begin 'no later than 2006' and, therefore, recognises that this is a crucial year.</p> <p>Conference notes that Amnesty International and Oxfam have combined with IANSA to campaign worldwide for such an international Arms Trade Treaty through the Control Arms Campaign.</p> <p>Conference notes that international support for an Arms Trade Treaty is growing, with now more than 50 countries supporting the establishment of such a treaty. Currently, there is no comprehensive international agreement governing the transfer of weapons, yet over 1000 people day are needlessly killed by armed violence every day, many thousands more are maimed, intimidated or forced to flee their homes, destroying both lives and livelihoods.</p> <p>Conference instructs the General Secretary to take forward a motion regarding these concerns to TUC Congress 2006 and to work with Amnesty International and Oxfam to draw members' attention to ways in which they can support the 'Million Faces' petition and support the Control Arms Campaign.</p> <p>Principal Executive Council</p>	<p>Carried</p>	<p>A motion was taken to the 2006 TUC Annual Congress by Accord.</p> <p>Congress supported Accord's motion and an updating report was published in Accord magazine.</p> <p>The union remains close links to the campaign through its affiliation to Amnesty International.</p>
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<p>101. This Conference congratulates HBOS Foundation on its support and recognition of the voluntary work of colleagues throughout the Group.</p> <p>Liverpool Paradise Street 0465 HBOS OPERATIONAL MATTERS</p>	<p>Carried</p>	<p>The sentiments were passed on to HBOS and exploratory discussions have taken place about how the work of the Foundation and the union could be more closely linked.</p>
<p>102. This Conference demands that the Company demonstrates its commitment to the best motivated workforce by removing the need for ‘hot-desking’ (sharing desk/computers) across all sites.</p> <p>Consumer Change Management Lancaster 0435</p>	<p>Carried</p>	<p>This is part of the flexible working project referred to in response to resolution 58.</p>
<p>103. This Conference calls upon Accord to press HBOS to increase the mileage allowance paid to those colleagues who have to use their own transport in order to do their job. This mileage allowance has not changed for some time whilst the cost of fuel has increased substantially.</p> <p>Operational Training, NW Office 0619</p>	<p>Carried</p>	

<p>104. This conference condemns HBOS for not practicing what it preaches in relation to cost control and paying large sums of money for the likes of Will Young to entertain managers at the HBOS National Conference.</p> <p>Further, this Conference calls upon HBOS to ensure that its National Conference is not held so close to Christmas when branches are at their busiest, which results in other colleagues being unable to book holiday at this time.</p> <p>Liverpool Paradise Street 0465 Larne 0970</p>	<p>Carried</p>	
<p>105. This Conference notes that in RCCs, several colleagues are already performing a role similar to CSA2 with no additional reward, Conference therefore, calls for the reintroduction of a properly recognised and rewarded CSA2 role.</p> <p>RCC Leeds RCC Belfast</p>	<p>Carried</p>	<p>This issue is currently under discussion (again) with HBOS.</p>
<p>106. This Conference abhors the new practice adopted by resourcing teams at Call Centres whereby lateness is added to the colleagues record when</p>	<p>Carried</p>	

<p>failing to be logged in for the shift start time by as little as one minute.</p> <p>HGISL – Copley 0315</p>		
<p>107. This Conference deplores the tactics adopted at Call Centres by indirectly pressurising handlers to attend prior to their shift start times to log into complex computer systems, in order to be ready to accept a call immediately their shift starts.</p> <p>HGISL – Copley 0315</p>	<p>Carried</p>	
<p>108. This Conference calls for HBOS to reduce the number of productivity forms which need to be completed on a daily basis. The number of forms increase yet branches/individuals are still expected to achieve targets.</p> <p>Hawick 4736</p>	<p>Carried</p>	
<p>109. This Conference calls upon HBOS to improve communication processes so front line colleagues have a clear understanding of the message.</p> <p>RCC Leeds</p>	<p>Carried Unanimously</p>	

<p>110. This Conference urges HBOS to reduce team sizes, both in terms of head count and FTE, to ensure adequate time and support for consultants and to allow Team Managers sufficient time to carry out their role.</p> <p>RCC Leeds RCC Belfast</p>	<p>Carried</p>	
<p>111. This conference is disappointed that HBOS still does not adequately staff its branches to cope with Saturdays, promotional days, holidays and illness. This is seriously affecting the levels of risk management, sales and service colleagues can offer.</p> <p>Lancaster 0435 Horley 1521 Whitby 1253 Bolton 0073</p>	<p>Carried Unanimously</p>	
<p>112. This conference demands that HBOS provide a clear and consistent rationale for re-designation of a full branch to a sub branch. They should take into account the people related implications of such</p>	<p>* Remitted to PEC</p>	

<p>changes.</p> <p>Beith 4539</p>		
<p>113. This conference urges HBOS to invest in computer system changes to support the withdrawal procedures, reducing the huge burden placed on front line colleagues with regard to fraud and credit abuse prevention.</p> <p>Bitterne 1403</p>	<p>* Remitted to PEC</p>	
<p>114. This conference calls upon HBOS to continue and improve on its commitment to recycling.</p> <p>Liverpool Paradise Street 0465</p>	<p>* Remitted to PEC</p>	
<p>115. This conference calls on HBOS to change the current format of the Colleague Opinion Survey and start asking questions regarding the key issues relevant to colleagues, including staffing, Saturdays, basic pay and targets.</p> <p>Larne 0970</p>	<p>* Remitted to PEC</p>	
<p>116. This Conference calls upon HBOS to remove their</p>	<p>* Remitted to</p>	

<p>'rose tinted spectacles' when looking at the Colleague Opinion Survey and prove to colleagues the positive action they are taking to address the issues raised.</p> <p>HBOS FS IF</p>	<p>PEC</p>	
<p>117. This Conference calls for HBOS to give clear instructions to holders of 'motivation bank cards' and other such pots on how these should be used locally to lift morale and show colleagues that their contribution is both noticed and appreciated.</p> <p>Worthing 0875</p>	<p>* Remitted to PEC</p>	
<p>118. This Conference proposes that shoes should be made available as part of the uniform allowance.</p> <p>Liverpool Bold St 0466 Wigan 0845</p>	<p>* Remitted to PEC</p>	
<p>119. This conference calls for HBOS to ensure that</p>	<p>* Remitted to</p>	

<p>front line colleagues are supplied with sufficient items of uniform free of charge rather than being offered the opportunity to buy extra items under the pretence of a “Uniform Sale”.</p> <p>Liverpool Paradise Street 0465</p>	<p>PEC</p>	
<p>120. This Conference calls for HBOS to ensure that where items of uniform are damaged due to normal “wear & tear”, they should be replaced free of charge rather than colleagues having to purchase them and pay for delivery.</p> <p>Liverpool Paradise Street 0465</p>	<p>* Remitted to PEC</p>	
<p>EMERGENCY MOTION:</p> <p>This Conference demands that HBOS review the targets set in the new Clear Review system for retail processing colleagues.</p>	<p>Carried</p>	