

ORGANISING CAMPAIGNING INFLUENCING

**financial
services
union**

STRONGER TOGETHER



PROPOSITIONS AT TDC,

November 2021

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PROPOSITIONS AT TDC, NOVEMBER 2021

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Proposition 1 Pay Transparency a Must for All Workers

It is very clear from our union work in the games, animation and tech sector that pay secrecy is a significant issue for many workers. It appears to be considered the norm by employers in the non-union private sector that pay ranges are not published to staff, there are no published proposition policies with pay increases clearly outlined, that pay increases, if you get one, are secret and individualised and most worrying of all that non-disclosure agreements are forced upon staff.

The lack of transparency on pay issues places workers at an extreme disadvantage and gives the employer significant power over their staff. Breaking the silence on pay is a must to improve conditions in these sectors. Conference commends the work of our games members in publishing the first ever Pay Transparency Report in their sector and we call on FSU to continue to campaign for pay transparency and take whatever actions are necessary to expose this lack of accountability and injustice which we have no doubt leads to gross exploitation and inequality for workers.

To address issues like pay inequality or the gender pay gap the publication of pay ranges by role by employers is a must.

Submitted by Technology and Services Sector

Proposition 2 Pension increases

Pensions must be part of negotiations when salaries/wages for serving workers/employees are being processed/pursued.

Submitted by Retired Members Committee

Proposition 3 Contracts proposition

That this FSU conference, firmly believing that permanent pensionable jobs are the bedrock of sustainable communities and economies, and committed to creating an environment that supports families, career growth, and trade union membership, mandates Council to take the following actions in the next term:

1. To place the elimination of temporary contracts in favour of permanent contracts at the core of future pay and conditions negotiations with all employers.
2. With the support of partner organisations and other Trade Unions, design and implement a campaign against the “gig economy” in order to protect employee benefits and job security.
3. To prioritise the above in discussions with governments and other stakeholders across ROI and UK.

Submitted by 20+ FSU Members

Proposition 4 Reinstatement of the 35-hour week

The FSU AIB Sector Committee is seeking conference support for the reinstatement of the 35-hour working week in AIB.

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The Labour Court, a number of years ago, recommended that austerity measures imposed on workers should be reversed when conditions in the employment improve. The court stated “The Bank is no different to other sectors of the economy and employees that co-operated with adjustments to pay and conditions of employment during the crisis are entitled to have those progressively reversed as circumstances improve.”

One of the most contentious measures imposed on FSU members in AIB was increasing the working week from 35 hours to 37 hours per week. The FSU Sector Committee has embarked on a campaign to reinstate the 35-hour week, we are seeking your support for this campaign.

Submitted by AIB Sector Committee

Proposition 5 Entry level pay

One in five workers are categorised as ‘low-paid’ – that is approximately 370,000 women and men in the Republic of Ireland with similar ratios in Northern Ireland.

Low pay is defined as two-thirds of the median wage. The median wage is the midpoint in the income scale whereby 50 per cent earn above and 50 per cent earn below. In 2018, the low-pay threshold was approximately €11.86 per hour. Anyone earning below that is officially regarded as low-paid. Imagine having to pay rent, utilities, food, phone, clothing, personal items, and public transport fares on that wage?

FSU is committed to organising and campaigning to end low pay. We now call on the union to prioritise this as a campaign and seek 3 clear commitments in our sectors:

1. All employers commit to the Living Wage as a minimum and also that their supplies and contractors also pay the LW as a floor;
2. That we strive to achieve a goal of €30,000 as a minimum entry point for the sector; and
3. We campaign industrially and politically to achieve an Entry to CEO ratio of 1:20 in pay.

Submitted by Bank of Ireland Sector Committee

Proposition 6 Remote Working Allowance

During the pandemic remote working became a necessity for many workers. Since we are now moving out of the worst effects of Covid-19 and heading towards what many have described as the ‘new normal’, the introduction of ‘blended working’ looks increasingly more likely as the benefits and limitations of remote work are clearer. But in many cases ‘forced’ permanent remote working arrangements are also set to become the norm for workers where employers have seized the opportunity to sell off head office buildings, and close offices nationwide. A report was published by the Tánaiste, Leo Varadkar, earlier this year based on 175 submissions received as part of the process to draft new laws on remote working, although 86% of submissions received considered it acceptable that remote working should be an option for employees, 85% of those were in favour of the employer bearing the cost. To date and throughout the pandemic just 5% of employers in Ireland are paying the tax-free voluntary payment of €3.20 per workday, and fewer are willing to discuss an ongoing ‘remote-working allowance’. We all know from working from home over the last 20 months that there are extra costs associated with using your home as your office and it is only right that our employers should foot the bill.

Conference calls on the FSU to put together an action plan to deal with the following;

- Extensive research into the employee cost associated with remote work;
- Actively campaign to achieve a remote working allowance for those working from home;

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- Expose employers who will not allow employees to return to work but refuse to pay a remote working allowance;
- Ensure that a 'remote working allowance' forms part of any negotiations in relation to 'Hybrid Working Models' that persist post pandemic.

Submitted by Danske Bank Sector Committee

Proposition 7 Ulster Bank Pension Scheme

The Ulster Bank Pension Fund and its protection is of paramount importance and that the takeover of the fund would not diminish any of the existing terms and conditions for members.

Submitted by Retired Members Committee

Proposition 8 Agency and Contract Workers Deserve More

This conference notes that agency workers and workers on fixed-term contracts are often treated less favourably than permanent workers. We also note that there is an increasing prevalence of these precarious forms of employment across the sectors we represent workers in. These contracts create significant inequality and stress for workers on them.

A survey the union conducted of agency workers identified that:

- Many workers are more than 2 years on week-by-week agency employment;
- Many feel they are treated less favourably on pay, sick leave, annual leave, pension, job security; and
- An overwhelming number want permanent jobs and conditions.

This conference requests that the General Council of the FSU is instructed to commence a campaign in three areas:

1. Organise and unionise agency workers;
2. Demand improved working conditions and permanent job contracts; and
3. Improve agency and fixed-term contract legislation to guarantee greater equality with permanent employees and protection of agency workers.

Submitted by Ulster Bank Sector Committee

Proposition 9 Work Related Stress

Conference notes that work related stress is one of the biggest hazards in the workplace. There is an increasing recognition that workplace stress has significant implications for the physical and mental wellbeing of workers.

According to the Health & Safety Authority in 2018, "Employers have a duty of care to all employee's to ensure they are both mentally and physically safe at work and that their health is not adversely affected by work. This duty of care means that employers must behave and react reasonably in relation to such matters".

The Economic & Social Research Institute, (ESRI), have pointed out that job stress is more common among those experiencing high levels of workplace demands such as; time pressure, bullying and

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harassment, and long working hours. Over a third of Irish adults say they regularly suffer from stress which is higher than the global average. In recent years figures related to work related stress have more than doubled, and stress counts for 60% of all lost workdays. A survey carried out in 2020 by Mater Private Hospital entitled the 'Healthy Working Report', found that 70% of Irish employees experience some form of work-related stress, 4 in 10 claim to have suffered 'burnout' and only 30% believe they have a good work-life balance.

Our members increasingly report that the pressure they are put under in the workplace is having a negative effect on their mental wellbeing, causing significant stress in the workplace and this stress is spilling over into their home lives. This is unacceptable.

Conference calls on FSU to;

- ensure employers recognise workplace stress as a serious workplace hazard;
- campaign to adopt HSE & HSA Health & Safety stress management standards;
- continue to campaign for recruitment of staff and improved workforce planning;
- campaign for safe staffing levels

Submitted by Danske Bank Sector Committee

Proposition 10 Branch Closures on the Island of Ireland

This conference calls for Government intervention regarding the increasing number of branch closures on the Island of Ireland.

Over recent months Bank of Ireland have closed 103 branches, AIB have closed 29 this year with Ulster retracting from the Republic of Ireland in the near future.

In the North of Ireland Danske have closed 4 branches recently and have reduced from just under 100 branches to 32 over the past few years.

This trend is worrying as the impact on staff (our members) and local communities is immense.

The impact of these closures and the contracting of the business has seen many good staff leave these organisations and has seen a reduction in our membership to just over 10,000 from circa 24,000 at its peak.

While politicians at local level call for action it is often dependent on how the wind is blowing as to what they actually say.

Governments need to make it more difficult for Banks to withdraw from towns particularly where there is a "last bank in town" scenario and while calls for a Banking Forum have gained some traction in the North this needs to apply in ROI also.

It is too late when Banks announce their intention to close branches, as once the decision is made it is highly unlikely to be overturned. Stiffer regulation must be in place to make it more difficult to get approval from regulators and input from all stakeholders must be taken on board.

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While to date there have been no compulsory redundancies and all agreements have been honoured as a result of these closures there is no guarantee that a more “hostile” situation could not develop in the future and it is our foremost priority to ensure that we protect the rights of our members going forward and Government intervention with regard to the issue is essential.

Submitted by Bank of Ireland Sector Committee

EQUALITY, DIVERSITY, AND INCLUSION

Proposition 11 Gender Equality at Work

Gender inequality is clearly evident in so many aspects of society here and all over the world from access to education and healthcare to political and Board representation and in some jurisdictions, legal and human rights.

Unfortunately, workplaces are not immune to this gender inequality. The world of work remains an unequal place for women. The gender pay gap has evidenced how unjust and unfair pay and reward remains despite decades of equal pay legislation and strong anti-discrimination legislation. It is clear there are more structural inequalities that need to be addressed. The ICTU survey on sexual harassment highlighted how hostile and intimidating work can be for some people. And this unions campaign for domestic violence and menopause policies has highlighted significant gaps in support that employers should provide.

This conference calls for FSU to continue the positive work on promoting gender equality at work. We endorse the work done to date on the gender pay gap, domestic violence, parents leave, maternity pay and menopause and call on our union to continue to show leadership on these areas of work for our members.

We need to continue to campaign for the release and analysis of the gender pay gap and for the implementation of our 6 recommendations. We need to secure domestic violence and menopause policies in all our employments.

Recognising that a vast majority of part-time workers are women we call on our union to campaigns for better part-time work with fairer performance management and reward as well as career progression. Part-time work should be possible and available at all levels of an organisation.

Our own research with the University of Limerick also identified that there is a gendered impact of technology on jobs with potentially more women at risk of redundancy from digitalisation and technological advancement. Women are more concerned that parts of their jobs could be automated in the coming years.

Following conference, this proposition mandates FSU to establish a women’s activist forum within the union so we can continue to break new ground in bringing about more equal workplaces and address the issues outlined in this proposition and more as they arise.

Submitted by General Council

Proposition 12 Menopause Workplace Policies

Women make up more than half the workers in Northern Ireland & the Republic of Ireland, with 56% of working women over 50 years of age. Employers have been slow to recognise that women of menopausal age may need special consideration. Many women are affected by menopausal symptoms in the course of their daily activities, often to the detriment of their work life. 'You don't just go through the menopause at home'. Although menopause symptoms vary, around 25% of women suffer severe symptoms. It is no surprise that women going through menopause find work difficult due to poor concentration, tiredness, poor memory, feeling low, depression, reduced confidence, and various physical side effects that impede their working life. Dealing with these side effects can often be construed by employers as a performance issue.

Conference notes the results of the recent FSU 2021 survey on the effects of menopause in the workplace, whereby:

- 89% of respondents believe that menopause affects working life
- 96% would welcome management & union reps to be trained to support women experiencing menopause
- 38% expressed that menopause was treated as a joke in the workplace, and;
- 97% would welcome a workplace policy

Conference congratulates Northern Ireland Congress of Trade Unions / Northern Ireland Equality Commission & the Labour Relations Agency NI, on the launch of their paper 'Promoting Equality in Employment for Women Affected by Menopause', launched on International Menopause Day 2021. This provides guidance for employers, trade union representatives and employees. Conference also recognises the need to address this issue for our members based on the percentage of female members within our union, and the age demographic of our membership.

Conference calls on FSU;

- to work with Sector Committees to establish examples of good practice in this area;
- develop workshops to enable trade union representatives understand & support members who need assistance from employers on workplace adjustment's;
- develop an FSU 'Menopause Charter' which offers advice to members and outlines practical support measures for employers to include best practice;
- include menopause workplace policies as part of FSU negotiating strategy with employers;
- encourage other trade unions and politicians at local and national level to also highlight menopause as a workplace issue

Submitted by Danske Bank Sector Committee

Proposition 13 Female Mentors Programme proposition:

That this FSU conference, committed to gender equality, mandates Council to design and implement a mentorship programme for female members aimed at capacity and confidence building. The programme should set out to support and encourage more women to participate in union activities, especially seeking election to Sector Committee.

Submitted by 20+ FSU members

SOCIO-ECONOMIC MATTERS

Proposition 14 Climate Change and Finance

The Intergovernmental Panel on Climate Change (IPCC) is the United Nations body for assessing the science related to climate change. Their most recent report was released in August 2021 and must surely be a call to action for us all.

As a trade union, a collective voice of workers, we have a responsibility to lead by example and also call for actions from others.

This conference notes the seriousness of the IPCC Report that calls for 'immediate, rapid and large-scale reductions in greenhouse gas emissions'. The IPCC have told us that if we fail to impose a 1.5 degree Celsius limit to global warming by 2050 there will be 'catastrophic consequences'. Tinkering around the edges is no longer good enough to save humanity. Radical and large-scale action is needed.

Our employers, the Banks, have a role to play in leading this required change. Their lending and investment strategies can shape entire economies and regions. This must now be turned to addressing the greatest crisis humanity has ever faced. Banks have an opportunity to atone for the damage they have done in recent decades by leading the fight to save the world.

Conference now calls on all Banks to do the following:

- Publish, annually, the carbon footprint and greenhouse gas emissions of their entire lending and investment portfolio's;
- Set targets to transition this portfolio to less emissions;
- Immediately divest from the worst polluters; and
- Proactively invest and support businesses with low emissions.

Conference also now calls on the Government and the Central Bank, as the Regulator, to place these actions on a legal regulatory footing with significant fines for Banks that do not engage in this necessary change.

This required change must be done on the basis of a Just Transition which reskills and invests in workers affected to avoid job losses and increased unemployment.

While we call on employers to take action we must also lead ourselves. FSU has made changes internally to reduce our carbon footprint but we must do more. Post-conference we will establish a 'climate action' forum of activists and staff to drive both our internal and external action forward.

Submitted by General Council

REGULATION

Proposition 15 Review of Regulation

The Financial Services Union published a discussion document on the future of Banking in March 2021. In this report we highlighted the rapidly changing landscape of Retail Banking in Ireland, the opportunities that exist and the challenges that we face. The report called for a banking forum so all relevant stakeholders can have their say on the future of banking in this country.

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The huge efforts of staff in contributing to the transformation of banking in Ireland including massive changes in their work, the structures of the bank and the impact of issues like digitisation and artificial intelligence together with the extraordinary efforts of staff who have worked courageously and professional throughout the pandemic providing professional services to customers and communities needs to be properly recognised. Staff are significant stakeholders in the industry and should benefit financially and professionally from the changes that they have delivered in the sector on any proposed sell off by the Government of its stake in any of the Banks.

With that in mind the FSU are calling on the Government who have an ownership stake in Bank of Ireland, AIB and PTSB firstly recognise the role that Banking staff have played and will continue to play across the Country in ensuring an orderly transformation of banking and to ensure that any sell off of the Government stake in any of the fore mentioned Banks would result in

- the application of an employee share option scheme for staff
- the provision of workers directors on each of the Boards of the fore mentioned Banks.

This action would show that Government firstly understands the role that staff have contributed to the transformation in the retail bank sector, and that staff are significant stakeholders in their Bank and that to rebuild trust in the Banking sector urgent action is required such as the provision of worker directors on the board to give oversight and an appropriate level of transparency on the dealings of the bank at the highest level.

The FSU calls on all Party's in Dail Eireann to support this proposition and for the Government to initiate plans to implement it.

Submitted by General Council

Proposition 16 Sears Report

Conference welcomes the publication of SEARS legislation and looks forward to the passing of the legislation and its implementation in the Banking sector. Trust in our main retail Banks remains an enormous issue for the public. People trust bank staff but not the Bank. SEARS legislation should go some way to holding people accountable for their actions and bring about a cultural change in the actions of the Banks.

Conference also notes the recent comments from the CEO of Bank of Ireland and others on the lifting of the pay cap for senior management.

Conference requires that no action should be taken on this matter until SEARS legislation is in place and until a full discussion can happen between the FSU and the main retail Banks on entry level pay. Conference also seeks to ensure that the level of reward for any CEO of each Bank should be no more than 20 times the amount of the entry level pay in the relevant Bank.

Submitted by AIB Sector Committee

ORGANISING

Proposition 17 Organising

This conference recognises the need for FSU to influence employers, governments, regulators and other stakeholders in order to win the best working conditions, policies and agreements for our members. Conference also recognises that for FSU to influence we need to campaign, and that campaigning is only effective if we are well organised. This is why this conference is themed as Organising – Campaigning – Influencing.

A well organised trade union is an influential union and this Conference mandates us to strengthen our trade union to achieve better working conditions through an organising strategy which seeks to listen to and involve all members in a pro-active union where activity is central. We must all take on this challenge and build on the successes of the last 3 years.

Organising is all our responsibility and is achieved through commitment to engage, listen to and support our members and workers. To agree and implement activity with our members to strengthen the union and achieve solutions to workplace issues. Out of conference we will implement a comprehensive organising plan and campaign to achieve greater influence with employers and governments. This plan will include:

- New resources and staff to support members to organise;
- New training out of this conference to help us to organise;
- Greater advertising of the union and our Advice Centre;
- Focussed Organising Months each year with supports in place;
- Coordinated campaigns on pay across employments; and
- Greater participation of all our members in our campaigns and industrial relations.

Implementing a plan to organise for influence will strengthen our members to win more. Conference mandates this union to make it happen.

Submitted by General Council

Proposition 18 Let's Support Workers Unionising

Globally, and in Ireland, many workers in new sectors are beginning to organise and unionise. This is vital to improving working conditions across the entire economy and for a fairer society. FSU commends and applauds workers who are taking on this challenge and we pledge our support as we have done for games, animation workers and tech workers who are all now organising through their union FSU.

Unfortunately, both in the Republic of Ireland and Northern Ireland, the legal framework in which workers try to organise under is tilted significantly to the employers side with very few supports or protections for workers. Indeed, in the Republic of Ireland, there is no mandatory union recognition or collective bargaining as our KBC members discovered in recent weeks. The 'voluntarist' system here is failing workers trying to unionise and we call on FSU to campaign for substantial legislative reform which actively supports workers unionising.

Countries with the highest rates of unionisation and collective bargaining are also the most equal, with the highest pay and the greatest innovation in the economy. The State should support unionisation and penalise employers who refuse.

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Specifically, we call on FSU to campaign for a right to access, including digital access, to organise workers, facilities time and support for workers unionising and a mandatory union recognition structure for employers of all sizes.

Submitted by Technology and Services Sector

Proposition 19 End Outsourcing/Offshoring for decent and secure employment

A Central Bank report into outsourcing by the Banks found 'significant deficiencies' in this practice in the sector. The CBOI said its survey findings were disappointing and that the quality of governance and risk management by the Banks of this practice were far from satisfactory. One key recommendation by the CBOI was that the Banks needed to retain significant in-house skills and staff to reduce and mitigate risk.

We know that outsourcing creates unnecessary risks for customers but it is also connected to a stagnation, or worse, reduction in members working conditions. Outsourcing is often followed by offshoring which places our members jobs at even greater risk of redundancy.

This conference calls on FSU to campaign for the following:

- Ending of outsourcing of work from the financial services sector;
- Improve working conditions for our members outsourced
- Increased in-sourcing of work by the Banks, especially of tasks previously outsourced;
- Greater regulatory control over outsourcing and offshoring where this does take place; and
- Improved changes to TUPE legislation to better protect workers.

We call on this union to open dialogue with employers, the Government and Regulators on this issue. We call on the union to immediately map the extent of outsourcing in each Bank and for each Sector Committee to put a plan in place to address this proposition.

Submitted by Ulster Bank Sector Committee

Proposition 20 Engagement with Level 4 and above members in AIB Group

Conference notes that Level 4 and above members in AIB (Managers), withdrew from collective bargaining a number of years ago. This decision taken by members, many of whom, have now left the employment, has had hugely negative impacts on those members currently in employment.

This negative impact became more apparent in the past two years when the employer chose not to apply the collectively bargained pay outcomes to members at those levels in the Bank.

The AIB Sector Committee is calling on conference to support our efforts to have real engagement between our Level 4 and above Committee and the Employer to deal with issues of concern to members, not just on reward.

Submitted by AIB Sector Committee

Proposition 21 Female Representation Within FSU

Conference notes the important role the trade union movement plays in promoting equality in the workplace. Conference also notes that women make up the majority of membership within the Financial Services Union, and that we have many active female members. This conference instructs the incoming General Council to bring forward practical initiatives to facilitate a greater gender balance among elected representatives on the General Council, Sector Committee's, and Area Co-Ordinator Committee's.

Submitted by Danske Bank Sector Committee

Proposition 22 Young Workers Forum proposition:

That this FSU conference mandates Council, per the union rules, to renew the Young Workers Forum and convene a meeting no later than 31 March 2022.

Submitted by 20+ FSU Members

Proposition 23 Let's win ethical governance of artificial intelligence

Conference acknowledges that Artificial Intelligence (AI) can provide considerable progress in the financial and technology sector and can potentially be a force for good, but only if it is regulated and controlled in a way that protects jobs and protects customers and society.

Conference recognises that as AI advances take place it is imperative that ethical concerns are considered. A digital divide exists on our island in geographical terms and in age terms. The advance of AI cannot ignore this and needs to be complementary to existing practices. AI also needs to be transparent in its nature, ensure equality in its implementation and ensure there is accountability in its outcome.

Conference calls for an ethical code for AI to form part of the discussions in any future review of the Banking sector in the Republic of Ireland and Northern Ireland and for this code to include:

- Skills investment to protect jobs in a just transition;
- Worker representatives on AI governance bodies;
- Publication and transparency around all AI tools and coding for both workers and customers;
- There is always a human-in-command approach;
- No AI tools used in decision making that impacts workers.

These demands must also be put to all employers directly by our negotiating teams with a plan of action to map the use of AI in their banks and table positions with employers. In addition, to this conference calls on FSU to provide AI Governance training for union activists so they are aware what to look out for and what to ask for when in engagement with management on this issue.

FSU should also call for workers rights legislation to be improved to counter and protect against employers using AI and/or HR Digitalisation tools/software to discipline, rate, performance manage, absence manage, promote, pay, select for redundancy, or any other decision that might affect a workers employment.

Submitted by Ulster Bank Sector Committee

INFLUENCING

Proposition 24 Review of Regulation

The Financial Services Union supports strong and fair regulation of financial services in the interest of consumers and the protection of staff. We firmly believe that with the rapid changes taking place in the sector that much stronger protection for customers is required alongside increased rapid enforcement. The clear view of a former Governor of the Central Bank who stated that “You need invasive scrutiny and effective sanctions” appears lost at the current time. Investigations into the most egregious wrongdoing of the Davy or tracker scandal continue and take years to conclude, with banks making provisions for fines and no one being held accountable.

The arrival of neo banks, the unregulated use of artificial intelligence, digital literacy, the reduction in retail banks to three players in the market in the Republic of Ireland together with a greatly reduced branch network, and a shrinking banking footprint in Northern Ireland all require a total review of regulation to ensure competition is not just maintained but strengthened and that customers and staff get a fair deal.

It is clear that culture change is not being driven enough by the regulator and the customers and staff are the ones bearing the brunt of the failure of the banks to develop customer centric strategies.

The FSU believe that a strategic review of regulation should be undertaken including identifying changes to the Central Bank Consumer Code of Conduct which should include amongst other things

- A duty on regulated entities to take steps to offer assistance where there is a reasonable basis to believe a person may be vulnerable.
- A requirement on regulated entities to alert authorities if they have any suspicion that a person may be a victim of financial abuse
- A ban on closures in last banks in town and stronger provisions to protect consumers from branch closures, including an impact study on what the closure will mean to a community before a decision to close is decided together with much longer notice periods and a defined notice period for informing the wider community in the event that a closure is sanctioned
- Limit the ability of banks and other high street financial service providers to reduce access to in-person, over the counter services, including providing the Central Bank with the option of refusing to allow regulated entities to close branches as a condition of retaining their banking licences.
- Ensure that Employment law is adhered to by the employer where applicable

It further believes that the Senior Executive Accountability Regime must be prioritised by legislators and that any proposal to lift caps on senior executives pay is strictly linked to cultural and behavioural change by the banks.

The FSU believes that any abdication by the employer from any of these measures should be met by the regulator with strong enforcement of the code utilising existing and new regulation if required.

Submitted by General Council

Proposition 25 Housing proposition

That this FSU conference, conscious of the negative impact on our members of the ongoing housing crisis in the Republic of Ireland (ROI), mandates Council to take the following actions in the next eighteen (18) months:

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1. To conduct a survey of financial services workers in ROI to ascertain the real impact of the housing crisis on their careers, their material and epositional well being, and their future plans.
2. To publish the above survey results including a breakdown by age bracket, length of service, and other relevant demographic information.
3. To lobby all employers who are mortgage providers in ROI to automatically apply the Loan To Income (LTI) and Loan To Value (LTV) exemptions from the Central Bank of Ireland's Macroprudential Mortgage Measures to all mortgage applicants who are employees of that mortgage provider (including their partners/spouses).
4. To lobby the Minister for Housing, Local Government and Heritage in ROI, to extend the Help To Buy scheme to second hand properties.
5. To seek the public support of Congress in pursuit of the above aims.
6. To report back to all members on the above once the actions have been completed.

Submitted by 20+ FSU Members

RULE CHANGES

RULE CHANGE Proposition 1

This Triennial Delegate Conference:

Resolves to adopt the revised Rules and associated Appendices and Schedules specified in section 1 of the attached document "Proposed Rule Change for Consideration at the Triennial Conference on 26th and 27th November 2021" and as set out in the "Draft Rules of the Financial Services Union dated 26th and 27th November 2021" as amending all the existing provisions of the Rules of The Financial Services Union and their associated Appendices and Schedules as set out below:

Rules 2-7, 9-17, 19-21, 24, 26-46, 48, 52-56, Schedules 1 and 2, Appendix 1 and Appendix 4 (which is to be renumbered Appendix 2).

Rules 5, 6, 9, 10, 13-15, 19, 20, 24, 27, 30-32, 46, 49, Schedule 2, and Appendix 1 and Appendix 4 (which is to be renumbered Appendix 2).

Rules 19(a), 20(a) and 27(iv). The words "for strategic reasons" having been deleted from each.

Appendices 2 and 3 to be deleted from Rules, and Appendix 4 renumbered to Appendix 2.

And

Instructs the General Council to:

Implement all the provisions of the new rules with immediate effect to ensure that the union business thereafter is conducted under the new rules and provisions.

Proposed by the General Council

RULE CHANGE Proposition 2

This Triennial Delegate Conference:

Resolves to adopt the revised Rules and associated Appendices and Schedules specified in section 2 of the attached document "Proposed Rule Change for Consideration at the Triennial Conference on 26th

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and 27th November 2021” and as set out in the “Draft Rules of the Financial Services Union dated 26th and 27th November 2021” as amending all the existing provisions of the Rules of The Financial Services Union and their associated Appendices and Schedules as set out below:

Rule 29 (i) – (n) and 34.

Rules 29 (k), 30 (a) ii and iii, 31, 35 (a), 37, 46

And

Instructs the General Council to:

Implement all the provisions of the new rules with immediate effect to ensure that the union business thereafter is conducted under the new rules and provisions.

Proposed by the General Council

RULE CHANGE PROPOSITION 3

This Triennial Delegate Conference:

Resolves to adopt the revised Rules and associated Appendices and Schedules specified in section 3 of the attached document “Proposed Rule Change for Consideration at the Triennial Conference on 26th and 27th November 2021” and as set out in the “Draft Rules of the Financial Services Union dated 26th and 27th November 2021” as amending all the existing provisions of the Rules of The Financial Services Union and their associated Appendices and Schedules as set out below:

Rule 29 (o) and (p) and Schedule 1 – 1.4

Rule 29 (q).

And

Instructs the General Council to:

Implement all the provisions of the new rules with immediate effect to ensure that the union business thereafter is conducted under the new rules and provisions.

Proposed by the General Council

RULE CHANGE PROPOSITION 4

This Triennial Delegate Conference:

Resolves to adopt the revised Rules and associated Appendices and Schedules specified in section 4 of the attached document “Proposed Rule Change for Consideration at the Triennial Conference on 26th and 27th November 2021” and as set out in the “Draft Rules of the Financial Services Union dated 26th and 27th November 2021” as amending all the existing provisions of the Rules of The Financial Services Union and their associated Appendices and Schedules as set out below:

Rule 42, 46(a), 46(d), 46(e)vii, 46(h), and 47

And

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Instructs the General Council to:

Implement all the provisions of the new rules with immediate effect to ensure that the union business thereafter is conducted under the new rules and provisions.

Proposed by the General Council

RULE CHANGE PROPOSITION 5

This Triennial Delegate Conference:

Resolves to adopt the revised Rules and associated Appendices and Schedules specified in section 5 of the attached document “Proposed Rule Change for Consideration at the Triennial Conference on 26th and 27th November 2021” and as set out in the “Draft Rules of the Financial Services Union dated 26th and 27th November 2021” as amending all the existing provisions of the Rules of The Financial Services Union and their associated Appendices and Schedules as set out below:

Rules 1, 2, 19(e), 20(e), 29, 41, 57 and 58

And

Instructs the General Council to:

Implement all the provisions of the new rules with immediate effect to ensure that the union business thereafter is conducted under the new rules and provisions.

Proposed by the General Council