



IN THIS ISSUE EBA UPDATES - SICK LEAVE COMPENSATION - COLES ROSTERING - WINGHAM AND BINDAREE BEEF WINS - DONNING AND DOFFING



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GRANT COURTNEY BRANCH SECRETARY

### 100 years of worker power plus 50 years of equal pay for women, yes it's quite an achievement.

Under the guidance of our most experienced delegate mentors, membership is rising amongst our younger worker groups in great numbers.

Your union the AMIEU, Newcastle Branch is clearly leading the pack against the anti-union worker push being pressed by big business.

We have achieved some very good outcomes over the last six months, with wage increases well above the CPI. You can read more about these outcomes on page six of the journal.

Our major weapon is the threat to take on the boss through strike action and it has achieved great results so far.

Our new Fighting Fund benefit which pays workers to go on strike has put many of our opponents on edge. Delegates and site activists have become more empowered and new workers are joining our union in record numbers.

The regulator of agreements, the Fair Work Commission, is taking a very long time to review new deals.

The main points being picked up are minimum rates of pay, stand down arrangements, shift loadings and overtime rates. The Fair Work Commission has been tearing apart dodgy Enterprise Agreements offered by employers. This is music to the ears of many workers who are now receiving workplace rights such as correct over time and shift loadings.

Another big business push at present is the pursuit of more international trade deals. The AMIEU bitterly opposes these secret arrangements which hurt the livelihood of our members.

I have personally written to and spoken with many Parliamentarians about the need to block these anti-worker trade deals. We will continue to lobby the Government to do the right thing by workers.

On a final note, many of you may have heard about the Government's Ensuring Integrity Bill. This anti-union legislation aims to give the Government power to deregister unions for the absolute minimum of infringements.

Meanwhile, Westpac bank has been accused of 23 million breaches of criminal law, which the Morrison Government has taken no action against. We are not going to take this hypocritical and unjust action lying down and are ready for a fight.

Please enjoy the journal, remember the U and I in union makes us strong.

In solidarity, Grant Courtney.



OFFICE **CLOSES** 12:00 PM, December 24 OFFICE **REOPENS** 9:00 AM, January 6



# a milestone year



1919 - 2019

100 YEARS OF AMIEU NEWCASTLE AND NORTHERN



1969 - 2019

50 YEARS OF EQUAL PAY FOR WOMEN

## STAND UP

### FOR YOURSELF & FOR YOUR COWORKERS



BE THE VOICE YOUR CO-WORKERS NEED.

### STAND UP FOR THEIR RIGHTS.

### GET TRAINING AND SUPPORT.

BE PROTECTED BY THE LAW.

### **BECOME A UNION DELEGATE.**



### 50 YEARS OF EQUAL PAY FOR WOMEN

1969 was a time when Australia was still grappling with the notion of working women. Meanwhile The AMIEU, the ACTU and others were busy in the courts winning the first battle for women's equality at work.

The Australasian Meat Industry Employees Union & Others v Meat and Allied Trades Federation of Australia & Others (1969) was unanimously accepted by the full bench of the Commonwealth Arbitration Commission, achieving a 25% increase in pay for female meat workers.

### Before this victory, women could expect to receive \$35.85 a week to pack meat products, compared to \$44.25 for men.

Today our female delegates are some of the highest achievers in the AMIEU. We simply could not do the work we do without their leadership, support and commitment to our cause.

Honourable mention must be made to Emma Holloway, who took out the 2019 Julie Graham Award for dedicated service. Emma has transformed her site at Ingham's Lisarow from 45% AMIEU membership to a massive 94%.

The fight for Women's equality in the workplace continues today. We will continue to fight for the rights of Women in the workplace until total equality is achieved. We owe it to them and are incredibly grateful for their commitment.



Secretary Grant Courtney, Julie Graham Award Winner Emma Holloway, NSW Labour Leader Jodie McKay

Our female Delegates with NSW Labor leader Jodie Mckay, Member for Swansea Yasmin Catley and Member for Swansea and Member for Newcastle Sharon Claydon

## ENTERPRESE THE LATE

### PFD FOOD

### Expired 31 August 2019

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#### Negotiations are currently ongoing. Workers voted down the companies initial offer of a 2% increase annually. Workers are seeking at least 3.3% in the first year and 2.5% each following year.

PFD workers have advised the union office that they want to hold a ballot to strike at the time of writing this journal.

We have lodged the paperwork with the Fair Work Commission and are waiting for the matter to be resolved.



### BINDAREE BEEF

### November 2019 - November 2022

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Bindaree Beef workers were able to secure the same win for weekly hire workers as those at Wingham Beef. The company must now prove to us that they cannot access stock before standing down workers.

Workers also secured an attendance allowance to be built into their base pay rate. This will see wage increases of 5-6.5% and increase sick leave and public holiday rates.

Annual wage increases of 2.5% were also achieved.



### EC THROSBY

### **Expired September 2019**

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Workers voted down the companies first offer, with a second vote to be undertaken in December.

Throsby's has made concessions to allow a 40 hour working week to be reduced to 38 hours.

The company is proposing a higher wage increase in exchange for worker RDOs. The current offer at the writing of this journal, is below the CPI rate in real terms.



### NESTLE

### October 2019 - April 2022

Nestle workers voted down the companies first offer. The company then offered wage increases of \$30.00 per week in the first year, \$30.80 in the second and \$31.70 in the third, to which members agreed.

Other than these wage increases the agreement was a role over from the previous.

## ST INFORMATION FROM YOUR REGION



### WINGHAM BEEF

November 2019 - August 2022

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A big win was achieved at Wingham Beef with this Agreement. From now on the company must prove they cannot access livestock before standing down weekly hire workers. This will mean more reliable and secure incomes for weekly hire workers who should no longer have to use their leave entitlements.

Wage increases in the first year ranged from 2.5 - 4%. Ongoing yearly increases ranged from 2.5 - 3% across the board. Back pay was also guaranteed from 13th August.



### NCMC CASINO

### November 2019 - September 2023

Workers at NCMC were on the verge of
applying for protected action to strike
when the company responded with an
improved offer.

The Agreement was voted up with wage increases in the first year between 2.4 and 2.7%. Yearly increases of 2.4% for the remaining three years of the agreement were also achieved.

Standard weekly hours were negotiated down from 40 hours to a 38 hour week.

Other benefits were achieved for incentive based workers on the Kill Floor. Public holidays and sick days will now be paid on average earnings.



### NORCO LISMORE

### September 2019 - June 2022

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The 2019 Norco Lismore Agreement was generally a roll over from the previous agreement.

Workers were happy to accept the first offer of a 3% wage increase yearly over the three year agreement. Some workers also achieved 6% in the first year.



## Have your worked ordinary days over 8 hours?

### Your employer may owe you compensation.

On 21 August 2019, the Federal Court of Australia ruled that a worker's sick leave should reflect the same number of hours that they work on a regular day.

A full time worker completing 12 hour shifts would previously accrue a total of 76 hours of personal leave a year (10x7.6 hour days). Under the decision handed down in *Mondelez v AMWU* [2019], that worker will now accrue a total of 112 hours a year (10x12 hour days).

The implications are wide spread, with more than one million workers currently undertaking shift work in Australia. Workers would see a complete overhaul of how person/carer's leave is accrued.

The Mondelez decision is a massive win for shift workers. That is to say, it will be, if the government is unsuccessful in their appeal to overturn the decision. Believe it or not the Morrison government has appealed to the High Court to overturn a decision that would benefit more than one million hard working Australians.

The reason given for this intervention, as stated by Industrial Relations Minister Christian Porter, is that this ruling would "spark confusion and uncertainty" amongst employers and employees alike.

Big business across the board is backing the appeal. Australia's Mines and Metals Association chief executive Steve Knott stating;

"Not only does the decision create avoidable uncertainty for both employer and employees, it will expose businesses to an unprecedented level of financial risk."

Could there be a more clear cut example of the Morrison governments agenda to prop up big business at the expense of working class Australians?

We are hopeful and quietly confident that the High Court

will maintain it's initial ruling on this decision and reject the government's appeal.

We have already began collecting information from our members for whom this decision affects. If you have worked regular days over 8 hours any time since 2010 we encourage you to complete the attached form and return it to the AMIEU.

If the Government's appeal is unsuccessful, we will begin processing our member claims with the intent of compensation from the commencement of the Fair Work Act in 2010.

Let your mates in the meat working industry know how this decision will affect them. Tell them to join the AMIEU and complete our claim form. They may find a couple hundred extra hours of personal leave waiting for them in compensation.

### How much extra personal leave can I expect under this decision?



Tell your mates working 8+ hour days about this decision.

### Tell them join the **AMIEU**.

### We'll fight for them.

### **Complete our Claim Form:**

Your Name:	
Phone Number:	Authorisation:
Email:	I hereby
Facebook Name:	authorise The AMIEU to access my personal
Employer Name:	information from my employer;
Employer Address:	
List any year/s that you worked a 9.5/10 hour ordinary working day:	
	Signed:
	Date:



SEND A PHOTO OF YOUR COMPLETED FORM TO: 0411 182 056 or TALK TO YOUR ORGANISER FOR MORE INFORMATION



### Are you working in Australia on a visa?

Are you applying for a new visa, or looking to appeal a visa decision?

### Do you want advice on your path to permanent residency?

AMIEU and Unions NSW have partnered with the Immigration Advice and Rights Centre (IARC), expertise in immigration law, to create Visa Assist.

Visa Assist provides free legal advice on immigration matters to union members who are working in NSW. This includes all types of visas such as student, graduate, working holiday, partner sponsorship visas and more.

### (02) 8234 0700







### SECURING A ROSTER THAT WORKS FOR YOU

Permanent changes to your roster should be made by agreement. Your employer must let you know what effects these changes will have on your pay and conditions.

#### YOU HAVE A SAY

Your employer should give you the opportunity to explain how any roster changes will impact your family and caring responsibilities.

Roster changes made by your employer should take into account:

- Family/caring responsibilities
- Study commitments
- Regular organised activities
- Safe transport home

#### **UNEXPECTED CIRCUMSTANCES**

Due to unexpected operational requirements, your roster may be changed for a given day, by mutual agreement, before you arrive at work.

#### WE ARE HERE TO HELP

If management is pressuring you to work a roster you are not happy with, you do have options.

Contact us for assistance. The AMIEU will provide advice and assistance communicating with management. We can also guide you through the Disputes Resolution Process to secure a roster that works for you.

### Dispute Resolution in Your Workplace

So you have a problem with your roster, pay and conditions or another matter?

These are the steps towards getting it fixed.

Your first attempts to resolve the issue should be made at a workplace level. This will be between you and management, or yourself, a representative (AMIEU) and management.

2 Further meetings may then be held with you and/ or your representative and management. Coles HR may become involved at this point and you may be required to provide your argument in writing.

If no resolution can be met the matter may then be escalated to the Fair Work Commission. The FWC will attempt to resolve the dispute with conciliation and mediation. The option still remains for both yourself and the company to reach a mutual agreement.

Finally if no agreement can be met the matter may need to be settled in court. This is a last resort and the vast majority of disputes will not reach this point.

The AMIEU can launch the dispute resolution process on behalf of its members. We will always provide you with the best advice and representation that we can.

1284

### A BIG WIN FOR WINGHAM BEEF AND BINDAREE BEEF WORKERS

The companies must now prove to us that they cannot access stock before standing workers down.

After 15 months of Enterprise Bargaining, the 2019 Wingham Beef Agreement was registered this November with a massive win for workers.

For a long time, it has been common practice for companies to refuse to purchase livestock when they deemed the price was too high.

Weekly hire workers, already doing it tough, would be told to remain at home and sacrifice their leave entitlements. This allowed the company to look after its bottom line before considering the livelihood of workers.

From now on the company must prove to us that they cannot access livestock before standing down workers. They can now only stand down workers in the event of natural disasters, transportation breakdowns or matters beyond the employer's control.

For weekly hire workers this decision means a far more reliable and stable income.

Having already been accepted by Wingham Beef, we are now pursuing the same outcome at all other meatworking companies with weekly hire workers.

Throsby's and Thomas Foods have also all been put on notice If workers don't fight, they lose.

Two great outcomes for weekly hire workers at Wingham and Bindaree, Congratulations.



### WORKPLACE HEALTH + SAFETY

144 Australian workers lost their lives in 2018. A further 107,335 serious injury claims were made the same year.

The statistics in this graphic have been taken from Safe Work Australia's most recent Work-related Traumatic Injury and Fatalities Australia Report.

The number of deaths and injuries occurring on Australia work sites are steadily decreasing each. The number of deaths has halved since 2007 when just over 300 workers were killed.

This is great progress, but as long as a single worker loses their life on the job, we have to keep doing better.

The AMIEU believes that when workplace death and injuries are the fault of the employer, the employer should face the consequences.

Currently our laws are not strong enough when it comes to negligent employers. If the boss is responsible for a workers death, they should go to jail.





safe work australia

## DONNING AND DOFFING SHOULD BE ON COMPANY TIME

Meatworking Companies could be saving up to \$1000 per worker, per year, for the time it takes to put on protective clothing.

The time it takes to put on ('don') and take off ('doff') your work clothes is unpaid, but we believe you should be paid for what is clearly work activity.

The AMIEU will be pursuing this case in 2020. Why should workers take unpaid time out of their day to don and doff protective equipment that is required to be worn?

Workers are losing up to 20 minutes of their time every day donning and doffing. When this time starts eating into your breaks it can feel a whole lot longer than that. For shift workers working 10, 11 and even 12 hour shifts, an extra 20 minutes of rest becomes vital.

In a 2019 Court Ruling, The New Zealand Meat Workers Union



were successfully able to argue this point. New Zealand Meat Workers are now being paid to don and doff their PPE.

We will be going hammer and tongs in the new year to ensure our members are getting properly paid for the time they spend on the job.



### AMIEU MEMBER CHECKLIST

### HAVE YOU ...



### Updated your mobile number?

This is the fastest and easiest way to contact you with any news or questions.



### Updated your email address?

Documents regularly get lost in the post. Email makes it easier.



### Followed us on social media?

We're on Facebook, Instagram and Twitter as @amieunewcastle.



### Found out who your delegate is?

Delegates are elected to represent you. If you don't have one, become one!



### Signed up a mate to the union?

The union needs to keep growing until EVERY worker is a member.

### **STRONG MEMBERS · STRONG UNION**

### AN INTERVIEW WITH **NEVILLE PROUD** AMIEU ORGANISER OF 26 YEARS

#### Tell us about your background, Neville.

I started in 1953 as apprentice retail butcher in Newcastle at the age of 15. Back then there was a butcher on every corner. Eventually, I applied for an Organiser job at the AMIEU Newcastle and I got it. That was 1969, and I did that job for 16 years.

### How did you get into being a Butcher in the first place?

I had a few mates who were in the trade. I didn't have a good education and dad said well you aren't leaving school until you have a job or a trade, back in those days it was a five year apprenticeship.

#### What was it like organising back in the '70s?

Very difficult. We covered the retail section, the meatworks, poultry establishments, butter factories and cold storage. You had to be proficient in all awards. Back then the SDA was poaching our members from Woolworths. The Coles meat unit union members were very strong back then.

I gave work away at the age of 57, after 26 years with the union. I was diagnosed with prostate cancer, and the union stuck by me.

#### But you beat it?

Yeah, I beat it. Prior to that I was pretty fit, it was a real shock to the system.

### You must have a few stories after 26 years on the job?

Well I would get into a bit of trouble sometimes. I was arrested on one occasion on a picket line down at Wharf Road, Newcastle trying to stop the export of live sheep. There were picket lines all over the state at the time. I got down there and another Organiser, Pat Rowan, said to me "you better get going there's going to be problems". But there's no way I was leaving my members.

We were locked up, only for a short time. I said to the sergeant what are my rights and he says "you've got no rights." We had five organisers at the time. Pat Rowan and Barry Toben, they were great blokes.

### I heard you once had a close call on a petrol run?

There was a shortage of petrol at the time in Newcastle. One of the organisers Robert Handsted and I went up to Casino and got three 44 gallon drums of petrol. We pulled a trailer from Casino back to town to keep our officials going.

We got to Telegraph Point and there were bush fires on both sides of the road. The car was very hot, it was a bit hairy for a minute.

#### You've been in the game a long time, what are some of the biggest changes that you have seen?

The biggest change is the closure of the bulk of the work sites. There might have been 17 or 18 abattoirs around back then, there's probably a handful now. The retail shops have gone the same way.



Some places didn't have much job security back then. Aberdeen Meatworks, you would go there and there would be a line of 40 to 50 people, casuals waiting for work.

The foreman would come out and say you, you and you, the rest of you go home. That was 50 odd years ago when I first started. I've never forgotten that. The daily hire was very demoralizing.

#### When you think about the rights that Union Officers had back then compared to what they have now, how do you feel?

I'm opposed to it. Now you need a special permit to get on site.

I remember Norco wanted me to start giving 7 days notice and a reason why I was going to visit. I wouldn't cop that, I don't operate that way. I managed to get up there and sort it out.

I was at the pub once at Guyra Abattoirs having a Sunday meeting. The boys said watch out for that fella over there, he's a stooge from the company.

Well he came up to me and said where are you from, I said The Union. He says 'The Union?" I said yeah rugby union, I'm the new coach! He says 'you don't look like a rugby coach'.

I pulled my wallet out and said I'll race you around the bloody block you little fat fella.'

### Are you still active in the movement these days?

I am. I meet with retired unionists every two months., I wouldn't miss those meetings for anything.

Many unions have veterans, they are retired but the struggle still goes on.

I've been involved in a few picket lines since I've been retired.

I volunteer in a nursing home now. I'm more or less an advocate for the residents.

### Do you still see the same struggles today that you saw back then?

The current conditions break my heart. All the conditions have been eroded.

Back then the tally for the sheep was 76 per man. There were maybe 10 blokes on the chain and once they got 760 they went on overs.

It might take 4 hours to get that many done, once it went into overs they made big money. Instead of an hourly rate you got paid for how hard you worked. Slaughtermen and Boners got big money.

### What were some of your best experiences in the job?

I went out to Burke one time, the first day there was no killing so me and the delegate went out fishing. I had brought some home brew beer out for the boys.

The following day I was watching the kill back on the job, the boys said 'what are you doing still up here?'.

They said the officials that come out here just spend time with the boss. I said what are you talking about., that's not how it's done.

On the last day they said to me 'Neville you're welcome to come out here whenever you want, but leave your beer at home.

Years later when I got sick those blokes sent me a beautiful letter.

I was the first to go out working at night, Chickadee, Ourimbah, Steggles. Just like those fellas in Dorrigo I believed they paid their union fees so they were entitled to a visit.

I enjoyed my work, it's still dream work, I can't get it out of my system. I took the job on and did it to the best of my ability, no bribes and no lies. I believe in the three H's; Honesty, Humour and Humanity.

### Any words of advice for our young Union members?

United we stand, divided we fall, the workers united will never be defeated. I'd like to see more comrades around. Comrades, friends, mates, I'm a great believer in socialism.

It wasn't easy talking to 150, 200 workers, unless you had a good delegate. But if you had a good delegate it was great. I'd encourage workers who want a better go to involved with the Union.

## 2019 DELEGATES Conference

The 2019 AMIEU Newcastle and Northern NSW Delegates Conference opened on Thursday 22nd August at Newcastle City Hall.

The event was an overwhelming success. Featuring insightful industry presentations, great feedback and a chance to catch up with all our Delegates.

71 Delegates from 24 sites across Northern NSW attended the two day event.

A high level of engagement between the Delegates and speakers made for great conversations and insight into experiences from different sites.

### HISTORY

A key theme of this years conference was the acknowledgement of our 100th year anniversary.

National Secretary Graham Smith began the conference by leading us through a history of The AMIEU.

The presentation touched on the Tally System, Equal Pay for Women, The Mudginberri Dispute, the 38 Hour Working Week and more.

While many Unions are decreasing in numbers and influence, AMIEU Newcastle and Northern NSW is currently one of the fastest growing Unions in all of Australia.

### WOMEN

2019 marks another important anniversary for The AMIEU, 50 years of equal pay for women.

This anniversary was well acknowledged throughout the event. Many of the key speakers and most successful delegates being women.

It's fantastic to see such a diverse range of people excelling in their delegate roles and looking out for their fellow workers.

#### **SALLY MCMANUS**

ACTU Secretary Sally McManus attended the conference, offering insights into the current political landscape surrounding The Trade Union Movement, The Labour Party and the results of recent elections.

She stressed the need for Labor to return to its origins by working more closely with the Union movement and standing up for everyday workers. The ACTU's 'Change the Rules' Campaign was also detailed. The campaign aims to make corporations (A third of which



don't pay tax) accountable for the low wages and job insecurity they have forced upon Australian workers.

#### **GRAHAM SMITH**

Graham gave several more presentations throughout this year's event.

The first addressing the relationship between our industry and climate change. Graham spoke of the need for a 'just transition' to bring meat workers into future jobs without too much displacement.

The second presentation explored the progression of artificial and lab grown meat alternatives. The mass adoption of which may be closer than we think.

#### TIM COLWILL & AMANDA HARVEY

Union membership in Australia is generally on the decline. Many young people are simply not aware of what unions can do for them.

Work casualisation, secondary employment agencies and a

lack of job stability are primary reasons for this downturn. Some young meat workers have been stuck in casual positions for up to 10 years.

With the cost of living constantly on the rise, wage growth is simply not keeping up for working class Australians. Many young workers see a Union ticket as one more unaffordable extra.

Tim and Amanda ran us through the strategies that the AMIEU is currently pursuing to get young people involved in our movement.

We are actively forming youth committees, identifying young activists on sites and trying to create awareness amongst young meat workers as to their workplace rights and entitlements.

#### **KRISTEN RODGERS**

AMIEU Industrial officer Kristen Rodgers outlined the recent changes made to legislation affecting our industry.

She also provided out delegates with answers to their questions

around unfair dismissal and disciplinary negotiations.

Kristen gave solid advice on how to walk away with the best outcome when representing our members against management.

#### **DANE TWOHILL**

Representing our legal partners Carroll and O'dea lawyers, Dane gave some great advice around tally and incentive based work.

Dane outlined the steps to take when a member suffers a workplace injury.

Overall the conference was a great success. The staff at AMIEU Newcastle and Northern eagerly look forward to next years event. We hope to see many returning faces and some new recruits aswell.





Frederick Briggs and Vincent Jones both from Gunnedah Leather



Dane Twohill from Carroll and O'dea Lawyers



Organisers Jason Roe and Justin Smith with Tennescee Berry from Bindaree Beef

Peter Rosieur from Booyong

n



Rosemary Gill from NCMC





loy Percival from Norco Lismore

worth fighting for add

da Beresfield and Shane McDermott from UnityBank



### THANK YOU FOR YOUR SERVICE



LEWIS JAGGER COLES TOORMINA 25 YEARS SERVICE



STEVEN KROEMER INGHAMS LISAROW 25 YEARS SERVICE



JUSTIN FLETT NCMC 25 YEARS SERVICE



PETER LAMBERT wingham beef 25 years service



JANELLE LILL TOP PLANT 25 YEARS SERVICE





GRAHAM WITCHARD Real dairy 35 YEARS SERVICE



ALAN FREER STEGG FOOD 35 YEARS SERVICE



DAVID WERNER TOP PLANT 35 YEARS SERVICE



MATHEW BROOKS Kurri Kurri Meats 35 YEARS SERVICE



ALAN NOWLAN NCMC 35 YEARS SERVICE



NORCO RALEIGH 35 YEARS SERVICE



ROSS PEDRINI NCMC 45 YEARS SERVICE



NEIL CREIGHTON NCMC 45 YEARS SERVICE



GARRY BURT NCMC 45 YEARS SERVICE



**BRIAN OLIVE** 51 YEARS **CHRIS OLIVE** 50 YEARS JOHN CORMICK 50 YEARS

### OBITUARIES

The AMIEU Newcastle & Northern NSW Branch pays its respects to our fallen members and comrades. We thank you for your service and dedication.

6950	Colin Law	7007	Kevin Pilgrim	123704	Tracy Trussell
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AMIEU MEMBERSHIP APPLICATION	CHOOSE A PAYMENT OPTION (ONE ONLY, NOT BOTH)			
The Australasian Meat Industry Employees' Union is an employee association and organisation registered under the Fair Work (Registered Organisations) Act 2009 as amended from time to time.	<b>DIRECT DEBIT</b> PAYMENTS When would you like your account debited? ( <i>tick one only</i> )			
<b>PERSONAL INFORMATION:</b> You must fill out ALL of the fields below.	Weekly (Mondays) Monthly (1st of month)   Weekly (Wednesdays) Six Monthly			
Title (Mr/Ms/etc): Gender:	Weekly (Fridays) (2nd Jan / 1st July) If the direct debit day lands on a weekend or public holiday, it will occur on the next business day.			
Given Names:	Bank Name: Branch:			
Known Name: Language:	Name(s) on Account:			
Address:	BSB Number: Account Number:			
Suburb: Postcode:				
Home Ph: Mobile:	Signature of Account Holder:			
Date of Birth:	Signature of Second Account Holder (if joint):			
Email:	OR			
Membership Type: Standard Low Income   Low Income membership is only available to workers earning less than \$30,000 per year. Talk to your organiser for more information.	CREDIT CARD PAYMENTS When would you like your card billed? (tick one only)			
EMPLOYMENT INFORMATION:	Monthly (1st of month) Six Monthly <sup>(2nd Jan / 1st July)</sup> If the scheduled day lands on a weekend or public holiday, it will occur on the next business day.			
Employer:	Credit Card Number:			
Location:				
Section:	Expiry Date (MM/YY): CVV:			
Delegate:	Name on Card:			
Shift: Day shift Afternoon shift Night shift	Signature of Cardholder:			

#### **DECLARATION AND SIGNATURE**

I, the undersigned, hereby make this application for membership of the Australasian Meat Industry Employees' Union, and pledge myself to loyally abide by its rules and any amendments that may be made hereafter.

I/We hereby authorise and request that you, **until further notice in writing**, to debit my/our account/credit card, any amounts which the Australasian Meat Industry Employees Union may debit or charge me/us through their banking system.

#### I/We understand and acknowledge that:

- 1. The financial institution may, in its absolute discretion, determine the order and priority of payment by it of any monies pursuant to this request or any authority or mandate;
- 2. The financial institution may, in its absolute discretion, at any time by notice of writing to me/us terminate this request as to future debits;
- 3. The user may, by prior arrangement and advice to me/us, vary the amounts or frequency of future debits.

SIGNATURE:

Date:

All done? Place completed forms into an envelope and mail to: PO Box 2263, DANGAR NSW 2309





Unity Bank is proud to be a Member Owned financial institution that offers a wide range of financial products and services to our Members and their families. We offer a banking alternative to the big 4 that is solely Member focused. There are no external shareholders, so this means any surplus is returned to Members in the form of better interest rates, products and services.

Today, thanks to the loyalty and support from our Members, we have grown into a strong and healthy financial institution that has remained Member Owned and focused.

### We Take A Personal Approach to Banking

- Transaction Accounts
- Savings Accounts
- Term Deposits
- Insurances
- Low Rate Visa Credit Card

- Home Loans
- Personal Loans
- Banking App
- Apple Pay, Google Pay and Samsung Pay
- PayID

Contact Shane McDermott on 0412 299 169, email smcdermott@unitybank.com.au, visit 44 Mann Street Gosford or go to unitybank.com.au

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