



QUEENSLAND BRANCH NEWS

NEWSLETTER of the QLD Branch of the MARITIME UNION of AUSTRALIA

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To be truly radical is to make hope possible, rather than despair convincing - Raymond Williams No. 176 – 26 April 2019

**Branch Secretary's Report – Fisherman's Island Ambulance - Brisbane Ferries – May Day
Herbert Politics in the Pub – “Extra Wide” Containers Deals Genuinely Agreed Despite Secret
Automation/Shutdown Plans - Port of Singapore Cranes - Poop Patrol - Book Review - Cartoon Corner**

Branch Secretary's Report by Bob Carnegie

THIS WEEK HAS seen the Branch involved in numerous issues and areas up and down the coast of Queensland.

DP World

Part B negotiations began at the Union rooms on Wednesday 24 April 2019. The DP World Committee is doing an upright job.

There has also been an ongoing Right of Entry dispute with management.

After discussions with senior management, the lead delegate – Macca, Jason Miners and myself, we have come to an agreement that is suitable to all parties.

Qube

There have been several complaints by members concerning extensions. The Branch and delegates are all over this issue like a bad dose of the flu and further discussions with senior management are underway.

Charity MUA/Industry Golf Day – MS Research

The Branch is in the process of organising a golf day for members and all those who care about the insidious disease of multiple sclerosis.

Members and guests will be able to play 18 holes and enjoy a nice lunch and a beer on Thursday 27 June 2019 all for a \$50 note, which of course means the Branch is heavily subsidising the event. We are doing this to bring all members, industry and supporters together for a good day out.

The Branch will be holding a major raffle and seeking hole sponsorship to cover costs and to raise a significant amount for MS research.

Rio Tinto

The Branch met with Senior Rio Tinto executives concerning additional tonnage on the Gladstone/Weipa bauxite run on 2 April 2019 in Sydney. Although more progress was made, there is more work to be done.

Dealing with huge mining companies such as Rio Tinto (2nd largest mining house in the world) is often very frustrating, fundamentally because their corporate attitude is that increase in Australian crewing on their vessels has to be, by a large degree, offset by savings in crew costs and government charges.

Personally, I have a large problem with this in some areas. The number one is that the bauxite mine is in

Weipa and the alumina and aluminium refinery is in Gladstone. It is **totally**

unconscionable that Rio do not employ Australian seafarers on vessels that carry Australian mined cargoes down the coast of Queensland. It's an insult to every Queensland and Australian worker (Queensland still being a part of Oz! 😊)

As your Branch Secretary, I recently held an important meeting with Transport Minister, Mark Bailey (who is also the Ports Minister) and outlined, in very frank terms, our concerns.

I have absolutely no doubt we will emerge victorious against Rio Tinto but it's all about the application of pressure. The more rank and file members involved the better.

May Day

May Day is approaching rapidly and all members and their families are urged to come along and participate. The Branch has organised a great BBQ lunch, beers, soft drinks and there will be heaps for all to do. We've really worked hard to make this May Day one to remember.

Reporting of Accidents

Of all the many and difference battles I have been involved in, in my life, the one I've been at the longest and most passionate about is the rights of injured workers. It has been my lifetime's work. Any accident at work, REPORT IT and see that it is written down in the appropriate log and GET A COPY OF IT!

Change THE RULES

Currently we have a case of a terrific member of more than 30 years standing who is currently going to court to prove that a work place accident, verbally reported, actually happened. Apparently the two supervisors/managers our member reported the accident to, are having cases of amnesia. Our member never saw that it was properly logged. So a simple case of a compensable accident has now become a major case.



MUA and TWU to Meet with Health Minister to get 24/7, 365 Days a Year Ambulance Coverage for Fishermen's Island by Bob Carnegie

ON 9 MAY 2019, Peter Biagini, State Secretary of the TWU and I will be Meeting with the Health Minister, Stephen Miles, in our joint quest to get full ambulance coverage for workers at Fishermen's Island.

At any given time 3000 to 4000 workers are on the island and response times by ambulance have historically been very slow.

We believe a full time, fully manned ambulance crew should be based at Whyte Island to rectify this long standing problem. The Branch will keep all members in the loop and I'm confident we will succeed.

These days we are developing a close relationship with the TWU and with both of our unions being vital in the logistic chain, this can only speak of progress for both our unions. Our initial meetings with Peter Biagini and the TWU team have been open and honest and speaks volumes for both of our Branches to progress really well in the future.

May Day

May Day 2019 Details

Don't forget to put it in your calendar - May Day 2019

We are expecting records numbers this year! It is time to Change the Rules!

Brisbane Monday 6 May Parade starts at 10.00am at the corner of Wharf and Turbot Streets

Cairns Saturday 4 May March starts at 5.00pm from Fogarty Park

Gladstone Monday 6 May March starts at 10AM sharp from the Council Car Park, Central Lane

Mackay Monday 6 May March starts at 9.45am sharp from the corner of River and Gregory Streets, Mackay

Townsville Monday 6 May march starts from 10.00am sharp at The Strand Park on The Esplanade

Brisbane Ferries from the Queensland Branch Executive

MUA MEMBERS AT Brisbane ferries endorse EBA after a huge campaign run by the Queensland Branch and backed it by the members.

This is a site that went from non-union to semi-union MUA coverage to no MUA coverage to about 65% MUA again which we hope to progress off the back of this outcome.

The Branch would like to thank fellow Queensland Branch members and supporters from other sites and Branches all around the country across most divisions of our new union.

Our close affiliation with the ETU in Queensland once again gave us a lift of support whenever we asked. In fact, they beat us there on one occasion.

188 out of 212 crew voted

158 voted YES

30 voted NO

These results mean 84% of voters approved the Agreement which is an excellent result. CorpVote will also provide an official declaration of results on Friday or Monday so as soon as we receive it, it will be passed it on.

Seniority Weighted & Measurable Selection Criteria

Most of the MUA selection criteria has been delivered and it's a great outcome for members which enables a much more fairer allocation and employment of labour. This Agreement delivers more days off and more permanent jobs for casual and PPT workers.

Masters

The EBA provides Masters with a minimum guarantee of wages of more than \$24,000 than what was previously guaranteed.

Job security for CSOs

Guaranteed 3 crew rostered per City Cat which ultimately has protected the CSOs job for the life of the Agreement.

More Days Off

Authorised by Bob Carnegie, Maritime Union of Australia (MUA) Queensland Branch Secretary

73 Southgate Avenue, Cannon Hill QLD 4170

It also guarantees a minimum of 10 days extra off per year and in some cases 25 days off extra per year.

The EBA includes:

A higher base rate to help offset the loss you make if the company cuts the overtime out of the rosters and an increase in the minimum amount of superannuation paid to you.

Pay increase of:

2.3%, 6/8%

Sign on bonuses \$1200

Two one off super contributions of \$1300 into members superannuation accounts

13% increase in allowances

Part time employees

Minimum of 15 hours for part time employees which previously had no guarantee.

The unions Delegate Committee recognised in the Agreement for the first time with proper input.

Rostering Code of Principles in the EA

And lastly the most important acknowledgment is to our wonderful delegates who did countless unpaid hours and personal sacrifices to pull this together. 3-4 were targeted and they didn't waiver.

In unity - Queensland Branch Executive

Herbert - Politics in the Pub

WE HAD AN excellent turn out for the Politics in the Pub in Herbert.



International Workers Memorial Day

Sunday 28 and Monday 29 April 2019



International Workers' Memorial Day

All Wharfies Please Take Note



ILA-USMX JOINT SAFETY COMMITTEE

OSH Circular 2019-04 (15 April 2019)

How To Tell If A Container Is "Extra Wide"

Table 1 - first SIZE-CODE character

Container length			Code character
mm	ft	in	
2991	10		1
6098	20		2
9125	30		3
12192	40		4
unassigned			5
unassigned			6
unassigned			7
unassigned			8
unassigned			9
7150			A
7315	24		B
7430	24	6	C
7450	-		D
7820	-		E
8100	-		F
12500	41		G
13106	43		H
13600	-		K
13716	45		L
14630	48		M
14935	49		N
16154	-		P
unassigned			R

Table 2 - Second SIZE-CODE character

Container height			Container width		
mm	ft	in (8 in)	2438 mm	> 2438 mm and ≤ 2500 mm	> 2500 mm
2438	8		0		
2591	8	6	2	C	L
2743	9	6	4	D	M
2895	9	6	6	E	N
> 2895	> 9	6	8	F	P
1295	4	3	8		
< 1219	< 4		9		



The vast majority of intermodal containers are approximately eight feet (2.5 meters) wide. To satisfy the commercial need for containers that could accommodate two European size pallet loads next to one another, there are some "Extra Wide" or "Pallet Wide" containers that are circulating within the global intermodal system. They look the same as a standard ISO container, and the position of their corner posts and corner fittings are exactly the same as a standard ISO container. The only important difference, is that they're a couple of inches wider than the standard ISO container.

That can sometimes cause these containers to get "hung up" within certain bomb cart trailer designs, which can cause a yard tractor to get "hung up" (and go up) with them. That's why it's important for yard tractor drivers and dockside staff to understand how to spot those "Extra Wide" containers during the course of vessel loading operations, and to be able to react accordingly. We'll explain:

On every container built after 1995, the ISO standard dealing with the marking of containers requires a "Size and Type Code" to appear underneath the owner's identification/container number (See the photo example, above). Each character within the 4 character "Size and Type Code" tells a story. Using the chart that appears above, we can see that this particular container is: because of the 1st character (the "L") a 45 foot box; because of the 2nd character (the "E") a container that is 8'6" high and one that can be as wide as 8.2 feet. Those extra couple of inches can sometimes mean a World of difference. Watch out for them, to the extent you can!

Got an OSH-related question? Write to the JSC at: blueoceans@optonline.net

Working Together For The Benefit Of All

ILA-USMX OSH Circulars are devised to reflect the best possible information and guidance, and are products of diligent research and the most up to date subject matter knowledge. Consequently, while the information contained herein is believed to be accurate, owing to a host of factors ILA-USMX can convey no direct or implied warranty relative to the reliance of parties upon content.

Deals Genuinely Agreed Despite Secret Automation/Shutdown Plans

THIS IS AN interesting decision by the FWC in light of redundancy and automation. It does not give one a great deal of confidence in attempting to get any fairness through the FWC in this most pressing issue for well organised, reasonably well paid, blue collar workers whose jobs are threatened by automation. Fundamentally companies can keep their plans under cloak and dagger until the negotiations for an EBA are finished and then spring it on workers. Bob Carnegie

THE FWC HAS approved two Coles distribution centre deals after the retailer defended NUW claims that workers did not genuinely agree to them because it failed to tell them of plans to carry out redundancies and open new, automated facilities.

In a decision exploring employer requirements to disclose business plans during bargaining, Vice President Adam Hatcher has rejected NUW claims that two deals covering NSW and Queensland Coles distribution centres were not genuinely agreed in line with s188(1)(c) of the Fair Work Act.

The NUW initially supported approval of Coles' Forest Lake and Heathwood distribution centre agreement and

the NSW Eastern Creek (NUW) national distribution centre deal but reversed its position after parent company Wesfarmers publicly **announced** redundancy and automation plans.

Ahead of a shareholder vote to demerge Coles from Wesfarmers, the company said in October last year that it had secured a heads of agreement to develop two new "automated ambient distribution centres" in Brisbane and Sydney over a five-year period, with provision to be made for redundancies at "a number of existing distribution centres that will be closed over a five year period".

Known as "Project Broccoli", it was to include closure of the Forest Lake, Heathwood and Eastern Creek distribution centres.

Although the NSW and Queensland distribution workers voted to accept the deals two months before the ASX announcement, the NUW claimed they could not have genuinely agreed as Coles misrepresented their jobs as secure and failed to detail Project Broccoli during their attempts to secure improved redundancy entitlements. The SDA, which was a bargaining representative for the Queensland agreement and covered most of the 500 workers at the Forest Lake site, maintained its support for the deal.

Legal and commercial constraints not a proper answer

Workers gave evidence that during a presentation about the proposed Queensland deal in July last year, a supply chain general manager and people and culture manager said their jobs were "safe", with no plans for redundancy nor scope for improving the redundancy offer.

Vice President Hatcher accepted that, on the balance of probabilities, the managers said the jobs would be safe as the company had secured new leases for the Forest Lake and Heathwood distribution centres and that it was only a "rumour" a new distribution centre would replace them.

The vice president also accepted Coles' submissions that it could not have disclosed during bargaining a formal decision to close down the distribution centres, because its board did not make such a decision until October 4.

However, he said it "would be somewhat naïve to think, given the size of the investment involved in establishing the two new automated distribution centres, that Coles' commitment to Project Broccoli can only be dated to the board meetings" on that date.

Coles further contended that it could not disclose Project Broccoli developments during bargaining because ASX listing rules prohibit disclosures of market-sensitive information prior to public release through the ASX and it could have contravened insider trading provisions of the Corporations Act.

Such a disclosure might also have created false market expectations and "jeopardised the project's viability including by skewing leasehold prices and opening it up to public commentary", Coles said.

Vice President Hatcher said the "submission may readily be accepted" but "at the same time I do not consider that it constitutes a proper answer to the NUW's case".

"Where disclosure of a material fact is necessary in order for employees to give informed consent to a proposed enterprise agreement, the existence of legal or practical impediments to disclosure cannot render the agreement of employees genuine for the purpose of s188(1)(c)," he said.

"If at a particular time legal constraints or commercial sensitivities means that the necessary disclosures cannot be made to employees to permit them to genuinely agree to a proposed enterprise agreement, then the consequence may be that an enterprise agreement cannot be made at that time and must be deferred until such time as the necessary disclosures are able to be made."

Disclosure of "possibility" unnecessary to obtain genuine agreement

Vice President Hatcher said a "more material consideration" was the intended timing of the opening of the new automated distribution centres and the closure of the Forest Lake, Heathwood and Eastern Creek distribution centres.

He noted evidence that this would not happen until 2023 "subject only to the 'assumption' [by a Coles Group legal officer] that 'ramping down' of the existing distribution centres might commence in late 2022 or early 2023".

"The most that could conceivably have been disclosed by Coles to employees prior to the votes to approve the Qld agreement and the NSW agreement therefore was the existence of a significant possibility that the distribution centres to be covered by the proposed agreements might close, with a consequent need for redundancies, at some time after those proposed agreements had passed their nominal expiry dates (which are 5 August 2022 and 1 September 2022 respectively)," he said.

"I do not consider that this was a disclosure that was necessary to be made in order to obtain the genuine agreement of employees in respect of the proposed agreements," Vice President Hatcher said, adding that Project Broccoli would not cause the redundancy terms to operate prior to the nominal expiry date of either agreement.

Nor did he accept that Coles conducted itself in an untrustworthy fashion during bargaining or made any misrepresentations during its Queensland presentation that "swayed or influenced anybody who voted in favour" of the agreement.

Finding no reasonable grounds to believe the deals were not genuinely agreed for the purpose of s188(1)(c), Vice President approved them with undertakings on annual leave accrual, rostering provisions, overtime and family and domestic violence leave.

Coles Group Supply Chain Pty Ltd 2019] FWCA 1965 (18 April 2019)

Source:

https://www.workplaceexpress.com.au/nl06_news_selected.php?act=2&nav=11&selkey=57752&utm_source=daily+email&utm_medium=email&utm_campaign=subscriber+email&utm_content=article+headline&utm_term=Deals%20genuinely%20agreed%20despite%20secret%20automation%20Fshutdown%20plans%3A%20FWC

Two Wonderful Union Members in Chennai



Port of Singapore – Automated Cranes

Source: <https://www.worldcargonews.com/news/cranes-ordered-for-tuas-mega-port-62186>

NOW ACCORDING TO this report the Port of Singapore Authority wants remote automated cranes in which one operator operates 2 cranes! Bob Carnegie

The first confirmed order for STS cranes for PSA's Tuas Mega Port has been placed with Hyundai Samho Heavy Industries.



Tuas Finger Pier No.1 under construction (Photo: Royal Boskalis, 2018)

Hyundai Samho Heavy Industries Co. announced to Korean media last week that it has received an order from PSA Singapore for four large double trolley STS cranes for the Tuas Mega Port project.

Other details disclosed were that the cranes will be delivered by 2022, that the cranes will have a remote control operating system, and that the order includes an option for another four units. PSA has been tendering repeatedly for an STS crane automation and remote control system that lets one operator manage two cranes simultaneously, but it is not

known at this stage whether the Hyundai cranes will be controlled in this manner.

Hyundai is well known to the PSA, having supplied several 60T Portainer STS cranes with a 56m outreach for its Pasir Panjang terminal.

There was plenty of talk at TOC Asia in Singapore recently about who will be supplying the rest of the cranes for the initial stages of Tuas. Suppliers did not comment directly but it is understood ZPMC is supplying at least 20 STS cranes and a large number of ASCs.

The first ASC tender was for 84 ASCs with an option for an additional 22 units. This is rumoured to have been split between two suppliers: ZPMC and Wuxi Huadong Heavy Machinery Co Ltd (HDHM). This has not been confirmed by PSA or the suppliers themselves at this point.

HDHM is also well known to PSA, having supplied remote control RMGs in 2018 for the PSA International terminal in Panama (pictured). HDHM has also supplied similar cranes for Busan Newport in Korea (six units in 2016).

'Poop Patrol' Aims to Combat the Astounding Amount of Human Faeces on San Francisco Streets

Source: <http://allthatsinteresting.com>

FELLOW WORKERS, THIS article is to raise awareness of the true problems of acute homelessness in one of the world's richest cities. It's the where many of Silicon Valley's richest live and yet tens of thousands sleep rough every night without even the capacity to find a toilet to use. Something is very, very wrong. Inequality extremes. Bob Carnegie

San Francisco has deployed a "poop patrol" to clean up the growing amount of faeces on its sidewalks thanks to the homelessness epidemic.

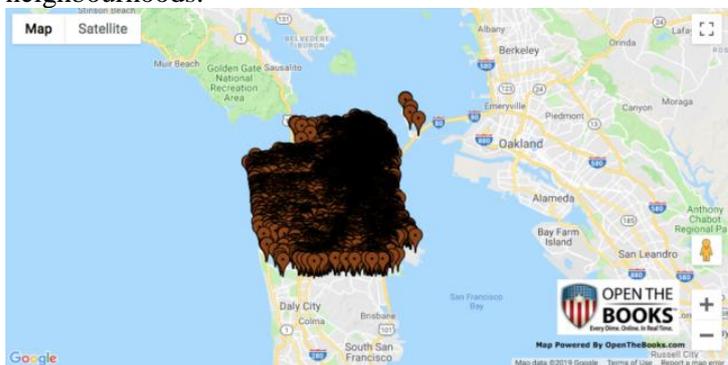


San Francisco's growing number of homeless people has caused a problem with public defecation

Number two is becoming San Francisco's number one problem. The city has been experiencing a growing problem of public pooping on its streets by the local homeless population and it's now becoming a major public health concern.

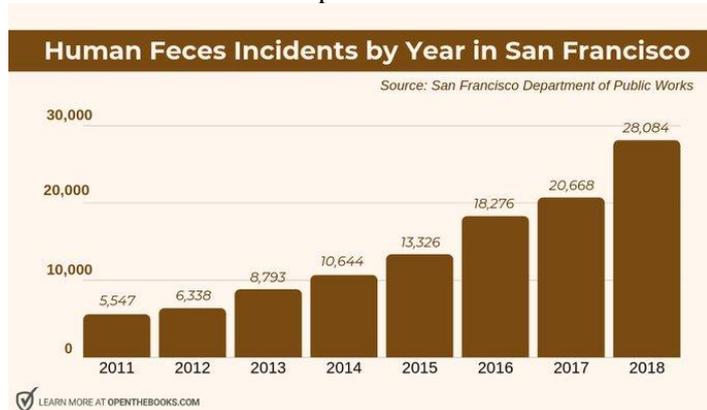
According to Forbes, a non-profit watchdog organization in San Francisco called Open The Books has been closely monitoring the state of the city's "brownout" epidemic.

Based on data from the San Francisco Department of Public Works, the organization recently came out with an interactive map that shows every public defecation report that has come into the city's 311 hotline since 2011 and how the incidents are distributed across the city's neighbourhoods.



A map showing locations of San Francisco's public defecation reports, with a brown dot for each incident

Even at a glance, the map is overwhelming. Brown mapping pins point to the exact street location of every pile of poop reported. The city is completely covered with these pins, making it quite difficult to recognize the neighborhoods and street signs without an extremely zoomed-in view of the map.



The organization also released an accompanying graphic that charts the yearly progression of San Francisco's public defecation reports.

One look at the chart and it's clear that there has been a steady and marked increase in reports complaining about poop on the streets in recent years. Between 2017 and 2018 alone, the total amount of reports jumped from 20,668 to 28,084 cases.

The data that is available over the last decade shows that San Francisco's public poop problem is not a new occurrence, but rather a steady pile-up that has long been ignored.

According to the San Francisco Chronicle, concerned citizens called into the city's 311 hotline to report poop as many as 14,597 times between January and August 2018 alone. That amounts to roughly 65 calls about poop every day.

It is worth noting that the data that the city possesses on poop reports only indicate incidents that were actually reported, which means the true number of incidents is likely higher.

The amount of poop on San Francisco streets has gotten so bad that, in 2018, the city finally decided to do something about it. Under the direction of the Public Works Department, San Francisco launched a specialized clean-up unit, known to some as the "poop patrol," in an effort to keep San Francisco's streets clean and prevent unwanted diseases from spreading.

As the name of the unit suggests, cleaning workers within the unit are tasked with the unfortunate duty to spot and clean up fecal matter found on the streets. The team is equipped with facial masks and other protective gear and carry large sprays of disinfectant to wash away any leftover poop from the sidewalks.

"I've been talking to the Department of Public Works director on a regular basis, and I'm like, 'What are we going to do about the poop?'" San Francisco Mayor London Breed told SF Chronicle when the poop patrol was first launched.

The mayor added that not all of the poop that has been cleaned up came from people; some of the fecal matter that the poop patrol found also came from irresponsible dog owners.

Still, it does not change the fact that one of the wealthiest cities in the country is covered in poop. San Francisco-Oakland-Hayward were ranked among the two Northern California metro cities that boast the best economies in the US, thanks to its burgeoning tech industry that is centralized in Silicon Valley.



There are an estimated 7,500 homeless people on the streets of San Francisco

This growth in the economy does not come without setbacks, however. The influx of young tech entrepreneurs into Silicon Valley has contributed to the city's skyrocketing rent prices, which has made the Bay Area one of the most expensive regions in the country, more so than even New York City.

The extremely high rent costs have been the driving force behind the increase in San Francisco's homeless population, as more and more people simply cannot

afford to pay for a decent place to sleep, so they are forced to live out on the streets.

Experts estimate that San Francisco's homeless population sits at about 7,500 today. If more people are living on the streets, that means more people out there are in need of basic facilities like bathrooms. But the homeless population has grown so large that there is not a sufficient amount of shelters or public facilities to accommodate all of them. But while the city deals with the wider issue of homelessness, the poop patrol will be on duty.

Book Review by Janet Burstall

Risking Together by Dick Bryan and Mike Rafferty, Sydney Uni Press 2018

THIS BOOK EXPLORES a new frontier of capitalism in Australia, the calculations that capital makes about our lives, and how this has 'financialised' us all. Even when households are struggling to make ends meet, finance has found that we are more reliable at paying our bills, especially our home loans, than business is.

More than half of Australia's wealth is in residential real estate, and around 20% is in superannuation.

Bryan and Rafferty push further beyond the changes in employment and public policy that we are more aware of, to this frontier of financialisation, and capital's systematic search for profits to be made from households. Households are not only struggling for income at work, we are stressed about our unavoidable financial commitments, both choosing them and keeping up with them. They show how "monetary calculation and profitability are becoming the ruling criteria of social relations" by working through their application in employment, debt, superannuation and household budgeting.

The authors say that "we are living through a historic social experiment aimed at reinventing households' capacities to take on more and more risk in labour markets, as borrowers, as consumers and, indeed, as inputs into financial products."

The book helps readers to make sense of our experiences of being "financialised" in ways we may not have even been aware of. When our households choose a phone plan, an electricity supplier, a post-school course, a car loan or car insurance, a superannuation fund, or a home mortgage we are making financial choices that mean we will be committed to and liable for making regular payments. We are told this is choice, but really it is an unavoidable obligation.

Driving our experiences of financial stress and constant demands to calculate complicated financial commitment, is a process of capital shifting risk onto households. Shifting risk onto households means that households absorb the pressure to balance income and expenditure, to cut expenses, earn more income, to manage uncertainty, to keep paying bills. Bryan and Rafferty explain how financiers approach calculating our risk profiles as

households, and has invented financial products based on household payment streams.

In the global financial crisis (GFC) we heard of derivatives, securitisation and residential mortgage backed securities. The GFC was triggered when a critical mass of households stopped making repayments, causing a collapse in the value of these financial products, and a liquidity crisis.

The authors of this book had published a more detailed and technical book called *Capitalism with Derivatives* in 2006 just before the GFC. Now in *Risking Together* they explain the nature and importance of these financial

products in lay terms, sometimes drawing on their similarities with sports betting to make financial thinking more understandable.

Whilst finance has driven these changes, public policy has also enabled them. For example, the Hawke-Keating government's introduction of superannuation as a deduction from wage income shifted responsibility from the state to provide a decent aged



RISKING TOGETHER

How Finance Is Dominating
Everyday Life in Australia

DICK BRYAN AND MIKE RAFFERTY

pension, and made individuals responsible for contributing savings to a pool of funds for retirement, as well as taking on "the risk of variable investment returns" from those pooled funds. Superannuation has also created an enormous source of value for the private wealth management industry.

So much has changed, say Bryan and Rafferty, that we cannot rely on old policies from earlier times when there was less debt, less inequality and "more state involvement in the economy" to push back against financialisation.

This book is full of surprising information about financialisation, and how deeply we are entwined in it. It proposes that we need to challenge the way that capital has shifted risk onto households, including in relation to work. Since capital is so reliant on household payments and risk bearing, Bryan and Rafferty suggest that capital must also be vulnerable to our resistance to making payments and bearing risk. This could point to new strategic openings for "household unionism" or unionism that takes up the interests of financialised households. I definitely recommend this book.

Solidarity!

Cartoon Corner



“You’re looking a lot better today, Ralph.”
 WCB is going to start you on light duty Monday.

The Banking Royal Commission has already uncovered evidence of widespread criminality by the big banks. And the Liberal and National Parties voted more than 20 times to stop the Royal Commission.

We've all been ripped off.
 Big banks are out of control.
 Small business owners, farmers and working people have been robbed.
 The banks bring in record profits every year.
 The Liberal and National Party only agreed to hold a Royal Commission once the banks told them there was no other option. They voted more than 20 times to stop it.
 Now, the Liberal Party are fighting to give the big banks a \$13.2 BILLION tax cut.
 We can stop this tax cut. We can stop banks ripping people off.

We can change the rules.

Here's what we've heard so far:

1. Commonwealth Bank charged dead people fees for over ten years
2. Commonwealth Bank charged millions in fees and still hasn't paid them all back
3. Commonwealth Bank is being sued for failing to comply with laws targeting money laundering for terrorist groups and drug cartels
4. Westpac refused to stop pushing people into dodgy products, saying it would put them at a commercial disadvantage
5. AMP stole fees from customers for no service, lied to the regulator, trapped people in dodgy investments and charged them up to \$25,000 per month for the privilege
6. NAB handed people cash to sign others up to bad deals
7. ANZ and NAB manipulated the banking bills swap rate for massive profits

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