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# Welcome

As a new employee we welcome you to the business. We consider the employment of every individual to be an important factor in the constant growth of our company.

We hope that as an employee you will become an enthusiastic and valuable member of our team. We endeavour to supply all our employees with optimal working conditions, on-going support and focused direction. Combined with your co-operation, this should deliver positive results, opportunities and benefits to both parties.

We consider our employees to be the most valuable resource available to us, and we encourage the innovative and distinctive ideas that come with staff contribution. The Staff Policy and Procedures is intended as a guide to make you feel as comfortable as possible in your new position.

Whilst we cannot answer all your questions, familiarising yourself with the contents of this document will clarify basic policies and procedures and should act as a primary step in learning about the structure of our company.

Further questions regarding your contract of employment or any other issues, should be directed towards your immediate supervisor.

We trust that your experience with us will be fulfilling and enjoyable. On behalf of the management and staff we would like to welcome you to our team and wish you every success in your future achievements.

# Standards of Business

We expect our staff (including temporary, agency, interim, contractor or consultant staff) to be scrupulously impartial and honest in all affairs relating to the Company and their job within it. All staff also bear a responsibility as employees to act as ambassadors for the Company in terms of their general conduct both within and outside the organisation. This policy outlines the responsibilities of staff working for the Company.

The duties of an employee are embodied in Common Law and built on by numerous pieces of legislation and Industry Codes.

Our expectations of the duties of all staff are:

* to be ready and willing to work;
* to offer their services personally: for example staff must not subcontract the work for which they are employed;
* to take reasonable care in the exercise of that service, including the duty to be competent at work and to take care of the Company’s property;
* to not willfully disrupt the Company’s business;
* to obey reasonable orders as to the time, place, nature and method of service;
* to work only for the Company in the Company’s time;
* to disclose information to the Company relevant to the Company’s business: for example that they might know or discover;
* to hold solely for the Company the benefit of any invention relevant to the business on which the Company is engaged;
* to respect the Company’s trade secrets;
* in general, to be of good faith and do nothing to destroy the trust and confidence necessary for employment;
* to account for all benefits – monetary or in kind - received in the course of employment;
* to not give or receive bribes or otherwise act corruptly;
* to indemnify the employer for loss caused by the employee.

# introduction and induction

## Introduction

These Policy and Procedures have been developed to provide staff with details of the working conditions, benefits and relevant company policies. The information and related documents referred to provide our staff with the basic guidance and foundation to understand the company’s aims and goals.

We hope this will provide our staff with the opportunity to reach their full potential and forge solid career goals, maximising the benefit to both parties.

These Policy and Procedures should answer most questions regarding policies and procedures within the organisation. It is essential that all staff understand and comply with all the provisions of the Staff Policy and Procedures.

## What is Induction

Commencing a new position with a new organisation can be a daunting process. There are colleagues, supervisors and managers to meet, new processes to become familiar with, new offices and buildings to navigate, new software to master, employment conditions to understand and a job to learn! Making the transition to the new workplace can be made much easier and more effective for both the new employee and the employer by carrying out an effective induction process.

It is important that new employees become acquainted with the workplace as quickly as possible, ensuring they have all the information necessary to effectively carry out their responsibilities. It is equally as important to make new employees feel welcome and comfortable in their new environment and that there is someone to call on when questions arise.

The benefits of effective induction to the workplace include:

* New employees become more productive in their new role sooner,
* Working relationships with supervisors and colleagues start on a positive note,
* New employees feel comfortable and confident in their work environment much earlier.

## Induction Checklist

The responsibility for inducting a new employee rests primarily with the new staff members supervisor or manager. Once a new staff member has been selected to work for us, we need to ensure a smooth and efficient entry into our business. The Induction Checklist ([Induction Checklist Form](http://www.msmlm.com/msm-mission-control/induction-checklist-form/)) is to be used for this purpose and filed in the staff members personnel file once all items have been completed.

The checklist should be used for all staff, regardless of their employee status.

### Police Check

If a Police Check has not been provided by the new employee at interview or upon commencement, we will at our discretion organise to have a Police Check done as follows:

* Have the new employee complete a Police Check Application Form ([Police Check Application Form](http://www.msmlm.com/msm-mission-control/police-check-application-form/)) or alternatively this can be completed on line at https://afpnationalpolicechecks.converga.com.au/,
* The NPC Purpose Code Number to be entered on the form is 25 or select “ASIC” when completing the Online Form.

### ASIC Banned Register

A check can be made as to whether a person is on the ASIC banned register by going to the ASIC Website (<http://www.asic.gov.au/>), select the “Search” option on the Services menu and then select the Banned/Disqualified register “Search” option.

### Bankruptcy Check

If a Bankruptcy Check has not been provided by the new employee at interview or upon commencement, we should consider having one done. Checks can be done via the Internet on a pay as you go basis and will typically cost no more than $150.00 per enquiry.

Alternatively you may wish to email your MSM consultant ([ivan.handasyde@msmlm.com](mailto:ivan.handasyde@msmlm.com) , [malcolm.saunders@msmlm.com](mailto:malcolm.saunders@msmlm.com) or [gblake@msmlm.com](mailto:gblake@msmlm.com)) with the employee’s full first names and surname and date of birth and they will conduct the bankruptcy search and email a PDF of the search result back within 48 hours.

For staff who have had a name change in the past 7 years due to marriage etc. a bankruptcy check should also be conducted on their prior name.

A copy of the output should be placed on the staff member’s file.

### Fair Work Information Statement

All new employees are required to be provided with a copy of this Statement ([Fair Work Information Statement](http://www.msmlm.com/msm-mission-control/fair-work-information-statement/)) within 7 days of commencing employment. It is recommended a copy of the sheet (signed and dated by the employee) be placed in the staff members file to confirm the sheet has been provided to the employee.

## Induction Survey

We are committed to the continual assessment and improvement of the process of induction and the effective orientation of new staff to our organisation and our culture. To this end a survey form is included in the Induction Checklist ([Induction Survey Form](http://www.msmlm.com/msm-mission-control/induction-survey-form/)). It has been designed to gather feedback on employee’s experience and ideas in relation to the induction. The survey is completed at the end of the induction program and should be given to the Responsible Manager(s) to review.

## Initial Training

We are focused on providing every employee with an environment where they can become part of a team and excel in their chosen career. We believe that every employee’s contribution is valuable and actively encourage staff involvement. It is an important part of every new staff member’s development and training to familiarise themselves with our working environment.

As part of training we will usually assign every new employee with a mentor to help guide him or her through the introductory process. Your mentor will be a supervisor or the most suitable member of your team. This person will help you familiarise yourself with the working environment and assist you to settle in.

As part of the introduction process you will be shown around the premises and introduced to your fellow colleagues. Any rules and regulations that you need to follow will be outlined by your mentor at this stage. You will also need to fill out various paperwork to begin your personnel file. These will include a New Employee Details Form ([New Employee Details Form](http://www.msmlm.com/msm-mission-control/new-employee-details-form/)) that collects your banking and tax details as well as any other relevant information. These processes are all included in the Induction Checklist ([Induction Checklist Form](http://www.msmlm.com/msm-mission-control/induction-checklist-form/)).

You will be given on the job training to familiarise yourself with your new position. Your mentor will ensure that you have a clear idea of your new responsibilities and will be able to fulfill your duties without problems. It is the responsibility of your mentor to ensure you are trained in the safest and most efficient way to perform your job.

You may also be been given a Position Description or Duties List outlining the duties involved in your employment. Your mentor will be available to help you with any questions regarding your employment. The ‘mentor arrangement’ usually ends when your probation period expires.

## Probation Period and Review

Most employees will undergo a probation period. This is to ensure that you are happy with your employment and have the capability of meeting or exceeding the requirements of the position. We will work closely with you at this stage to ensure that the arrangement benefits both parties.

The length of your probation period will vary according to the position. The Staff Letter of Engagement will outline the duration of your probation period and any conditions that apply. If for any reason your probation period is interrupted, these factors will be taken into consideration and the trial period adjusted accordingly at our discretion.

In the case of a disagreement between parties, conditions of termination or separation are also outlined in your Staff Letter of Engagement.

During your probation period you will be eligible for the same benefits as all other employees. If both parties agree at the end of the trial period, you will be classified as a permanent employee.

A formal review of your performance utilising the Appraisal and Development Form ([Appraisal & Development Form](http://www.msmlm.com/msm-mission-control/appraisal-development-form/)) will usually be conducted at the end of the probation period.

## Personal Mentor

As previously outlined, you will be usually allocated a personal mentor when you commence your probation period with us. We will take the utmost care in selecting an appropriate mentor for your probation period. Your mentor will be familiar with all the requirements of your position and the duties assigned to you.

Please consider the Mentor as a confidant to whom you may go to for matters that need to be clarified such as concerns over relationships and/or character clashes that may be evolving.

# updates

These Policy and Procedures are updated on a regular basis. Any material changes to these Policy and Procedures will be advised by management either via Email or at our regular Staff meetings.

This document and associated forms etc. are accessible in soft copy via our computer network. We do not store these documents in hard copy. All information can be immediately accessed on the computer network and will be guaranteed to be up to date at all times.

When you see an opportunity to improve a procedure kindly make the suggestion to your manager/supervisor as we all have a responsibility to improve our standards, individually and as a Company.

# Mission Statement, Vision and Values

For full details of our Mission Statement, Vision and Values please refer to our current Business Plan. This information is included in the Business Plan as it is by its very nature subject to ongoing change.

# TREATING CUSTOMERS FAIRLY

We have adopted a framework of six consumer outcomes to guide our business operations and clearly explain to staff what we want to achieve for our customers. These outcomes support our specific obligation as the holder of an Australian Financial Services licence to provide our services fairly, honestly and efficiently.

## Confidence

Consumers can be confident that they are dealing with a business where the fair treatment of customers is central to the corporate culture.

We will conduct our business with the best interest of our clients being the fundamental goal. We follow very clear processes when dealing with both potential and existing clients. Our advice process must enable all our advisory staff to understand our clients’ relevant financial needs.

We will make every effort to ensure that our recommendations are both suitable and specific for our individual clients. We undertake regular reviews on the work undertaken by all staff and representatives and our findings form part of each staff member and representative’s appraisal process as well as their relevant continuous professional development.

## Appropriate Products and Services

The products and services we market are designed to meet the needs of identified consumer groups and are targeted accordingly.

We do not market any products or services where we are unable to identify any economic or operational benefit to the client, or where any impartial view of our products and services would indicate that they are in any way unsuitable for a client.

## Customer Information

Customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

We have legislative obligations under the Corporations Act to provide various clients with important information within specific timeframes. For any given client and the products they purchase these may include our Financial Services Guide, Product Disclosure Statements, Statements of Advice and warnings regarding the level of advice being provided.

The Insurance Contracts Act, the Insurance Brokers Code of Practice, the General Insurance Code of Practice and the Competition and Consumer Act all impose obligations to ensure our customers are informed of information that is material to them.

## Appropriate Advice

Where customers receive advice, the advice is suitable and takes account their relevant circumstances. All staff that provide advice are required to meet specific training levels as set out in our Training Policy and Procedures ([Training Policy and Procedures](http://www.msmlm.com/msm-mission-control/training-policy-and-procedures/)).

As part of the obligation to provide our services fairly, honestly and efficiently we expect that clients receive advice that assists them in managing their financial risks and goals. Our business is based on our clients continuing to support our business on an ongoing basis over the medium to long term. We expect that advice will always be driven by what is in the client’s interests. If we look after our clients our business success will automatically follow.

## Meeting Client Expectations

Customers are provided with products that perform as we have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.

Client continuity and the referrals they provide are a core component of our business success. If we do not supply products and services that meet our client’s expectations, then our business will not and cannot succeed.

Our various Policies and Procedures layout very specific guidance on what we must do to ensure we deliver on our client’s expectations. We also abide by ASIC guidance ([[RG234 - Advertising Financial Products & Advice](http://www.msmlm.com/msm-mission-control/rg234-advertising-financial-products-advice/)](file:///C:\Users\Ivans%20Toshiba\Documents\MSM%20Operational%20Resources\MSM%20Operational%20Resources\MSM%20FSRA%20RESOURCES\RG234%20-%20Advertising%20Financial%20Products%20&%20Advice.pdf)) in the marketing of our products and services

Suppliers and Products are only approved by our Responsible Managers and throughout our various Policies and Procedures we clearly outline the level of service that we commit to providing our clients.

## Post Sale Barriers

Customers do not face unreasonable post-sale barriers imposed by us to change product, switch provider, submit a claim or make a complaint.

When customers indicate that they are unsure, unhappy or uncertain about a product they have purchased through us we will endeavour to make it as simple and easy as possible for them to look at alternatives or to cancel any product that they no longer require.

We are committed to handling complaints in a fair, efficient and transparent manner and our Complaints Policy and Procedures ([Complaints Policy and Procedures](http://www.msmlm.com/msm-mission-control/complaints-policy-and-procedures/)) provides practical guidance on how to assist a client make a complaint.

## Financial Hardship

In addition to the above framework, we have implemented procedures to recognise and support clients facing financial hardship. These procedures and guidance are included in our Financial Policy and Procedures.

## Family and Domestic Violence

Another key plank in treating our clients fairly and with respect is our Family and Domestic Violence Policy and Procedures ([Family and Domestic Violence Policy and Procedures](https://www.msmlm.com/msm-mission-control/family-and-domestic-violence-policy-and-procedures/)).

# Financial Services/Insurance Legislation

## Chapter 7 – Corporations Act

Chapter 7 of the Corporations Act and associated Regulations (The Act) are designed to ensure Financial Services businesses provide their services in a fair, efficient and honest way. The Act focuses particularly on protecting the interests of Retail Clients however the general thrust of the legislation applies to all clients.

To be able to operate in the Financial Services industry we are required to either:

A) Hold a license that is issued and monitored by the Australian Securities and Investments Commission (ASIC).

B) Be an Authorised Representative of a company that holds a License.

There are quite specific requirements in The Act that we must continuously and consistently comply with to ensure we maintain our Licence or Authorised Representative status. These requirements are catered for in the company’s various Policies and Procedures.

A copy of our Licence or documentation appointing us as an Authorised Representative is available via your supervisor. This should be reviewed as part of the Induction process so that all staff fully understand the legal limitations within which the business operates.

It is critical that all staff comply with all company Policies and Procedures at all times. Failure to do so will be considered to be a serious offence and immediate action will be taken to rectify the situation.

### Legislation Overview

Chapter 7 was included in the Corporations Act in March 2002 and required all businesses that provide Financial Services either to be licensed or to be Authorised Representatives of a Licence Holder as from March 2004. The key requirements of the legislation include ensuring:

### Licensees and their Authorised Representatives

* Staff are appropriately trained to provide the services they are providing.
* All staff are of good repute and character.
* Representatives of the business are appropriately trained and monitored.
* The business has the necessary systems, procedures and staff to provide the services.
* Retail Clients are provided with written information on the Product, Service and Advice being given and commissions and fees earned by the business.

### Licensees Only

* The business is managed by capable staff. (called Responsible Managers)
* The business identifies and manages risks that might affect its service delivery. ([Risk Management Policy and Procedures](http://www.msmlm.com/msm-mission-control/risk-management-policy-and-procedures/))
* The business is financially viable and solvent ([Financial Policy and Procedures](http://www.msmlm.com/msm-mission-control/financial-policy-and-procedures/).
* The business has an effective Complaints Policy and Procedures ([Complaints Policy and Procedures](http://www.msmlm.com/msm-mission-control/complaints-policy-and-procedures/)).
* The business has an effective Conflicts of Interest Policy and Procedure which also incorporates our approach to Bribery. ([Conflict of Interest Policy and Procedures](http://www.msmlm.com/msm-mission-control/conflict-of-interest-policy-and-procedures/))
* The business has adequate Professional Indemnity cover if it deals with Retail Clients.
* The business advises ASIC of any significant changes in the business.
* The business has effective and integrated Information Technology and Disaster Recovery Policy and Procedures ([Information Technology Policy and Procedures](http://www.msmlm.com/msm-mission-control/information-technology-policy-and-procedures/)) ([Disaster Recovery Policy and Procedures](http://www.msmlm.com/msm-mission-control/disaster-recovery-policy-and-procedures/)) to continue to provide services in the event of a disaster.
* The business has a formal process for ensuring it is complying with the legislation.

## Managing our Requirements

Our Responsible Manager(s) are responsible for the development and ongoing maintenance of all the Policies and Procedures and for the regular monitoring of the effective implementation of the policies.

Senior Management are responsible for ensuring staff are aware of the relevant Policies and Procedures and ensuring they are implemented across the business. A formal review of the effectiveness and relevance of Policies and Procedures is conducted as part of our annual business planning process.

Staff are responsible for performing their day to day tasks in accordance with the relevant Policy and Procedures.

An overview of The Act and how the business complies with its requirements is a key component of the Induction Program. This will be provided to staff within the first month of joining the business.

## Responsible Managers

**Liability as Responsible Managers**

There are no specific provisions in the Corporations Act 2001 that impose liability on a person solely as a consequence of their status as Responsible Manager of an AFS licensee.

The view of ASIC is that Responsible Managers are the people within the AFS licensee that are responsible for ensuring that the right people are in the right jobs and carrying out the right functions in the right manner in the context of the AFS Licence held and the business conducted by the AFS licensee. That is, Responsible Managers are a resource of an AFS licensee rather than a source of liability or target for enforcement.

However, a Responsible Manager as an individual will have the same exposure for breaches of the Act as would any other person. It is a requirement that all new Responsible Managers complete the Responsible Manager – Compliance Officer Training ([Responsible Manager - Compliance Officer Training](http://www.msmlm.com/msm-mission-control/responsible-manager---compliance-officer-training/)) PowerPoint presentation prior to their appointment.

## Other Legislation

All insurance activities must comply with the requirements of the legislation and industry codes by which we are bound, in particular the provisions of the following: -

|  |  |
| --- | --- |
| ASIC Act 2001 | [ASIC Act 2001](http://www.msmlm.com/msm-mission-control/asic-act-2001/) |
| Corporations Act 2001 | [Corporations Act 2001](http://www.msmlm.com/msm-mission-control/corporations-act-2001/) |
| Financial Services Regulations | [Corporations Regulations 2001 (Combined)](http://www.msmlm.com/msm-mission-control/corporations-regulations-2001-combined/) |
| Insurance Brokers Code of Practice | [Insurance Brokers Code of Practice](http://www.msmlm.com/msm-mission-control/insurance-brokers-code-of-practice/) |
| General Insurance Code of Practice | [General Insurance Code of Practice](http://www.msmlm.com/msm-mission-control/general-insurance-code-of-practice-2014/) |
| Banking , Finance & Insurance Award 2020 | [Banking Finance and Insurance Award 2020](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020/) |
| General Insurance Reform Act 2001 | [General Insurance Reform Act 2001](http://www.msmlm.com/msm-mission-control/general-insurance-reform-act-2001/) |
| Insurance Act 1973 | [Insurance Act 1973](http://www.msmlm.com/msm-mission-control/insurance-act-1973/) |
| Insurance Contracts Act 1984 | [Insurance Contracts Act 1984](http://www.msmlm.com/msm-mission-control/insurancecontracts84/) |
| Insurance Contracts Act Regulations 1985 | [Insurance Contracts Act Regulations (1985)](http://www.msmlm.com/msm-mission-control/insurance-contracts-act-regulations-1985/) |
| Privacy Act | [Privacy Act](http://www.msmlm.com/msm-mission-control/privacy-act/) |
| Australian Privacy Principles | [Australian Privacy Principles](http://www.msmlm.com/msm-mission-control/australian-privacy-principles/) |
| Australian Financial Complaints Authority | [www.afca.org.au](http://www.afca.org.au) |
| Competition and Consumer Act 2010 | [Competition and Consumer Act 2010](http://www.msmlm.com/msm-mission-control/competition-and-consumer-act-2010/) |

# Compliance Policy and procedures

Meeting our obligations under various laws, regulations and codes is a key component of the way we do business. For full details on how we view and manage our compliance process please refer to our Compliance Policy and Procedures ([Compliance Policy and Procedures](http://www.msmlm.com/msm-mission-control/compliance-policy-and-procedures/)) or the Compliance Officer as shown in our Organisation Chart.

# Employee Status

## Overview

Full-time employees usually work 38 hours per week or as specified in the Staff Letter of Engagement.

Part-time employees work less than 38 hours but more than 15 hours per week on a regular basis, mostly based on a set number of hours and days a week. Part-time employees will receive annual leave and other leave entitlements on a pro-rata basis and any public holidays falling within their employment.

Casual employees may work a variety of hours depending on need and agreement. Casual employees do not receive any leave entitlements and are paid only based on actual time worked. Casual payment rates are increased to cater for the lack of leave benefits.

## Casual Employees Overview

The Fair Work Act 2009 was amended as from the 27th March 2021 to change workplace rights and obligations for casual employees.

The changes include a definition of casual employment, a legal pathway for casual employees to become permanent (full or part time) and a new obligation to give casual employees a [Casual Employment Information Statement](https://www.msmlm.com/msm-mission-control/casual-employment-information-statement/)

We have to give every new casual employee a Casual Employment Information Statement (the CEIS) before, or as soon as possible after, they start their new job.

The Fair Work Act 2009 defines a person as a casual employee if they accept a job offer from an employer knowing that there is no firm advance commitment to ongoing work with an agreed pattern of work.

Once employed as a casual, an employee will continue to be a casual employee until they either, become a permanent employee through casual conversion, or are offered and accept the offer of full-time or part-time employment, or stop being employed by the employer.

The Fair Work Act 2009 now includes a new entitlement to the National Employment Standards giving casual employees a pathway to become a full-time or part-time (permanent) employee. This is also known as 'casual conversion'.

An employer (other than a **Small Business** ) has to offer their casual employee the option to convert to full-time or part-time (permanent) when the employee, has worked for their employer for 12 months and has worked a regular pattern of hours for at least the last 6 of those months on an ongoing basis and could continue working those hours as a permanent employee without significant changes. For existing casual employees as at March 2021 that have already been employed for 12 months, this process needs to be undertaken prior to the 27th September 2021.

Some exceptions apply, including small business employers and where an employer has ‘reasonable grounds’ not to make an offer to a casual employee for casual conversion.

There are rules for how employers and employees need to make and respond to offers. There are also rules for offering casual conversion to existing casual employees. Casual employees have a right to request to convert to full-time or part-time (permanent) employment in some circumstances.

This applies for casual employees working for a small business – at any time if they meet the requirements and for other casual employees – after their employer has decided not to make an offer for casual conversion.

# Company History & Organisation Description

For full details of our history and a detailed description of our activities and services please refer to our current Business Plan. This information is included in the Business Plan as it is by its very nature subject to ongoing change.

The annual Business Plan is a critical document that sets out what we are trying to achieve, how we do things, why things are done a particular way and it is important all staff have a good working knowledge of our plan.

# Organisation Chart

Our Organisation Chart spells out the business structure and includes details of the various key roles that have been allocated to people. It also identifies the training levels that all staff have reached. A copy of the Organisation Chart is available from senior management.

# Human Resources Administration

We are responsible for processing all payroll entries, maintaining leave records, providing annual Payment Summaries (previously called Group Tax Certificates), reimbursing any staff expenses and holding all staff records etc.

Any concerns that staff have regarding any human resources matter should be referred to your supervisor or manager. Management is always available for discussions on any aspect of the organisation. Involvement from all staff is encouraged.

It is the responsibility of the management to ensure that the transitional process is as easy as possible for both employee and employer. They can also answer any questions relating to rules and regulations, dress and conduct as well as advice on your career and any personal matters.

# Customer Service

All staff are required to contribute towards the positive service and commitment to our clients. It is our goal to maintain and fulfill our customers’ requirements and meet all expectations, while at the same time, sustaining profitability.

It is our philosophy to nurture an ongoing relationship with our clients ensuring both parties prosper, develop and profit.

We cannot fulfill this goal without the ongoing support of the company’s most valuable resource, our employees. It is only through teamwork and collective strength, that we can stimulate the kind of quality product and superior service that results in long term customer satisfaction.

Regardless of whether your involvement with customer service is direct or supportive, each member of the team has an impact on the client’s impression of our company.

Any and every contact a client has with our company – written or verbal – leaves an impression. We have a prime directive to ensure that each and every moment of contact is a positive one, thus upholding the company’s high standard of quality and service. It is the role of each employee, regardless of position, to make each moment of customer service outstanding.

Every customer will have their own expectations of the service they deserve. It is only by constantly exceeding these expectations that we can maintain the highest service possible.

We are committed to quality customer service and in support of this seek the following commitment from all staff.

* I am personally accountable for my actions.
* I take responsibility for all enquiries.
* I provide prompt, accurate, friendly and cost-effective service.
* I set high standards of honesty, integrity and efficiency.
* I am courteous and helpful to all my clients and my fellow employees.
* I recognise these commitments enhance my integrity, confidence and career potential.
* I recognise my fellow employees as professionals and encourage them to live up to these commitments as well.
* I recognise these commitments enhance our image and reputation with our customers, the insurance and financial services market and with all who seek my assistance.

Further details of our approach to Customer Service are documented in our annual Business Plan.

# Complaints Policy and procedures

The appropriate and fair management of any complaints received about the services and products provided by the business is taken very seriously. For full details on how we manage complaints please refer to our Complaints Policy and Procedures ([Complaints Policy and Procedures](http://www.msmlm.com/msm-mission-control/complaints-policy-and-procedures/)) or our Complaints Officer as shown in our Organisation Chart.

# Whistleblowing

## Scope of this policy

This policy extends to Board members, employees, and contractors /agents / representatives (where relevant).

## Background

We are committed to developing a culture where all staff are encouraged to raise concerns about poor or unacceptable practice and misconduct, and can do so safely. The purpose of this policy is to promote responsible whistleblowing about issues where the interests of others, including the public, or we, are at risk. Such issues might include:

* Fraud
* Theft
* Harassment
* Workplace bullying
* Discrimination (sex, age, gender, race, religion etc.)
* Bribery and corruption
* Manipulation or falsification of financial records

## Responsibilities for all employees

Each employee is in a position of trust and should be adhering to the appropriate standards of ethical behaviour including compliance with applicable laws and regulations. Each employee is expected to make every effort to protect the interests of the company, including taking action to prevent the occurrence of inappropriate behaviour.

To the extent that an employee becomes aware of inappropriate behaviour as defined above, they should follow the below procedures.

## Reporting concerns

If you have any known or suspected concerns regarding the appropriateness of someone’s conduct by way of:

* an unlawful act or omission; or
* unethical behaviour; or
* any breach of our policies and procedures.

You should make a disclosure about it. Your responsibility is to report this concern to:

* Your team leader; or
* Their leader or someone in your reporting line right up to the directors.

Any disclosures will be investigated fully. The whistleblower will be kept informed of the progress and the outcome of the investigation, within the constraints of maintaining confidentiality or observing legal restrictions generally.

## Confidentiality

We encourage individuals to put their name to concerns which they raise in case additional information is required further into the investigation. However, employees can raise their disclosure anonymously. Anonymous disclosures will be investigated to the extent they can be without revealing your identity.

## Anonymity

We are committed to protecting employees in making genuine disclosures and all reasonable efforts will be made to ensure that anonymous disclosures remain anonymous.  Anonymity cannot be guaranteed in certain circumstances (e.g., court orders).

## Immunity from Disciplinary Action

If an allegation is made in good faith, but is not confirmed by the investigation, no action will be taken against the person raising the misconduct concern. If, however, the allegation is or appears to be vexatious or frivolous, or without good reason, the same protection may not be provided.

# Employment Conditions

## Industrial Award

The business operates under the Banking, Finance & Insurance Award 2020 ([Banking Finance and Insurance Award 2020](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020/)), and all staff are covered under this award unless otherwise specified in your letter of appointment. The Award together with the Fair Work Act [Fair Work Act 2009](http://www.msmlm.com/msm-mission-control/fair-work-act-2009/) sets out minimum standards of pay and conditions. Much of the information provided here summarises the provisions of the Award and the Fair Work Act. The Award and The Fair Work Act (FWA) override any advice provided where the advice may conflict with the Award or the FWA to the potential detriment of a staff member.

## High Income Employees

High income employees paid in excess of $138,900 p.a. (as at July 2016 and indexed annually at June 30 as per the Fair Work Act) who accept a guarantee of annual earnings that will remain above this threshold are excluded from the Award. In such cases we will individually agree and document the employment conditions that apply to these staff either in their Staff Letter of Engagement or other employment documentation.

Such staff unless otherwise agreed are not usually covered for:

1. Overtime and Penalty Rates
2. Annual leave loading
3. Unfair dismissal.

## Staff Letter of Engagement

The conditions of your employment have been outlined in your Staff Letter of Engagement ([Staff Letter of Engagement Template](http://www.msmlm.com/msm-mission-control/staff-letter-of-engagement-template/)). The letter/agreement confirms important details regarding your position such as:

* Title
* Remuneration
* Benefits
* Hours of work
* Status of work
* Probationary period
* Other relevant issues

Employment conditions may change as situations arise. Management will advise any changes to your employment as and when these changes occur. These changes are not always our choice. Factors such as the economic climate and changes to relevant Federal and State Laws can influence how we operate.

Any material changes will be formalised with each staff member in the appropriate fashion.

## Office Hours

Office hours are spelt out in the standard Staff Letter of Engagement. After hours access will only be granted to employees who are authorised to work outside of usual work hours. Further details of the service levels and business hours are also detailed in our Business Plan.

# Paid Parental Leave (PPL)

The Federal Government’s Paid Parental Leave (PPL) Scheme applies to employees who meet the following criteria:

* Childbirth or adoption occurs after 1st January 2010
* minimum period (approximately 12 months) of continuous employment.
* with primary childcare responsibilities
* adjusted taxable income is under $150,000 per annum
* parental leave is taken immediately following birth or adoption

Eligible employees will be entitled to receive 18 weeks of payments at the national minimum wage ($640.90 as at 1st July 2014) within the first 12 months of the birth or adoption.

Staff who take up the entitlement to PPL may have to forgo other Federal Government benefits such as the Baby Bonus and some Family Benefit payments.

The employee is required to register their eligibility with Centrelink, and we are responsible for making the PPL payments. We have no obligation to make any payments to the employee under the scheme until such time as we have received the funds from Centrelink.

To facilitate the payment of the PPL funds we must also register and apply to Centrelink and provide them with our company and banking details. The PPL is expected to be paid out on top of any parental leave benefits we provide separately to the PPL.

For full details refer to the [Paid Parental Leave Website](http://www.humanservices.gov.au/customer/services/centrelink/parental-leave-pay)

# Minimum Pay Rates

## Fair Work Australia (FWA)

Under the Fair Work Act [Fair Work Act 2009](http://www.msmlm.com/msm-mission-control/fair-work-act-2009/) the national minimum wage will be set by Fair Work Australia for those staff that are not covered by the Banking, Finance & Insurance Award 2020 [Banking Finance and Insurance Award 2020](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020/) or another Modern award.

## Base Rates

Please refer to the Banking, Finance and Insurance Award 2020 Pay Guide ([Banking Finance and Insurance Award 2020 Pay Guide](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020-pay-guide/)) for current benefits payable under the Award.

The rates above do not include

* Incentive payments and bonuses
* Specifically agreed loadings
* Allowances, Overtime and Penalty rates
* Other additional entitlements of the employee

Payments for these additional benefits should be addressed in each individual staff member’s letters of offer.’

## Casual Loadings

Loadings, over and above the wage paid to permanent full time and part time staff, are typically paid to casual workers to compensate them for the loss of annual leave, paid personal/carers leave and benefits such as redundancy, notice of termination etc.

The loadings applicable under the Banking, Finance & Insurance Award 2020 [Banking Finance and Insurance Award 2020](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020/) provide for a 25 % loading for casual workers.

# Time and Wage Records

## Record Keeping

Under the Fair Work Act [Fair Work Act 2009](http://www.msmlm.com/msm-mission-control/fair-work-act-2009/) , Employers must keep a number of written records of their employees for 7 years, such as records about time and wages. The records must be legible and in English.

Details of the records that must be kept by an employer for each employee, including:

1. The name of the employer and the name of the employee.

2. The Australian Business Number (ABN) (if any) of the employer.

3. Date the employee started employment.

4. If the employee is full-time, part-time.

5. If the employee is permanent, temporary or casual.

6. The employee's pay rate, including gross and net amounts paid and any deductions from the gross amount.

7. Any loadings, monetary allowances, bonuses, incentive-based payments, penalty rates or other entitlements paid that can be singled out.

8. If a penalty rate or loading must be paid for overtime hours actually worked, the number of hours of overtime worked, or when the employee started and finished working overtime.

9. Hours worked if the employee works casual or irregular part-time hours and is guaranteed a pay rate set by reference to a period of time worked.

10. A copy of the written agreement if we and our employee have agreed to average the employee's work hours.

11. If we and our employee have agreed to an individual flexibility arrangement, a copy of that agreement, and, if the agreement is terminated, a copy of the termination.

## Pay Slip Requirements

We must issue each employee with a pay slip that includes:

* the name of the employer
* the Australian Business Number (ABN) (if any) of the employer
* the employee’s name
* the date of payment
* the pay period (e.g. 24/3/09 to 30/3/09)
* the gross and net amount of pay
* any loadings, monetary allowances, bonuses, incentive-based payments, penalty rates or other entitlements paid that can be singled out
* if the employee is paid an hourly rate - the ordinary hourly pay rate and number of hours worked at that rate and the amount of pay at that rate
* if the employee is paid an annual rate (salary), the rate as at the last day in the pay period
* any deductions made from the employee's pay, including the amount and details of each deduction (including superannuation) including the name, or the name and number, of the fund or account the deductions are paid into

If we are required to pay superannuation contributions for our employee’s benefit, we should include:

* the amount of each superannuation contribution made during the period to which the pay slip relates, or the amounts of contributions that we are liable to make; and
* the name or the name and number of the superannuation fund we put or will put superannuation contributions into.

## Other Requirements For Pay Slips

We must issue a pay slip (either electronic or on paper) containing the above information, to each employee **within one day** of the payment of wages to the employee.

# Fair Work Act

## Introduction

The FWA creates a set of minimum National Employment Standards that are summarised in the Section below. The FWA also creates the concept of Modern Awards and Enterprise Agreements, which enable industries/enterprises to develop and negotiate an award/agreement, with various limitations as to the conditions allowed to be included in these arrangements.

The Financial Services Sector is covered by the Banking, Finance & Insurance Award 2020 [Banking Finance and Insurance Award 2020](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020/).

## National Employment Standards (NES)

The NES are minimum standards that apply to all workers employed in Australia (with a small number of exceptions) are summarised below.

1. Maximum weekly hours – 38 hours, unless the additional hours are reasonable. There is the ability to agree an averaging of hours over a maximum 26-week period.
2. An employee (with more than 12 months service) who is a parent caring for a child can request flexible working arrangements The employer has 21 days to respond in writing to the request and can only refuse such a request on reasonable grounds that are detailed in the response.
3. Sets out rules for casual employees that in some circumstances either must be offered a transition to permanent employment by the employer or are able to request such a transition.
4. Minimum Parental leave entitlements and arrangements are spelt out. There is also the option for the employee to request a further 12-month extension.
5. Minimum Annual Leave entitlements and arrangements are spelt out. This includes restrictions on cashing out leave and the arrangements for taking leave.
6. Personal/Carers Leave and Compassionate Leave entitlements and arrangements are spelt out.
7. Community Service Leave entitlements and arrangements are spelt out. These entitlements provide for employees to take leave when undertaking a voluntary emergency management activity or when required for Jury Duty. Staff are entitled to be paid wages whilst on the first ten days of Jury Duty, but not for other Community Service Leave.
8. Long Service Leave entitlements and arrangements which basically provide leave in accordance with the relevant State or Territory legislation.
9. Public Holiday entitlements and arrangements. This section provides for employees to not attend work on Public Holidays except where the employer makes a reasonable request and the employee does not have reasonable grounds to refuse such a request. The section also mandates that employees be paid for such holidays and employees that work on such days to be paid the relevant penalty loadings.
10. Notice of Termination and Redundancy Pay entitlements and arrangements. The section stipulates minimum termination notice requirements based on years of service and age and provides for payment in lieu when the notice periods are not followed. This section also sets out the circumstances and minimum amounts of redundancy payments. The Redundancy provisions do not apply to small employers (15 staff or less) or to staff with less than 12 months service.
11. Fair Work Information Statement. [Fair Work Information Statement](http://www.msmlm.com/msm-mission-control/fair-work-information-statement/). The Statement contains information on the National Employment Standards and other industrial relations information. It must be given to all existing employees as soon as practicable and to new employees before or as soon as practicable after they commence employment.

# Office Routines and Expectations

## Meals & Breaks

Employees are allocated a daily meal break, the duration of which will be set out in the Staff Letter of Engagement. Meal breaks that are not taken cannot be accrued.

Tea, coffee and fresh water etc. will be supplied to all employees at no cost. Supply of other individual staff catering requirements or needs will be subject to management approval. The kitchen/eating area is for use by all employees and should be treated with respect. Staff will be expected to clean up after use.

Staff are encouraged to take advantage of their allocated breaks as it allows for the chance to regenerate and maintain an adequate level of concentration.

## Attendance & Punctuality

We ask for a high standard of punctuality and attendance amongst all employees. We believe that punctuality and attendance are paramount to the fundamental principles of professionalism.

Employees who disregard these basic principles on a continuing basis will be subject to disciplinary action.

If for any reason staff are unable to attend work, staff should personally advise your supervisor no later than one hour prior to your scheduled start time. This will also minimise the disruption to any colleagues and other staff members.

Punctuality is an important part of your employment. As the company works as a team, it is important to be at work on time. If staff are running late for any reason, please contact your supervisor.

## Use of Phone & Mail Systems

Private phone calls should be kept to a minimum and should be as brief as possible when made.

NB: Monitoring Systems may be implemented from time to time on all telephones to monitor calls, times, duration and numbers dialed to allow for precise cost allocation and cost control purposes.

A similar policy applies to the use of company mail for dispatching personal correspondence. Unauthorised usage will be considered inappropriate conduct and will result in disciplinary action. We believe these tools are for business purposes only and not for private use.

## Dress Standards

Unless specifically addressed in a staff members Letter of Appointment the following dress standards apply.

Good grooming and taste in work apparel are expected from all staff. Remember when you look in a mirror this is how our customers see you. Untidy or poorly groomed staff do not impress customers. You are representing the company and therefore project the image of the company.

Our rule of thumb is that all staff should present as if they were attending a job interview. Uniforms should be worn where provided.

Denim is not considered an acceptable part of our dress standards.

We also advise that any nose, eyebrow, lip and tongue studs and other visible body piercings apart from ear lobes are also considered inappropriate.

## Payment of Wages & Salary

Salaries are paid on either a weekly or fortnightly basis as detailed in the staff members Staff Letter of Engagement.

Payments are either made either by cash/cheque or directly into the bank, building society or credit union of your choice as detailed in the Staff Letter of Engagement.

A working week runs from Monday through to Friday. Whilst payments are not required to be paid until the Friday of the pay week, we calculate and process the payments on the previous Wednesday/Thursday to allow enough time to correct any problems experienced with the banking system.

Any associated paperwork, timesheets, overtime etc. should be handed to your supervisor/manager by no later than Wednesday. Delays with this documentation can result in a delay in payment.

Where staff are paid directly into the bank access to salaries will be available on Thursday.

It will remain your responsibility to advise us directly of any change to your account details.

We cannot be held responsible for any delays in processing that arise due to changes in your banking details. Should staff wish to change the details of your bank and account information staff are expected to advise us directly and well in advance.

## Employee Medical Examinations

In some cases, a medical examination may be relevant to a particular position. It is essential that we employ the most appropriate candidate for each position, ensuring that the employee is physically and mentally able to fulfill the requirements of the chosen role. We regard the health and wellbeing of each employee with great importance.

In addition, examinations may also be required to determine the health status of an employee for insurance or superannuation policies.

When an employee returns from a serious work injury or illness, an examination may be necessary to determine their suitability for work.

Any examination will take place at a medical centre approved by management, at a time convenient to the employee and at our cost. There will be no expenses incurred by the employee and payment of wages/salary will continue throughout the examination.

## Posting of Internal Vacancies

All operational positions within the business will usually be open to all staff before any external recruitment efforts. Details on these positions will be advised to staff.

It is our policy to actively encourage staff to apply for internal vacancies and wherever possible to promote from within the business. The same procedures used in hiring staff externally will usually be followed for any internal applications.

Staff are not required to advise your manager/supervisor should staff wish to apply for an Internal Position.

## Staff Suggestions & Internal Communication

Staff suggestions and communication can stimulate creative ideas and suggestions that may benefit the company in both productivity and revenue. Management strongly supports and recommends communication between management and staff, as well as between all colleagues.

## Overtime Policy

We do not support overtime as part of our standard practice. All employees should be able to complete their role in specified working hours. If for any reason staff believe they are constantly unable to complete your allocated tasks, please discuss the matter with your supervisor / manager.

If overtime is required, it is vital that staff speak to their supervisor / manager. They will refer the matter to the Responsible Manager(s) for approval. Time sheets and procedures must be followed carefully at all times.

Overtime is payable at a rate of time and a half for the first two additional hours worked each day and at double time for periods thereafter. By agreement overtime can also be taken as time off in lieu of payment.

Overtime is paid in line with the Insurance Industry Banking, Finance & Insurance Award 2020 [Banking Finance and Insurance Award 2020](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020/). Any staff member that has worked overtime without prior approval will not be compensated. We therefore strongly recommend that all employees follow the agreed procedure.

A meal allowance in accordance with the Banking, Finance & Insurance Award 2020 [Banking Finance and Insurance Award 2020](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020/) is payable where the employee is required to work and a half hours overtime and the period of overtime extends past 6:00 pm.

# Working From Home

## Overview

This Section outlines the flexible working arrangements available we provide to attract and retain staff members; to provide flexibility in meeting business needs; and to assist staff to manage their work and personal responsibilities. At the same time, we must ensure that we develop and maintain a strong team-based culture within the business.

This policy sets out the guidelines and procedures to be followed when considering a working from home arrangement. The opportunity to work from home is not an entitlement or a right. This Section does not apply to casual staff except in exceptional circumstances.

Home-based work is a voluntary and co-operative arrangement agreed to between a staff member and the business. Home-based work will be considered on a case by case basis.

If home-based work involves access to company resources and computer networks, the manager and the staff member must ensure that appropriate security arrangements are in place, and that the staff member abides by the standards and guidelines contained in the Information Technology Policy and Procedures.

The business is committed to providing a safe and healthy place of work for all staff members and this extends to staff who undertake home-based work. All work health and safety (WHS) policies and procedures that apply to staff members operating at our offices, as far as practicable, apply in carrying out work at a home-based site.

Staff members undertaking authorised home-based work are covered by our relevant Workers Compensation policy but only whilst undertaking work on our behalf. If a staff member has an accident or sustains an injury whilst undertaking home-based work, the staff member is required to report the injury or illness to their manager. All accidents and injuries must be reported to us within 24 hours of occurring.

Staff should be aware that home-based work may not be appropriate for staff rehabilitation and return to work cases following an injury.

Staff members are solely responsible for checking whether working from home has any impact on any existing insurance arrangements they may have, including public liability or equipment covered by their own home contents insurance, and any obligations they may have to notify their insurer that their home is to be used for work purposes.

Staff undertaking home-based work are required to follow the same processes for notifying of absences (e.g. sick leave, carer’s leave) that apply to all staff. Where required, absences are to be advised to the staff member’s manager.

Should a staff member wish to apply to work from home the following procedures apply:

Step 1 Staff member to raise the issue with their manager who will make an initial assessment of the likelihood of such an application being supported.

Step2 If the manager indicates that there is a likelihood of such a request being accepted or where the staff member wishes to apply regardless of the initial response being negative , the staff member should complete the Work From Home Application Form ([Working From Home Application](http://www.msmlm.com/msm-mission-control/working-from-home-application/)).

Step 3 At this stage the business will make an in-principle decision on the request and provide a response to the staff member. If the response is in the negative the business will provide the staff member with a formal response ([Working From Home - Management Response.doc](http://www.msmlm.com/msm-mission-control/working-from-home-management-response/))

Step 4 If the request for the working from home arrangements has been approved in principle the staff member and relevant manager will review the operational and WHS issues involved in implementing such a change. To assist in this the Staff Member and manager should complete the Working From Home Assessment Form ([Working From Home Assessment](http://www.msmlm.com/msm-mission-control/working-from-home-assessment/)).

Step 5 After the completion of the Assessment form in Step 4, the business will make a final formal decision to allow the work from home request and provide the staff member with final approval/rejection. [Working From Home - Management Response](http://www.msmlm.com/msm-mission-control/working-from-home-management-response/) and also formalise the arrangements by completing the [Working From Home Agreement](http://www.msmlm.com/msm-mission-control/working-from-home-agreement/).

# Office Procedures

## Incoming Correspondence

All incoming correspondence (other than facsimile & e-mail) of whatsoever nature must be stamped with the date received and distributed to the respective person/area/department, on the same day as received.

Mail brought into the office by a client or provider should also be date stamped, as well as correspondence collected by us from an outside office.

All incoming correspondence that requires a response must be actioned within 5 working days or earlier where required.

## Outgoing Correspondence

All outgoing correspondence should be typed. Handwritten communication should be avoided to show our professionalism. All individual client documentation should clearly provide the recipient with the contact details of the relevant person to speak to should they have any queries with the documentation.

Email is the cheapest and most efficient form of correspondence and should be used in preference to facsimile or letters. For all matters where the author maintains a hard copy file, a copy of all relevant emails must be filed in the hard copy file to ensure the integrity of the file.

The author should individually sign all letters that are sent.

Compliments slips should only be used when sending documents etc. to a client. Where there is a need to provide explanatory notes etc. a formal letter should be used.

## Telephone Enquiries

The phone should never ring more than three times before it is answered.

The operator or receiver should answer the phone in an appropriate manner and it should be done “with a smile in the voice”.

Don’t walk past a ringing phone, answer it.

The appropriate introduction should be along the lines of : “Good morning/afternoon, Welcome to >>>>>>, X speaking, how can we help you?” This introduction applies to mobile phones as well as office phones.

All telephone enquiries from whatsoever source should be recorded in detail, dated and timed. This should be done in the relevant hard copy file, on a computer database, notation form or other records. All enquiries that require action to be taken need to be attended to immediately or diarised for future action.

With after hour telephone conversation involving a request for cover, staff are to advise when immediate cover is NOT available and confirm with the client accordingly.

All records of client interactions, coverage requests and discussion must be recorded in such a way that there is a permanent record available and they may be recovered if required. They must never be destroyed.

Every telephone call should be perceived as a “Window of Opportunity” and it represents the opportunity to potentially commence a sale, cross sell or develop further business.

The caller may know little or nothing about our business and your introduction becomes their introduction to the business. Make sure it is an excellent introduction.

## Returning Calls

Phone messages must be returned as a first priority.

If you know the member of staff is going to be unavailable for the whole day, tell the client and ask if someone else can be of assistance. Equally if you know that you are going to be unavailable, tell your colleagues and call forward your phone so that they can respond to the caller.

It is unprofessional for anyone to instruct the telephone operator or someone else to say that they are not in the office when in fact they are. Nor should expressions that he/she is busy, at lunch at the toilet or not taking calls ever be used.

## Transferring Calls

Calls should be announced to the recipient, where possible, with the caller’s name and brief details of the enquiry.

If the intended recipient is unable to take the call, you should ask the caller if you may help them in the first instance or whether someone else in the same department may be able to help them.

If no one else can assist, a message showing the full details of the caller and the issue should be taken and must be passed on to the intended recipient immediately.

Do not transfer the caller through to an employee’s voicemail unless the caller has approved of this.

## Mobile Phone, Messagebank and Voice Mail Management

The appropriate greeting should be along the lines of:

“Welcome to >>>>>>>, you have contacted X. I am presently unable to take your call. Please leave your name and number and a brief message and I will get back to you as soon as possible. Thank you for calling.”

Messages should be cleared and a return call made as a matter of priority.

# E-MAIL

## Protocols

Electronic communication has grown rapidly and people tend to think that once they have sent an e-mail the recipient has seen it. Unless an office is working 'on-line' all the time this is obviously not the case. If you do not have an “on-line” facility it is necessary to check your email on a regular basis.

Electronic messages and attached documents are discoverable documents. Do not make any comment that if scrutinised by any person or a court of law could be actionable or implicate our organisation in any litigation.

Do not use defamatory, libelous or rude language. A breach of this guideline could lead to disciplinary action including dismissal.

Where the system is networked a system of passwords will be necessary. Staff should not send an email from other than their own PC.

E-mail messages must always identify the sender and your individual email “signature” should be included in every email sent. CAPITAL LETTERS should not be used other than for headings or emphasis.

All Incoming and Outgoing e-mail should be saved to the appropriate folder when it has been actioned or diarised. Unwanted messages should be deleted carefully and frequently.

Unless the office system provides full electronic filing and archiving a hard copy of all incoming and outgoing messages should be made, the request actioned and then filed on the relevant file.

Never send any confidential information to parties other than the intended recipient and do not breach copyright.

Staff are responsible for re-directing their emails to either their supervisor/manager or a fellow employee in periods of absence from the office.

## Email Set Up

The acceptable standards for the setting up all email accounts are either:

[Firstname.surname@business.com.au](mailto:Firstname.secondname@business.com.au)

[Firstname@business.com.au](mailto:Firstname@business.com.au)

InitialSurname@business.com.au

The consistent use of one of these naming conventions will facilitate the management of email systems across the business.

All email accounts for all users are to be set up with a standard signature that includes the following:

1. Name and title of staff member
2. Full company name, address and ABN.
3. AFS Licence Number/ Authorised Representative Number if applicable.
4. Phone / Mobile Numbers
5. A disclaimer:

“The information contained in this message and any attachment(s) may be privileged and confidential and is intended for the exclusive use of the addressee designated. If you are not the addressee any disclosure, reproduction, distribution, on-transmission, dissemination or use of the communication is strictly prohibited. Whilst any attachments may have been checked for viruses, you should rely on your own virus checking programs and procedures. To facilitate our communications, we will store your e-mail name and address.”

## email usage

Email is a major communication tool for both business and private purposes. We actively discourage the sending and receipt of private emails, due to the exposures to viruses associated with such emails.

Staff are not to sign up to private internet information/services/promotions of a personal nature utilising their business email address.

Staff are not to on forward private emails within the business or to external users. Upon receipt of private emails staff are required to do the following:

* Advise the sender that receipt of such material is against company policy.
* Request the sender to send future emails to a private email address.

Please note that all emails that have been sent or received using the email address allocated by the business to the staff member are able to be legally accessed and reviewed by the business.

Where emails continue to be received, please refer the matter to your supervisor/manager who can arrange for such material to be blocked electronically.

## email and viruses

Everyone needs to watch for any attachment with e-mail from unsolicited or unknown sources. Suspicious attachments should not be opened without checking the source or running virus protection. There are several indicators that an email may contain a virus including:

* Emails received from unknown/anonymous or strange or odd names.
* Emails that do not contain an identified sender.
* Emails with strange/cryptic/non business orientated subject matter.
* Emails that include an attachment that is not referred to in the body of the email.

Whenever staff identify emails that they believe may involve a virus, please immediately contact the IT Co-Ordinator (As shown on the Organisation Chart) who will advise what steps need to be taken. **Do not open such emails**

For further information on this topic please refer to the Information Technology Policy and Procedures ([Information Technology Policy and Procedures](http://www.msmlm.com/msm-mission-control/information-technology-policy-and-procedures/)).

# Diary / follow up Systems

Each person/unit or area is required to have a hard copy or computer-based Diary/Follow Up system for use by staff. The relevant supervisor or manager will nominate a staff member who must distribute the documents on a daily basis for appropriate action. If the staff member to receive the documentation is away, the documentation must be referred to the supervisor or manager for further instructions.

Such a system needs to be in place to ensure that outstanding matters are followed up with clients and insurers. The system should be implemented whenever you are waiting for the return of necessary documentation from a third party.

# Documenting Discussions

## Minutes of Meetings

Minutes must be taken of all meetings with clients, suppliers and insurers. These minutes should be prepared promptly and copies distributed to all attendees and others interested with a copy retained for the client file. Minutes of “in house” meetings should also be attended to in a similar manner.

## Understanding What is Required

In all verbal communications establish exactly what it is the client requires and where relevant confirm in writing the action taken. Inform the client of any likely timetable and make use of the diary system when follow up action is required.

Where you give a client advice or offer an improvement to their cover and the client for whatever reason does not agree thereto, ensure that you immediately confirm in writing that they did not wish to proceed with your recommendation.

## Verbal Instructions

A file note must be created to record important information or instructions received verbally about a client or insurer. Ensure the message is clear and self-explanatory (i.e. not too cryptic or personalised). Remember a file note may be vital in a coverage dispute. After appropriate action, place the file note in the relevant file.

## Confirming Verbal Instructions

We must confirm all verbal instructions in writing. Be particularly careful that verbal instructions are reported clearly to clients. Do not transfer the information from one source in parrot fashion, and do not merely quote the client price only.

All terms, conditions, exclusions and excesses are to be advised to the client. If the message, terms, conditions etc., are not clear do not guess but refer back to the relevant person for clarification.

## Summary

There must be no misconceptions or misunderstandings between parties participating in the contact. If you are in doubt on any issue, then you must clarify the matter.

When you are asked to effect cover, do so immediately and confirm back to the client. If there is to be any delay you must inform the client.

* Confirm all cover details with clients and insurers in writing.
* Keep the client and insurer informed of all situations that might concern them.
* Maintain telephone conversation record books.
* Take file notes to summarise meetings and discussions.
* Provide clients with all Statutory Notices.

# Expenses

## General Expenses

Work related expenses are generally reimbursed after they are incurred. Where you are aware that expenses will be incurred, prior arrangements can be made. This may be through a process of ‘cash advance’ or via the provision of a corporate credit card.

To avoid any misunderstandings, it is strongly recommended that expenses that you will be incurring as part of their job should be approved prior to incurring the expense.

It is the responsibility of the employee to provide receipts and documentation, particularly in the event of a cash advance. All cash advances will need to be accounted for and any misappropriation of company funds will incur serious action.

The Responsible Manager(s) are the only staff members able to authorise non-recurring expenses. All Capital Purchases over $2,000 or any sponsorship or donation expense must be authorised by a Responsible Manager(s) or a duly authorised staff member.

Recurrent and consistent expense items such as rent, electricity, lease payments, consumable replenishments, petty cash etc. may be authorised by staff approved by the Responsible Manager(s).

All expenses and capital purchase items are to be submitted for payment utilising the original invoice or a duly completed Cheque Requisition Form ([Cheque Requisition Form](http://www.msmlm.com/msm-mission-control/cheque-requisition-form/)).

Where there are business expenses incurred on personal credit cards or where cash is used, then an Employee Expense Reimbursement form ([Expense Reimbursement Form](http://www.msmlm.com/msm-mission-control/expense-reimbursement-form/)) should be used attaching all tax invoices or dockets in support of the expenses claimed on the form

# Employee Leave

## Procedures Regarding Sick Leave (Staff)

If you are unable to work due to illness, it is important that you telephone your supervisor advising the nature of the illness and the day you believe you will return to work. You need to contact your manager by 8.30am on the day you will not be in the office

Do not leave messages on voicemail; you must speak directly to your supervisor or manager when you phone.

On return to work you will be required to complete a Leave Application Form ([Leave Application Form](http://www.msmlm.com/msm-mission-control/leave-application-form/)). This needs to be given to your supervisor for authorisation and processing, to ensure you are paid any sick leave that you are entitled to.

All Employees will be required to present a doctor’s certificate when absent for two or more days or where more than 4 sick days without a Doctors Certificate have been taken in any one year. The Doctors Certificate should state the nature of the illness and the reason(s) why they were absent from work.

If you require an extended period of leave (due to accident or illness), you will need to inform your supervisor and keep them updated on the estimated date you will be returning to work. It is important that you are in contact with your supervisor on a regular basis to ensure that your position of employment is protected.

## Procedures Regarding Personal Leave (due to Illness) – Supervisor /Manager

Upon receipt of advice that a staff member will be away on Personal Leave due to illness the following steps are to be followed:

* Email the team / staff to advise that the person won’t be in today
* Forward the persons phone /email.
* Put an out of office sign on the persons desk (Person, Sick Leave, Date Returning)
* Advise the switchboard that the person won’t be in today
* Diarise follow up of Leave Application Form.

## Personal Leave Benefits

The National Employment Standards sets the benefits for Personal Leave and Carers Leave. You will accrue ten days per annum Personal Leave on a pro rata basis from the start date of employment. Part-time employees will receive their entitlement in accordance with the hours worked.

## Personal Leave - Sickness

The National Employment Standards sets the benefits for leave due to sickness. (These benefits are of course restricted to employees who are absent from work for genuine health reasons only). You will need to provide proof of your situation and only when you have met all the required conditions will you be compensated.

Sickness benefits are only available at the time of the illness.

All sick leave payments will be made at standard pay rates only. Should an employee receive any Workers’ Compensation benefits, they will not be entitled to any sick leave benefits unless there is a shortfall between the compensation benefit and the standard pay rate.

Employees absent on sick leave for two days or more will be required to present a doctor’s certificate stating the reasons why they were absent from work. Any sick leave in excess of your leave entitlements will be treated as leave without pay unless other arrangements are agreed with your supervisor/manager.

## Compassionate Leave

The National Employment Standards sets the benefits for Compassionate Leave. An employee, other than a casual employee, is entitled to use up two days Compassionate Leave on any occasion on which a member of the employee’s immediate family or household has a serious illness or injury or dies.

## Maternity / Parental /Paternity / Adoption Leave

The National Employment Standards sets the benefits for this leave. It is requested that any employee wishing to take leave inform their supervisor no less than 12 weeks prior to the birth of the baby. If possible, your supervisor should be informed of your decision at the earliest stage so arrangements can be made.

Part time and full-time employees are entitled to up to 52 weeks unpaid maternity leave. This may include or can be taken in part as long service leave or annual leave, providing it does not extend past the 52-week period.

After maternity leave has been taken the employee will be able to return to their former position. If for some reason this position no longer exists, the employee will be given a position as close to their previous position as possible.

Employees may indicate the date they wish to return to work through a letter to the company. Any intentions of return should be sent at least 30 days prior to re-commencement.

We may replace the employee on maternity leave whilst absent. The replacement employee will be advised of the temporary nature of the position and the period of employment. Therefore, it is important to ensure communication between the employee and the company is both open and clear.

Paternity leave is only available where the male staff member is the primary care giver.

Parental Leave is only available where the child is under one year of age. Both Parental and Paternity leave are similar in benefit structure to Maternity Leave

Adoption Leave is an entitlement available if you are adopting a child under the age of five. The entitlement must be taken in consecutive weeks and may not exceed 52 consecutive weeks combined.

Staff hired on a casual or seasonal basis will not be eligible for these benefits.

## Annual Leave & Holidays

If you are employed on a full-time basis you will be entitled to 4 weeks (20 days) annual leave. This is available after completing one year’s service. Management reserves the right to work with each employee to limit the accrued leave for each employee to a maximum of 30 days. This limit is designed to ensure that at all times the business has the appropriate level of human resources to provide its clients with a consistent quality service.

When a staff member’s leave entitlements approach 30 days management will discuss the issue with you and attempt to negotiate an agreed plan to reduce accrued holiday leave. Where no such agreement can be reached, we will nominate the holiday dates that we require you to take.

Payment of leave is based on the normal pay rate as agreed in your Staff Letter of Engagement and any subsequent adjustments.

Your leave payments will also include a minimum 17.5% leave loading except where there is a written agreement to include such a loading in your base salary for High Income Employee’s.

You must fill out a Leave Application Form ([Leave Application Form](http://www.msmlm.com/msm-mission-control/leave-application-form/)) if you are requesting time off. This form must be signed and approved by your supervisor no less than 14 days before the requested leave date.

The manager/supervisor responsible for approving any leave must ensure that appropriate arrangements have been put in place to ensure service to clients is not impacted during such leave. This will normally involve the formal allocation of tasks to another staff member and communication of the leave and the arrangements made to all staff affected.

The company will always try to meet any reasonable requests for leave. You should however remember that you are working as part of a team; therefore, consideration for your co-workers and any existing responsibilities is essential.

On the day prior to your leave:

* Advise relevant staff that you will be on leave and where to forward calls/mail etc.
* Enable ‘Out of Office’ e-mail message and on forwarding if applicable.
* Forward phone if applicable.
* Remind staff that are responsible for your tasks of your leave.

## Leave Without Pay

Leave without pay will not generally be allowed as we believe that the leave entitlements provided to staff are such that they should be able to manage their leave arrangements so as not to require Leave Without Pay.

## Public Holidays

We consider it unnecessary for salaried staff to work on public holidays. Should pressure of work or client demands require otherwise, you will need prior approval from your supervisor. We would not expect you to work on public holidays, but we are happy to compensate you with one day off as acknowledgement of your commitment to working a public holiday. Please co-ordinate the time off with your supervisor. The Public Holidays that we recognise are as per the National Employment Standards.

## Long Service Leave

The concept of long service leave is to recognise and reward employees for long periods of continuous service. Minimum Long Service Leave benefits are set down by either the relevant pre modernised Award or the relevant State and Territory Government legislation. Long Service Leave benefits vary from State to State

Employees who have completed a prescribed/legislated period of continuous employment with us are entitled to a prescribed/legislated payment for Long Service leave. Part time workers typically enjoy similar benefits on a pro rata basis. Casual workers do not usually qualify for this benefit however where they have had ongoing and consistent employment they may also qualify for this benefit.

Long service leave is paid in accordance with the employee’s actual pay rate. This is the total amount an employee would have been paid if they were performing their regular hours of work, excluding overtime, penalty rates or allowances. Payments may be received by the employee as a lump sum at the start of the leave period or on normal paydays.

Long Service may not be taken immediately it becomes due nor is it required to be taken in one lump sum (except where legislation dictates otherwise). Employees are typically required to give at least 28 working days notice if long service leave is required and we will typically come to a mutual agreement with you on your individual long service arrangements.

Where a staff member’s employment is terminated any long service entitlements will be paid out in accordance with the relevant minimum Award or state legislation requirements.

Links to the various state government websites and indicative benefits are listed below.

|  |  |  |  |
| --- | --- | --- | --- |
| State | Website Link | Leave entitlement accrued per annum | Length of Service for entitlement to be taken |
| A.C.T | [A.C.T. Long Service Leave Link](http://www.legislation.act.gov.au/a/1976-27/default.asp) | 1/5th of a month | 7 years |
| N.T. | [N.T. Long Service Leave Link](http://www.workplaceadvocate.nt.gov.au/pdf/NT_LSL_Act_FAQ.pdf) | 1.3 weeks | 10 years |
| NSW | [NSW Long Service Leave Link](http://www.industrialrelations.nsw.gov.au/oirwww/Employment_info/Leave/Long_service_leave.page) | 1/5th of a month | 10 years |
| QLD | [Qld Long Service Leave Link](http://www.justice.qld.gov.au/fair-and-safe-work/industrial-relations/long-service-leave) | .866 weeks | 10 years |
| SA | [SA Long Service Leave Link](http://www.safework.sa.gov.au/show_page.jsp?id=2477) | 1.3 weeks | 10 years |
| VIC | [Vic Long Service Leave Link](http://www.business.vic.gov.au/BUSVIC/STANDARD/PC_62560.html) | .866 weeks | 7 years |
| W.A. | [WA Long Service Leave Link](http://www.commerce.wa.gov.au/labour-relations/long-service-leave-entitlements-employees) | .866 | 10 years |

For staff that commenced employment with Us prior to the commencement of the Fair Work Act on the 1st January 2010, the Long Service Leave benefits are as per the previous Award. In the Insurance Industry the relevant Award was the Insurance Industry Award 1998 which provided for Long Service Leave to be payable after 15 years service with Long Service Leave becoming pro rata available after 10 years.

## Jury & Witness Duty

If it is necessary for you to attend jury duty you will be required to supply documentation to your supervisor. We will continue to pay wages and salary as per your standard rate. There will be no compensation where jury duty occurs over a weekend or any other such day where you are not normally paid.

If these responsibilities fall on a normal working day and result in payment, we reserve the right to deduct these payments from your salary.

# Standards of Conduct

## Privacy

It is our clear intention and commitment to achieve the objectives of the federal Privacy legislation. For full details of our approach please refer to our Privacy Policy and Procedures ([Privacy Policy and Procedures](http://www.msmlm.com/msm-mission-control/privacy-policy-and-procedures/))

## Anti-Discrimination

It is our clear intention and commitment to respect and value the diversity of the workforce by helping to prevent and eliminate discrimination based on:

* Race, colour, sex, sexual preference
* Age, physical or mental disability,
* Marital status, family responsibilities, pregnancy,
* Religion, political opinion,
* National extraction or social origin.
* Living with AIDS or Hepatitis C
* Personal association with a person who is identified by reference to any of the above attributes.

This policy extends to all applicants for employment and all current employees in every location and company facility, regardless of offices or representation. This equal employment opportunity includes hiring, promotion, transfer, compensation and training, also including leaves of absence and in some cases, termination.

Any examples of discrimination relating to the above areas should be reported immediately to your supervisor / manager or Responsible Manager(s). Any breach of this anti-discrimination policy will be considered a serious offence and immediate action will be taken.

## Sexual Harassment

We are proud of our tradition of providing a work environment in which all individuals are treated with respect and dignity. Everyone has the right to work in a professional atmosphere, which promotes equal opportunities and prohibits discriminatory practices including sexual harassment. Sexual harassment, whether verbal, physical or environmental, is unacceptable and will not be tolerated.

We define sexual harassment as unwelcome or unwanted advances, requests for sexual favours and any other verbal, visual, or physical conduct of a sexual nature.

This is especially so when submission to or rejection of this conduct by an individual is used as a factor in decisions affecting hiring, evaluation, retention, promotion or other aspects of employment, or this conduct substantially interferes with an individual’s employment or creates an intimidating, hostile or offensive environment.

Sexual harassment in the workplace can take many forms. Examples of sexual harassment include:

* Comments about a person’s sexual life or physical appearance
* Suggestive behaviour
* Unwanted sexual advances
* Demands for sexual favours in exchange for favourable treatment or continued employment.
* Threats and demands to submit to sexual requests in order to obtain or retain any employment benefit.
* Verbal conduct such as epithets, derogatory or obscene comments, slurs or sexual invitations, sexual jokes, propositions, suggestive, insulting, obscene comments or gestures or other verbal abuse of a sexual nature.
* Graphic, verbal commentary about an individual’s body, sexual prowess or sexual deficiencies.
* Flirtations, advances, leering, whistling, touching, pinching, assault, coerced sexual acts, blocking normal movements.
* Visual conduct such as derogatory or sexual posters, photographs, cartoons, drawings or gestures or other displays in the workplace of a sexually suggestive objects or pictures.
* Conduct or comments consistently targeted at only one gender, even if the content is not sexual,
* Derogatory comments on an individual’s marital, parental or career status, physical features
* Unnecessary physical intimacy such as brushing up against a person
* Sexual jokes, offensive telephone calls, photographs, reading matter or objects
* Sexual propositions or continued requests for dates
* Physical contact such as touching or fondling
* Indecent assault or rape (which are also criminal offences)

Sexual harassment applies to any relationship between employee and employer or contractor. It also applies between other employees, peers, and subordinates.

Where appropriate, we will not hesitate to report sexual harassment allegations to the Equal Opportunity Commission. If it has been established that an offence has been committed it may result in immediate dismissal to the offender.

More information, or specific details on any of the above may be obtained from us.

## Bullying

It is a core value of our business that all staff are treated with respect and that bullying of staff will not be tolerated. Bullying is a debilitating practice that adversely affects work productivity, attendance levels, health, client relations and workplace morale.

Bullying can be defined as unreasonable and / or inappropriate behaviour in the workplace including behaviour that intimidates, offends, degrades, insults or humiliates a worker possibly in front of co-workers and clients and which can be physical or psychological in behavior that creates a risk to health and safety.

Examples of bullying may include shouting at or abusing a person, sabotaging someone else’s work, isolating or ignoring an employee, constantly and unnecessarily checking up on an employee, insults, practical jokes, withholding of work or resources, threats and spreading gossip.

It can occur between co-workers, superiors and subordinates and even between employees and contractors.

In assessing whether bullying is occurring we will base our view foremost on the feelings and response of the person suffering the alleged bullying not on the intent of the person causing the alleged bullying.

If for any reason you believe you are a victim of bullying it is important that you report to your immediate supervisor or if preferred, the Responsible Manager(s) of the company. A report of the facts will be made in complete confidence.

Management will then take the appropriate steps to rectify any confirmed problems.

## Inappropriate Use of Company Equipment

Any usage of Our IT equipment to access, create, store or otherwise facilitate the use of pornographic, sexually explicit material or other data that would be considered inappropriate by community standards is a Serious Breach of our Policy and Procedures and will result in immediate termination for the employee(s) involved.

## Business Ethics & Conflict of Interests

Whilst an employee you will be a representative of our reputation. It is vital that the conduct of each employee is at all times to the highest standard. This includes a commitment to satisfy the standards of honesty and fair trade at all times. All employees should adhere to the fundamental ethical practices and principals of this company as outlined in our mission statement and other related documentation.

Employees have the responsibility to work in our best interests and avoid situations and actions that may be, or create the appearance of being, in conflict with the company’s overall objectives and principles. The following are examples of activities that have the potential to cause conflict and should be avoided:

* Holding a substantial financial interest in any company with whom we have business dealings (e.g. competitors, suppliers and customers).
* The acceptance by an employee from any party or supplier of services, either directly or indirectly, of cash payments (other than reimbursements for reasonable out of -pocket expenses), services, loans (except from banks or other financial institutions) or discounts (except those offered to all employees of the company).
* Accepting gifts of significant or material value from any business party involved with us.

Problems arising through these situations can usually be avoided by conducting any business transactions in an ethical and honest manner. The following guidelines may assist in determining what is considered proper:

* Payment for an appropriate lunch or meal in connection with a business meeting, for as long as they are kept on a reciprocal basis and maintain relevance to the business at hand.
* Advertising novelties, provided that they do not appreciate in value and are widely distributed to others under essentially the same business relationship with the donating party (example giveaways like pens, coasters, watches).
* Company products made available under customer or PR programs (such as product samples).
* Relationships with commercial clients where reciprocal gifts or dealings are exchanged without inference of unethical conduct. In certain countries local custom dictates exchange of gifts as a matter of courtesy (Asia is an example).

If you are in a situation, which you believe that you may have a conflict of interest, it is appropriate to discuss the matter with your immediate supervisor, or alternatively, the Responsible Manager(s).

## Non-disclosure Conditions

In times where ideas, concepts and suggestions can be transformed into major campaigns and income streams and we encourage employee input and suggestions. At the same time, the preservation of confidential business information and trade secrets is of importance, to protect our interests and growth.

Such confidential information includes, but is not limited to the following:

* Computer processes and data
* Computer programs and codes
* Customer lists and preferences
* Financial information on company and clients
* Marketing strategies and data
* New product research and research and development strategies
* Technological Data and Processes

All employees may be required to sign a non-disclosure statement as a condition of employment. Even where this statement is not specifically and separately prepared and signed, the condition remains enforceable for all staff members. It also forms part of their conditions of employment and the business ethics.

Employees who disclose trade secrets or confidential business information will be subject to disciplinary action, up to and including termination of employment. In addition, where any ‘reasonable doubt’ exists, contacts with the police and other relevant organisations may be made to lodge claims for damages incurred, even if the employee themselves does not actually benefit from the disclosed information.

## Modern Slavery

We are committed to limiting the risk of Modern Slavery within our business and expect all staff to support us in this endeavour. Further details of our Modern Slavery approach and the management of this risk can be found in the Risk Management Policy and Procedures. ([Risk Management Policy and Procedures](http://www.msmlm.com/msm-mission-control/risk-management-policy-and-procedures/)).

# Communication in the Workplace

We believe that open and constructive criticism is paramount to the wellbeing of our employees. Knowing and understanding your objectives as an employee contributes strongly with meeting and achieving these objectives.

We aspire to an ‘Open Door’ policy. All employees should feel comfortable in the knowledge and assurance that they may approach any other member of staff to discuss any issue with superiors and senior management. We place a great deal of importance on open and frank communication at all levels within the organisation.

Please do bear in mind however, that there exists a clear line of communication, which should be followed initially. Whilst senior management welcomes contact from all employees, any grievance or issue you wish to table should be a clear, concise report and interchange based on facts.

Supervisors and managers will usually hold regular (fortnightly/monthly) staff meetings at which all employees can share ideas, grievances, opportunities and departmental organisation. Rumours and gossip (whether malicious or otherwise) are NOT welcome.

A standard format for Staff Meetings is used ([Staff Meeting Content](http://www.msmlm.com/msm-mission-control/staff-meeting-content/)) to ensure that all matters affecting the business, the marketplace and staff are covered on a regular basis.

# Social media

## Definition

Social media is defined as:

All internet-based publishing and online commentary and communication technologies. Most forms of Social Media are interactive, allowing authors, readers and publishers to connect and interact with one another. The published material can often be accessed by anyone. Forms of Social Media include, but are not limited to, social or business networking sites (i.e. Facebook, LinkedIn), video and/or photo sharing websites (i.e. YouTube, Flickr), business/corporate and personal blogs, wiki’s, micro-blogs (i.e. Twitter), chat rooms and forums.

## Introduction

We expect our employees to maintain a certain standard of behaviour when using Social Media for work or personal purposes. It is important to realise that we consider Social Media information to be effectively public information, including any information posted or logged through private accounts.

This policy applies to all our employees, contractors and sub-contractors who contribute to or perform duties such as:

* maintaining a profile page for us on any social or business networking site (including, but not limited to LinkedIn, Facebook, MySpace, Bebo, Friendster or Twitter);
* making comments on such networking sites for and on our behalf;
* writing or contributing to a blog and/or commenting on other people’s or business’ blog posts for and on our behalf and/or
* posting comments for and our behalf on any public and/or private web-based forums or message boards or other internet sites.

This also applies to all our employees, contractors and sub-contractors who:

* Have an active profile on a social or business networking site such as LinkedIn, Facebook, MySpace, Bebo, Friendster or Twitter;
* Write or maintain a personal or business’ blog; and/or
* Post comments on public and/or private web-based forums or message boards or any other internet sites.

## Professional Use of Social Media

No employee, contractor or sub-contractor of ours is to engage in Social Media as a representative or on our behalf of unless they first obtain written approval from one of our Responsible Managers.

If any of our employees, contractors or sub-contractors are directed to contribute to or participate in any form of Social Media related work, they are to act in a professional manner at all times and in our best interests.

All employees, contractors and sub-contractors must ensure they do not communicate any:

* Confidential Information relating to us or our clients, business partners or suppliers;
* Material that violates the privacy or publicity rights of another party; and/or
* Information, (regardless of whether it is confidential or public knowledge), about our clients, business partners or suppliers of without their prior authorisation or approval to do so; on any social or business networking sites, web-based forums or message boards, or other internet sites.

Confidential Information includes any information in any form relating to us and related bodies, clients or businesses, which is not in the public domain and includes such things as unpublished details about our software, details of current clients, future product and packages, financial information, research and trade secrets. We must respect the wishes of our clients regarding the confidentiality of current projects and be mindful of the competitiveness of our industry.

It is also critical that you show proper respect for the laws governing copyright and fair use or fair dealing of copyrighted material owned by others, including our own copyrights and brands, You should never quote more than short excerpts of someone else’s work and always attribute such work to the original author / source. It is preferable to link to other’s work that reproduce it.

The public in general and our employees and clients, reflect a diverse set of customs, values and points of view. Do not put anything on a Social Media platform that is contradictory or in conflict with our own website. You must be respectful and apart from the obvious (no ethnic slurs, offensive comments, defamatory comments, personal insults, obscenity etc.) also show proper consideration for privacy and of topics that may be considered objectionable or inflammatory – such as sex, politics and religion. Use your best judgement and be sure to make it clear that the views and opinions expressed are yours alone and do not represent our official views.

## Private/Personal Use of Social Media

We acknowledge our employees, contractors and sub-contractors have the right to contribute content to public communications on websites, blogs and business or social networking sites not operated by us. However, inappropriate behaviour on such sites has the potential to cause damage to our business name, as well as to our employees, clients, business partners and/or suppliers.

For this reason, all our employees, contractors and sub-contractors must agree to not publish any material, in any form, which identifies themselves as being associated with us or our clients, business partners or suppliers. The only exception to this rule is where there is an incidental mention of your place of employment and only in situations totally unrelated to our business activities and those of our clients, business partners or suppliers.

All our employees, contractors and sub-contractors must also refrain from posting, sending, forwarding or using, in any way, any inappropriate material including but not limited to material which:

* is intended to (or could possibly) cause insult, offence, intimidation or humiliation to us or our clients, business partners or suppliers;
* is defamatory or could adversely affect our image, reputation, viability or profitability or that of our clients, business partners or suppliers; and/or
* contains any form of Confidential Information relating to us, or our clients, business partners or suppliers.

Any breach of this policy will be treated as a serious matter and may result in disciplinary action including termination of employment or (for contractors and sub-contractors) the termination or non-renewal of contractual arrangements.

Other disciplinary action that may be taken includes, but is not limited to, issuing a formal warning, directing people to attend mandatory training, suspension from the workplace and/or permanently or temporarily denying access to all or part of our computer network.

# Health & Safety

## General Health & Safety in the Workplace

We are committed to providing a safe workplace for all staff and employees. For full details of our approach to this issue please refer to our Workplace Health and Safety Policy and Procedures ([WH&S Policy and Procedures](http://www.msmlm.com/msm-mission-control/wh&s-policy-and-procedures/)).

Should you have any concerns about your employment conditions and working environment that may have effect on your health, please discuss these with your immediate supervisor.

# Information Technology

For full details of our approach to Information Technology and how it applies to you please refer to our Information Technology and Procedures ([Information Technology Policy and Procedures](http://www.msmlm.com/msm-mission-control/information-technology-policy-and-procedures/)).

# Risk Management

We have implemented a formal process to assess and manage the risks that the business faces. For full details of our approach on this issue please refer to our Risk Management Policy and Procedures ([Risk Management Policy and Procedures](http://www.msmlm.com/msm-mission-control/risk-management-policy-and-procedures/))

# Management Of Records

## Introduction

There are various legal requirements that control the length of time that records and data used to create such documents must be retained for. This is particularly important for financial records of the business, claim files, proposals, Financial Services Guides and Statements of Advice.

As a rule of thumb all documentation should be kept for a period of seven years.

## Document Scanning

Where documents are saved via scanning technology it is critical that all documents are scanned in their entirety and correctly referenced.

Our electronic document retrieval system caters for the appropriate management and storage of all documents scanned into the system.

## Physical Storage

To ensure that documents are stored for the requisite period of time the following guidelines must be followed.

All archive boxes are to have a clearly documented destruction date on them.

When preparing records for archiving particular attention needs to be paid to the dates of the records being archived. The destruction date must be seven years from the creation date of the youngest document in the archive box.

Where external storage facilities are used, we must get receipts for all archive boxes stored with them and confirm the security arrangements in place are of an acceptable standard.

A register of all archived boxes is to be maintained by the Responsible Manager(s). Sufficient information must be kept in the register to enable efficient retrieval of specific documents or files when required.

A senior staff member should closely supervise the archiving of any company records and closely review the contents of each box prior to dispatch.

Archive documents at regular intervals, usually annually.

Where particular documents can be clearly identified and segmented that are not required to be stored for seven years earlier destruction dates can be placed on the boxes.

# Miscellaneous Issues

## Authorised Representatives

Under The Act we are required to closely monitor and supervise any Authorised Representatives that we appoint to act on behalf of the business. For full details of our approach to Authorised Representatives and the procedures we adopt to monitor their activities please refer to our External Representative Policy and Procedures ([External Representative Policy and Procedures](http://www.msmlm.com/msm-mission-control/external-representative-policy-and-procedures/)).

## Drugs & Drinking Policy

The use of any and all banned substances within the workplace is strictly prohibited. We enforce a strict drug free environment at all times. The use of drugs can create unnecessary risks and creates a threat to fellow employees. It is impossible for an employee to carry out the position of their job responsibly and safely whilst under the influence of drugs.

Any employee using drugs can cause serious damage to the company’s reputation and perception in the marketplace. Any use of drugs whilst at work or acting as a representative will not be tolerated.

It is therefore strictly prohibited to manufacture, distribute, posses, sell or use a controlled substance whilst employed by or representing the company on or off the premises. Any offence may result in immediate dismissal and may lead to possible prosecution.

It is our policy that alcohol is not to be consumed on the premises unless staff are attending an official function where drinks have been supplied.

Being in the workplace whilst under the influence of alcohol may be cause for disciplinary action and in some cases termination.

## Smoking

This policy is to protect the health and safety of all employees. Sufficient evidence exists that smoking including passive smoking (the involuntary inhalation of sidestream and second-hand tobacco smoke) increases the risk of lung cancer and is a danger to people with pre-existing heart and lung conditions. Passive smoking can also trigger asthma attacks and cause chest infections, watery eyes, headaches and sore throats.

We have a duty under respective Workplace Health and Safety Acts, to provide a safe work environment and to protect the health of all employees from possible illness or injury arising from the workplace. To protect the health of all employees from the ill effects of cigarette smoke at work, we have a smoke-free environment policy.

Accordingly, the following conditions form part of our smoke-free environment policy:

1. Mandatory smoke-free areas include:

* all floors occupied by Us and
* lifts, stairwells, toilets, fire escapes, the foyer of the building and the entrance areas.

2. Smoking areas

When smoking outside of the building, please ensure that entrances and exits to the building are not blocked and that cigarette butts are responsibly disposed of.

3. Smoking breaks

Staff wishing to leave their work area to smoke may do so in their lunch hour or during tea breaks.

4. Procedure for breach of policy

Noncompliance with the smoke-free environment policy will be viewed as a serious matter. Whilst all efforts will be made to help individuals meet the requirements of this policy, we will take appropriate action, including disciplinary action to ensure all staff comply with this policy.

## Security Procedures

Effective Security procedures are part of our Risk Management strategy. Security problems and violations cannot be addressed in a constructive and preventative manner unless management knows or is advised about them. We believe security is the responsibility of *all* employees. Our policy therefore puts great emphasis on reporting of incidents as they occur or may look to be occurring and how they can be prevented.

Even where the work environment appears to be a slightly informal atmosphere, it is important that you abide by the following:

* Do not leave any doors or windows open or unlocked. They should all be checked prior to departure.
* Make sure that all cupboards, filing cabinets and storage areas with locks are kept locked, particularly out of office hours, with only appropriate staff access.
* Ensure that all PC’s are closed down and switched off properly after the appropriate back-up procedure has been executed at intervals as directed by your supervisor. Alternatively, should they remain on, ensure the backup procedure has been activated before leaving.
* Do not allow strangers access to office areas without appropriate identification and security clearance from the department receiving the visitor or reception. Where needed, direct visitors to the waiting area in reception and advise the person with whom they have an appointment to meet them there.
* When you see anything of suspicious nature, contact your supervisor - or if not available contact reception (who will contact the person in charge of security). Take any details down on paper and supply a report to management.

The above are only samples and your responsibility is not limited to these incidents. Written reports should be prepared immediately after any security related incidents, and should include information regarding the ‘who, what, when, where, why and how’ aspects of the incident. If time is critical, please supply these details in person and confirm them at a later stage in writing.

## Fire Prevention

Fire prevention is an important part of our Risk Management strategy. As employees, it is the duty of each one of us to help prevent fire. Always be aware of the danger of fire:

* Never smoke in unauthorised places.
* Do not empty ashtrays in rubbish bins without checking that there are no smoldering cigarette ends.
* If there are small fan or single bar heaters in your area never leave them switched on and ensure that there are no items left close to them.
* If you are the last person to leave your work area or office, always spend a moment checking that computers, photocopiers, and associated equipment are switched off and lights are not left on unnecessarily.
* Report any faulty electrical problem to your supervisor.
* Never use damaged electrical cables.

## Fire Safety & Evacuation

Where relevant safety protocol regarding the need to evacuate in cases such as a fire can be reviewed in various locations around the office. All fire extinguishers have a step by step guide that explains what to do in the case of an emergency, these are attached to the wall above. It is recommended that you familiarise yourself with this sheet from time to time.

Throughout the building, both inside and outside the property, there may be fire detection and prevention devices such as:

* A fire hose and fire extinguisher on every floor.
* Smoke detectors that will be automatically activated in the event of a fire or smoke.
* Sprinkler systems which when broken allow sprays of water to cover the area.

In the event of a fire or discovery of smoke please follow the plan of action below and do not panic.

* Ensure the immediate safety of anyone within the vicinity of the fire and then notify the switchboard/receptionist stating:
* Your name.
* Your exact location.
* The exact location of the fire.
* Extinguish or contain using extinguishers, blankets or hoses but only if it is safe to do so.
* Do not attempt to fight structural fires.
* If moving through a smoke-filled area, keep close to the floor to reduce smoke inhalation.
* Confine fire and smoke by closing doors and windows.
* Close all doors behind you as you proceed to the fire stairs or building exit.
* Leave lights on.
* Switch off machinery.
* Turn off air conditioning
* Do not use lifts
* Follow the instructions of Fire Warden, management or supervisor in charge.
* Exit building via nearest exit that is safe to use.
* Do not use the phone unless relaying a message of emergency.
* Do not enter the building or return to the evacuated area (after total evacuation) until approval is given by the Fire Warden or attending Fire Officers.
* Remember to remain calm – panic incites fear into your fellow staff and that people are a priority over property.

Should it ever be necessary to evacuate the premises all employees should proceed to a designated meeting point if relevant. If a designated meeting point has been agreed, details of this location should be available from your supervisor, so please acquaint yourself with this information.

# Protection of Company Assets

## Use of Equipment & Vehicles

We go to great effort to ensure that all equipment is up-to-date, and in good working order. Employees can only be expected to excel at their jobs if we supply the appropriate tools to do the job safely and efficiently.

The investment made for upkeep and maintenance of all equipment is considerable. All employees should contribute to minimising the costs of the upkeep. A caring attitude combined with common sense application will enhance the life of the equipment and minimise inconvenience to the user.

A central register is kept of all equipment owned, leased and operated by us. Should for any reason any equipment be discarded, please advise your supervisor/manager.

Unauthorised use of equipment will result in disciplinary action, and if we all treat the company’s equipment as if it were our own, we will have sustained and efficient use from the excellent resources available to us.

## Motor Vehicle Policy / Agreement

We have a formal policy covering the use of company motor vehicles ([Motor Vehicle Policy & Agreement](http://www.msmlm.com/mobile-phone-policy-agreement/)) which all staff using company vehicles should be aware of. Part of this policy relates to the costs that may be incurred by staff when using a company vehicle.

## Mobile Phone Policy / Agreement

We have a formal policy covering the supply and use of Mobile Phones and Devices, ([Mobile Phone Policy & Agreement](http://www.msmlm.com/msm-mission-control/mobile-phone-policy-agreement/)) which all staff using company vehicles should be aware of. Part of this policy relates to the costs that may be incurred by staff when using a company vehicle.

## Insurance

As part of our Risk Management program we arrange insurance covering the company’s assets and liability exposures.

Any damage/destruction or loss of company equipment or any incident that causes bodily injury or property damage to a third party must be advised immediately to your supervisor or Responsible Manager(s).

Where agreed we will also provide insurance coverage for staff property such as motor vehicles and other equipment used primarily in conjunction with their job. In the event of loss or damage, we will pay any excess applicable to such insurance.

## Protection of Property

Regardless of the existence of insurance covering the loss or damage to property we require all staff to employ a high level of care to avoid such damage or loss to property.

In particular:

* Laptops, mobile phones, cameras are not to be left unattended in unsecured areas. Such items are not to be left in a visible location inside motor vehicles.
* Laptops etc. should not be put through as baggage on air flights but carried onto the plane as hand luggage whenever possible.
* You should not drive any company insured vehicles whilst over the legal alcohol limit. To do so significantly increases the risk of accident and will likely void any insurance coverage applicable.
* Petty cash and any other cash that cannot be banked on the day it is received is to be securely locked away.

## Sale and Purchase of Equipment

We maintain an Asset register of all equipment owned by us. Therefore, any sale or purchase of any equipment in excess of $250.00 will require an update of the register. This will ensure adequate insurance coverage is arranged, and our asset register is kept up to date.

The authority levels of staff to purchase and sell equipment is included in their Position Description or Duties List.

# Employment Status & Records

## Review Policy & Performance Evaluation

Supervisors and employees are strongly encouraged to discuss job performance and goals on an informal day-to-day basis. It is vital that staff are provided constant feedback and are recognised for positive and proactive performance. If necessary, staff should be given guidelines to suggest improvements.

Your supervisor will keep you updated regularly to avoid any situations that may arise from a lack of communication. You will usually undergo a formal performance review at the end of your probation period utilising the Appraisal Form ([Appraisal & Development Form](http://www.msmlm.com/msm-mission-control/appraisal-development-form/))

Annual formal performance reviews for all staff take place in September/October each year. This will enable both employee and employer to forge a suitable direction based on the relevant strengths and weaknesses of the individual. Your Position Description or Duties List should be reviewed and updated at this time as well.

Performance reviews are a constructive way to address any problems or issues you may be having within your position. You are encouraged to respond on any comments or documentation made regarding your performance. Formal Performance reviews will be addressed utilising the Appraisal form.

The Appraisal Form is to be signed by both you and your immediate supervisor. This form will then remain on file with the rest of your personal documentation.

We find that the results from the review process are extremely rewarding. Staff remain focused and motivated if provided with positive and ongoing feedback.

## Salary Levels

Minimum award wages are dictated by the Fair Work Act [Fair Work Act 2009](http://www.msmlm.com/msm-mission-control/fair-work-act-2009/) and the Banking, Finance and Insurance Award 2020 [Banking Finance and Insurance Award 2020](https://www.msmlm.com/msm-mission-control/banking-finance-and-insurance-award-2020/), which we comply with as and when any changes are made. Staff on above award salaries will generally not receive any wage increases arising out of an Award review at the time of the Award change unless such direction is included in the Award change.

Other allowances etc. are set out in the Banking, Finance and Insurance Award 2020

## Salary Review

We review the salaries and benefits payable to all annually. The timing of this review is set out in the Staff Letter of Engagement.

At the time of the review staff under 21 will have their salary adjusted to take into account any salary changes that will occur in the ensuing year due to age increments. This will relieve the need to amend salaries throughout the year for such staff.

All wages, salaries and benefits paid over and above the minimum wage are dependent on the following factors:

* The company’s financial ability to pay.
* The performance of the individual and their team.
* The level of responsibility and complexity of the role.
* The market price for similar jobs outside the business.
* The skills and training levels of the individual.

In determining the wage/salary changes senior management will endeavour to provide a fair and equitable wage structure between staff taking all relevant factors into consideration. Salaries will be set in conjunction with any supervisory staff involved in the management process.

Please note an increase in salary is not an automatic process. Any increase is only based on merit and performance. The salary review is also not directly linked to the Appraisal Process.

You will receive formal advice of any changes in your salary and benefits and the specific date such changes will take effect from.

## Access to Personnel Files & Data Changes

Every employee has a personnel file containing the details of their employment and the associated conditions. This file will also contain a copy of your employment document and any performance reviews. The information in these files contain all the material relating to your employment, and in general do not contain anything that has not been discussed with you.

This file will include your Position Description / Duties List, Appraisals, Salary Review and other performance, training and operational information.

It is the employee’s responsibility to notify us of any changes to their employment details. This may include change of address, name, phone number, person to notify in case of accidents or illness, as well as any changes to information related to the tax status of the employee, or any other change affecting the relationship between the company and the employee.

Please note that any delay in advising us of changes may affect the remuneration arrangement in place. Therefore, we suggest advising of changes as they occur, without any delay.

We strongly recommend staff keep their own copies of all forms and documents in relation to their employment including Staff Letter of Engagement, Leave Application forms, Appraisals etc.

# Training Policy and procedures

Training of staff is one of the key processes for the success of our business. Please refer to our Training Policy and Procedures ([Training Policy and Procedures](http://www.msmlm.com/msm-mission-control/training-policy-and-procedures/)) for information and guidance on this issue.

# Employee Benefits

## Relocation Benefits

Where applicable, and only at our request, employees relocating for the company will be offered relocation benefits.

The level of benefits will be tailored to each individual’s circumstances and requirements, but would normally include travel to/from as well as suitable initial accommodation for an agreed time frame.

Relocation benefits are offered to facilitate the transition from job to job. All expense levels will be clarified in writing and agreed in advance. Any deviation needs prior approval from management. Appropriate back-up documentation within 30 daysof incurring these expenses is required. Failing to do so may result in non-payment of these expenses.

We also have a policy concerning an employee who terminates their employment before a full twelve-month period has expired after the transfer or relocation. In this instance, we are entitled to recuperate up to 35% of all expenses paid. Management at its’ sole discretion, will determine what refunds are due within 30 days of receipt of the employee’s notice to terminate.

## Workers' Compensation

Employees are covered under the workers’ compensation Act whilst at work. These laws may vary from state to state. The workers’ compensation laws exist to ensure you are properly protected in the event of an accident or injury while at work.

All injuries sustained in the work environment are to be reported immediately. Failure to do so may result in a non-payment of insurance. It is our policy that all accidents or injuries are reported regardless of the severity. Your immediate supervisor can assist you in completing the Register of Injuries and ensuring that you receive proper and adequate attention at no cost to you.

It is your responsibility to inform your supervisor of injuries or accidents at the time of the incident. The workers compensation law may not cover you fully if you do not follow this procedure. You should note all relevant details of any accident in the Register of Injuries booklet that is kept in the office.

The accident report records all the facts about the incident. The report also enables us to prevent further accidents within the workplace.

There may be staff members who hold current first aid certificates. Should you require assistance at any time please contact the first aid officer (where applicable). This person will be nominated on our Organisation Chart.

Safety is the responsibility of all employees. If you see or are aware of a problem please contact your supervisor immediately.

Further details on how we manage Workers Compensation issues in included in the Workplace Health and Safety Policy and Procedures ([WH&S Policy and Procedures](http://www.msmlm.com/msm-mission-control/wh&s-policy-and-procedures/)).

## Superannuation

Employer superannuation contributions at 10.5% (effective from 01/07/22) are paid into a Superannuation program. The amount paid is based on total gross wages including bonuses and allowances. Your pay-slip has a section that indicates the applicable amount paid by us on your behalf.

We are required to allow our employees to choose the superannuation fund their future compulsory superannuation guarantee (SG) contributions are paid to.

The opportunity to choose must be offered to all eligible employees. Eligible employees are all employees, except:

* employees where contributions are made under a state award or industrial agreement
* employees where contributions are made under a Federal certified agreement
* most public servants
* members of some defined benefit funds

We are required to provide all eligible employees with a standard choice form [Superannuation Choice Form](http://www.msmlm.com/msm-mission-control/superannuation-choice-form/) to any new employees with 28 days of their employment commencing.

If an employee chooses a new fund, we have two months to act on the choice and contribute to the chosen fund.

Where an employee does not choose a fund, we are required to pay the SG contributions to our ‘default’ fund. The default fund is the superannuation fund the employer has nominated to receive SG contributions for employees who have not chosen their own fund. The default fund must be a complying superannuation fund and meet minimum insurance requirements

## Trade & Union Associations

You are free to join any relevant trade association and or union of your choice.

## Professional Membership Subscriptions

We will meet the cost of membership of one professional association or body per employee. This benefit only applies to professional bodies that have direct relevance to the duties of the employee.

## Insurance Discounts

Staff discounts on some insurance products are available for employees. Full details of how to access these facilities are available from your manager. Please note that any insurance being arranged by a staff member for their own, friends or relatives’ policies must not be handled by the staff member concerned without the approval of management. As a general rule we would prefer such insurances to be arranged by another staff member.

# Reference Checking

## Introduction

Unfortunately, it is possible for dishonest, incompetent or unethical employees or representatives, or so-called “bad apples”, to resign from their positions and seek to move to another firm that is unaware of their history.

We have therefore developed a framework for checking references that seeks to minimize the extent to which bad apples can move into our business.

As an AFS Licensee we also have general obligations set out in section 912A(1) of the Corporations Act, which include:

* doing all things necessary to ensure that our financial services are provided efficiently, honestly and fairly;
* having in place adequate arrangements for managing conflicts of interest that may arise wholly, or partially, in relation to our activities in providing financial services;
* maintaining the competence to provide those financial services; and
* ensuring that our representatives are adequately trained, and are competent, to provide those financial services.

Regulation 7.6.04(1)(e) of the Corporations Regulations 2001 requires us to make reasonable enquiries to establish a person’s identity and whether a person has already been allocated a number by ASIC as an authorised representative before that person is authorized to provide a financial service.

For Licensees involved in Financial Planning and Investments Part 8.3 of Chapter 8 and Part 9.3 of Chapter 9 in Anti-Money Laundering and Counter- Terrorism Financing Rules Instrument 2007 (No. 1) require reporting entities to include an employee due diligence program in Part A of their standard or joint AML/CTF programs. The employee due diligence program must put in place appropriate risk-based systems and controls relating to the screening and re-screening of any prospective and transferred or promoted employee who (if employed, in the case of the prospective employee) may be in a position to facilitate the commission of a money laundering or financing of terrorism offence in connection with designated services provided by reporting entities.

Reference Checking is a component of employment screening, which is part of the wider employment process. It involves seeking, obtaining, verifying and providing references with the consent of the person applying for a position, in this case, as an Entrusted Person (Refer to definition in Table below).

An effective Reference Checking process should minimize the movement of “bad apples” between Organisations. It can also minimize the risks to our business when obtaining and/or providing reasonable, objective, relevant, factual, accurate and balanced information for reference checks.

Effective communication is an essential component of the Reference Checking process. In consultation with the Applicant, we can acquire the Applicant’s consent to obtain information from current/previous Organisations, and these Organisations can be directed by the Applicant to provide such information to us.

## Benefits

The benefits to the business of a rigorous Reference Checking process include:

* Limiting costs associated with—
* terminating and replacing unsuitable staff;
* investigating misconduct; and
* legal consequences of such misconduct.
* Gives competitive advantage.
* Reduces potential turnover of staff.
* Increases productivity.
* Deters dishonest individuals from applying.
* Builds and reinforces consumer confidence.
* Reduces the risk of damage to our reputation.
* Increases morale.
* Reduces the risk of a potential business disruption.
* Complies with legislative and other regulatory requirements.
* Protects our assets.

## Definitions

| Name | Definition |
| --- | --- |
| Allegation(s) | All Allegations or Complaints about or arising from the Applicant’s conduct or performance  (including any act or omission)—  • recorded by the Organisation;  • reviewed by or on behalf of the Organisation;  • put to the Applicant during that review (if the Applicant was employed or contracted by the Organisation when the review took place); and • objectively found in writing, by the Organization, to have some substance. |
| Answer(s) | All information provided in response to the questions listed in the Applicant Direction Form ([Applicant Direction Form](http://www.msmlm.com/msm-mission-control/applicant-direction-form/)) including all information shared to clarify any response. |
| Applicant | A person who has applied for the position of Entrusted Person with us. |
| Appointment | Appointment as an employee, contractor, distributor, representative or authorised representative. |
| Complaint(s) | All Complaints received or identified from any source that relate to the Applicant’s conduct, where that conduct may amount to a failure to meet the Licensee’s obligations under the Corporations Act. For example, the conduct might demonstrate a failure to provide financial services efficiently, honestly and fairly, including, but not limited to, inadequate disclosure of costs and benefits and/or failure to have a reasonable basis for financial product advice. Complaint(s), which may be either verbal (or recorded by the Organisation) or written, also include notifications of any circumstances that may give rise, or have given rise, to a claim for compensation. |
| Consent Form | The document titled Applicant Consent Form ([Applicant Consent Form](http://www.msmlm.com/msm-mission-control/applicant-consent-form/)) by which the Applicant gives consent to conduct reference checks for the purpose of assessing or verifying suitability as an Entrusted Person. |
| Direction Form | The document titled Applicant Direction Form ([Applicant Direction Form](http://www.msmlm.com/msm-mission-control/applicant-direction-form/)) by which the Applicant directs current/previous Organisations to share Answer(s). |
| Entrusted Person | In the context of financial services, an Entrusted Person will likely include an individual appointed who—  • provides financial products or financial services (including financial advice) on behalf of an Organisation to retail and/or wholesale clients;  • handles or administers client investments and/or payments for financial services or products; and/or is otherwise entrusted with the care, management of, or advice involving another person’s financial situation and/or assets. |
| Factual Information | Information that is, or can be, verified |
| Identity Document | An official document bearing the Applicant’s current photograph and issued by an Australian state government body or agency (e.g. a driver’s licence). This will be used in the Reference Checking process to verify the Applicant’s identity |
| Informed Consent | Consent provided by the Applicant following the provision of information relating to the conduct and requirements of the Reference Checking process. |
| Licensee | The holder of an AFSL. |
| Organisation | Each natural person, corporation, firm and/or other entity for whom or for whose benefit the Applicant has worked, is working, has applied to work or may work in any capacity, including as an employee, authorised representative, director, partner, agent, independent contractor, subcontractor, or through any company (including labour hire). |
| Probity | The level of integrity necessary to ensure the conscientious and honest conduct of one’s working relationships and activities. |
| Referee(s) | A person who can provide objective, relevant and factual Reference Checking Information and has personally supervised the Applicant’s work performance (preferably for a period of at least six months). |
| Reference Checking | The verification of references and the conduct of background checks to confirm work history and relevant conduct of the Applicant. |
| Reference Checking Information | All information received through the Reference Checking process (including from current/previous Organisations and criminal history checks). |
| Worker(s) | A person who performs any work, in any capacity, including as an employee, authorized representative, director, partner, agent, independent contractor, sub-contractor, or through any company (including labour hire). |

## Reference Checking Process

To minimise the risks associated with Reference Checking, we will use the following processes when obtaining and/or providing reasonable, objective, relevant, factual, accurate and balanced information for reference checks.

### Balance

Our desire to obtain the most conclusive and up-to-date information about an Applicant and any reservations an Applicant may have, particularly about contact with their current Organisation.

We also need to consider the risks created by the Applicant's Appointment. In consultation with the Applicant, we may wish to—

* obtain written consent from the Applicant to contact the current Organisation at the beginning of the Reference Checking process; or
* leave contact with the current Organisation to the end of the Reference Checking process (for those Applicants who would like to defer this contact); and
* make the offer of Appointment subject to obtaining satisfactory Reference Checking Information.

### General Communication

* We will typically allocate a Responsible Manager to be responsible for making decisions regarding employment screening/Reference Checking.
* We will also advise current employees/contractors about the existence and implementation of our employment screening/Reference Checking policy.
* Provide early notice of employment screening requirements in recruitment advertising to provide an opportunity for Applicants to opt out before applying.
* Advertising and other recruitment material (e.g. application forms, job descriptions) will state that the intentional provision of false or misleading information or documentation will likely be grounds for the termination of an Appointment.

### Training of Staff

Staff conducting the reference checks (including outsourced agent(s) if applicable) must be aware of the confidential nature of the Reference Checking process we must ensure they are competent to conduct this process for us.

Competence includes collecting relevant Factual Information, reviewing relevant Factual Information, storing information; and providing information.

### Applicant Consent & Direction

When obtaining consent and direction from the Applicant as part of the Reference Checking process we will:

* Consider the Australian Privacy Principals as set out in the Privacy Act. ([Australian Privacy Principles](http://www.msmlm.com/msm-mission-control/australian-privacy-principles/)
* Inform the Applicant in writing about checks being undertaken, use and disclosure of the information collected and what happens to Reference Checking information if the Applicant is unsuccessful.
* Obtain a signed Applicant Consent Form. This form gives the Applicant’s Informed Consent for us (and any agent) to collect, use and provide Reference Checking Information. A signed copy of the Applicant Consent Form should remain with the successful Applicant’s permanent work record.
* Obtain a signed Applicant Direction Form. This form directs the Applicant’s current/previous Organisations to provide more specific information about the Applicant’s work history and performance. It contains several conditions and limits that are designed to offer some protection to Applicants and ourselves when obtaining and providing Reference Checking Information. It also releases these Organisations from confidentiality obligations and offers them some protection for sharing that specific information in good faith. The signed Applicant Direction Form should remain with the successful Applicant’s permanent work record.

### Quality of Information

We will ensure that we only obtain, use and/or and provide Reference Checking Information that—

* Is factual and relevant—avoid subjective or opinion information about an Applicant’s reputation and/or character, and look for documentation to support any concerns raised;
* Accurately addresses current circumstances and historical performance—information may need to be corrected to ensure it is accurate, complete and up-to-date;
* Is balanced—not just focussing on the Applicant’s flaws to the exclusion of his/her strengths or skills;
* Is objective and clearly relevant to the role.

### Communication with Applicants

When communicating with Applicants about the Reference Checking process we will endeavour to:

* Ensure that the information obtained and provided is factual and relevant, it may be necessary to ask the Applicant for further particulars or an explanation especially regarding negative Referee information and/or any criminal history.
* Give the Applicant an opportunity to provide relevant Factual Information about the following—
* unexplained gaps in work history, custodial sentences, or attempts to hide problems with a previous Organisation;
* the fact that current/previous Organisations and/or Referees are unable or unwilling to provide a response to questions;
* any apparent official supporting documentation that contains typographical errors, errors of fact, non-standard logos, or any signs of alteration;
* job titles that seem unusual, vague or totally unrelated to previous job titles, particularly where there appears to be a significant leap in responsibility from one position to another;
* job responsibilities that appear to be beyond the Applicant’s experience and qualifications;
* lack of Referees that have been in a supervisory position to the Applicant;
* work and academic qualifications that are difficult to confirm.

### Conditional Appointment of Employees and Contractors

If we do not receive all Reference Checking Information about an Applicant before we want that person to start work, we should consider deferring the start date. This allows more time to collect and check the information before a decision is made to offer an Appointment and avoids the issue of dismissal (in the case of employees).

Commercial practice may mean that we need an Applicant to start work before we receive all Reference Checking Information. In these circumstances, we will typically use the following process for conditional Appointment of employees and/or contractors.

|  |  |
| --- | --- |
| Employees | Contractors |
| The offer of Appointment will be in writing and subject to a three/six-month probationary period (by which time Reference Checking should be completed). | The offer of Appointment will be in writing and subject to a three/six-month conditional period (by which time Reference Checking should be completed). |
| Clearly communicate in writing the terms of the probationary period and conditions of employment before the offer is made to the Applicant, and in particular, that—  - Reference Checking will continue during the probationary period;  - unsatisfactory Reference Checking Information about the Applicant’s ability to perform the role may lead to disciplinary action, including dismissal; and  - formal confirmation of the Appointment is dependent upon successful completion of the Reference Checking process. | Clearly communicate in writing the terms of the conditional Appointment before the offer is made to the Applicant, and in particular, that—  - Reference Checking will continue during the conditional period;  - unsatisfactory Reference Checking Information that impacts on the skills, experience or qualifications of the Applicant to perform the services required may lead to termination of the Appointment; and  - formal confirmation of the Appointment is dependent upon successful completion of the Reference Checking process. |
| During the probationary period, we will decide whether or not we want to keep the person on (regardless of whether we receive, or expect to receive, any additional Reference Checking Information). | During the conditional period, we will decide whether or not we want to keep the person on (regardless of whether it receives, or expects to receive, any additional Reference Checking Information). |

# Staff Recruitment and Selection Procedures

## Traineeships

All junior staff joining the organisation should commence a Traineeship program and the recruitment process must include a commitment from the candidate to participate in such programs.

There are significant State and Federal Government Incentives available to employers that place staff in formal Traineeship Programs. Please refer to the relevant Industry, State and Federal Government websites for further information.

## Prior to Recruitment

The first step is to objectively assess the need to employ additional staff. This should be considered in light of the Business Plan and the workload and service standards being achieved by the business.

All decisions to employ additional staff must be approved by the Responsible Manager(s), including the salary range involved.

Once approval has been granted consider all options available and the associated costs and benefits of each. Analyse how to hire, for example - internally/externally, direct/agency. Recruitment agencies charge between 10 % and 15 % of annual package, they are an expensive option.

Consider and document the specific training requirements of RG 146 ([RG146 - Training](http://www.msmlm.com/msm-mission-control/rg146-training/)) and whether the business is able to provide on the job training or whether the employee will be required to be fully operational from day one.

Look at the needs of all people that will be impacted by the recruitment decision including existing staff, team members, clients etc. Factor into the process issues such as team balance, experience and maturity etc. and the longer-term human resources of the business.

Have a clear job description with objectives and outcomes. Have a clear person specification of behaviours, attitudes and skills. Where possible provide the interviewee with a copy of the Position Description / Duties List prior to the interview.

Consider training and promotion internally for all positions. This provides career opportunities and is generally a far more successful and less risky approach. This also provides potential for the business to bring in junior staff at significantly lower costs. There are also significant training incentives often available when employing junior staff.

If internal promotion or transfer is not a suitable option (Always Option 1) our preferred approach to recruiting staff is to use our extensive business network to try and identify likely candidates and approach them on a direct basis or via a common Third Party.

In assessing the amount of time you should commit to the selection of the right staff for the job bear in mind that employing a new staff member costs approximately $10,000 in administration, training, familiarisation etc. We need to ensure we get it right the first time!

## Employment Reference Checks

As part of the pre-employment procedure, the company undertakes to obtain references from contacts you supplied. This procedure is part of any professional recruitment and employment process. Information gleaned from these checks will support the other components of the selection process such as interview, analysis of your CV and past work record.

We consider information supplied from references as confidential material. Once the selection process is concluded and employees appointed, the information is placed in your staff file. As such, it forms part of your employment record or personnel file and remains our property.

If the potential employee possessed the same level of knowledge about the company as would be gained in hindsight after 6 months employment, they would be better able to make an informed decision regarding the suitability of a position.

Likewise, we as a company would like to know more about you - as a possible future employee - and ask for assistance from the people you have worked with previously. The better we can balance our expectations and anticipation, the better chance of success for all involved.

The feedback we have obtained from previous employers will remain confidential to the employee as well as any other staff member other than those involved in the recruitment process.

It is our philosophy to always advise candidates of the outcome of an application, and where appropriate recommendations may be made to assist candidates with future employment opportunities. For us the applicant is treated as a customer and deserves the same courtesy and assistance all our customers enjoy from us.

## Interview/Selection Process

Please note that all candidates (internal and external) being considered for Managerial/Supervisor/Account Manager and Responsible Manager (current or future) roles should be required to provide a Police and Bankruptcy check (MSM Compliance Services are able to conduct this for us) no more than 12 months old and have an ASIC Banned Register search conducted on them.

Candidates being considered for immediate Responsible Manager roles must also provide the additional documentation required by ASIC at the time of application.

We should use questionnaires to test candidate’s knowledge of various Legislative and Code requirements. These are to be used whenever assessing candidates for roles involving the provision of Financial Services and kept with the staff file.

Use the Employee Interview Checklist ([Employment Interview Checklist](http://www.msmlm.com/msm-mission-control/employment-interview-checklist/)) to guide staff through the process. Apart from senior management ideally the future supervisor of the staff member should be involved in the interview process.

Document all discussions with referees. References from previous employees are the clearest indicator to the future performance of a candidate. When making your decision, base it on the facts and whether the applicant fits the job and is suitably qualified to fulfill the duties and responsibilities set.

It is critical that we are provided with copies of third-party documentation confirming the training undertaken by a successful candidate. This should also include confirmation of any industry memberships claimed by the candidate. This documentation must be provided prior to making any employment offer. If there is any doubt that the Training of the candidate does not meet the RG146 requirements of the role, defer a decision until the situation has been clarified.

Once a candidate has been selected for the role, complete the following activities.

Go to (<http://www.asic.gov.au/asic/asic.nsf>) and look up the ASIC Banned and Disqualified Register and the ASIC Professional Register to ensure the candidate has not been banned and is not a current representative of another business.

Provide the candidate with a brief inspection of the workplace and facilities.

Give the candidate a Staff Letter of Engagement.

# Unfair Dismissal

Unfair dismissal occurs when an employee is terminated where:

* the action can be considered harsh, unjust or unreasonable and
* the dismissal was not consistent with the Small Business Fair Dismissal Code [Small Business Fair Dismissal Code](http://www.msmlm.com/msm-mission-control/small-business-fair-dismissal-code/) and
* the dismissal was not a case of genuine redundancy.

The unfair dismissal laws apply to all employers with the main proviso being that the worker must have been employed for a minimum of 6 months.

To ensure a dismissal is not “harsh, unjust or unreasonable” the following guidelines should be followed.

* Ensure there is a valid reason for the dismissal relating directly to the employee’s capacity or conduct.
* Ensure the employee is notified of the reason for the dismissal.
* Where possible provide an opportunity for the person to respond to the reason for dismissal.
* Where reasonable allow the employee to have a support person available when discussing the dismissal.
* Where dismissal relates to unsatisfactory performance, where possible advise the employee of the unsatisfactory nature of their performance.
* The processes and systems followed in the dismissal are appropriate for the size and management expertise of the business.

An employee can apply to Fair Work Australia (FWA) where they believe they have been unfairly dismissed and FWA may order their reinstatement or the payment of compensation.

# Small Business Fair Dismissal Code

There is a Fair Dismissal Code for Small Business ([Small Business Fair Dismissal Code](http://www.msmlm.com/msm-mission-control/small-business-fair-dismissal-code/)). For a **Small Business**, the minimum employment period before a worker can claim unfair dismissal is 12 months.

Under the Fair Work Act, a **Small Business** is defined as an employer with fewer than 15 employees at a particular time. If an employer has 15 or more employees at a particular time, they are no longer a small business employer. When counting the number of employees, employees of associated entities of the employer are included. Casual employees are not included unless engaged on a regular and systematic basis.

If the Small Business Fair Dismissal Code has been followed, then an employee is generally unable to make an Unfair Dismissal claim against a Small Business.

## Redundancy

Employees who have been dismissed because of a business downturn or their position is no longer required cannot bring a claim for unfair dismissal. However, the redundancy must be genuine. Re-filling the position with a new employee is not a genuine redundancy.

## Summary Dismissal

Employers are still able to dismiss employees without notice or warning when the employer believes on reasonable grounds the employee’s conduct is sufficiently serious to justify immediate dismissal.

## Dismissal Procedures

* The employer must give the employee a reason why they are at risk of being dismissed based on the employee’s conduct or capacity to do the job.
* The employee must be warned that they risk being dismissed if there is no improvement. It is very strongly recommended that this be done in writing.
* The employer must give the employee an opportunity to respond to the warning and give them a reasonable chance to rectify the problem.
* The employee is entitled to have another person present (apart from a lawyer acting in a professional capacity) to assist them at discussions involving possible dismissal.
* The employer may be required to produce evidence of compliance with the Code in the event the employee makes a claim for Unfair Dismissal.

## Dismissal Checklist

The Code includes an optional Checklist for the employer to complete to ensure they meet the requirements of the Code when dismissing an employee. Again, it is strongly recommended that the Checklist be completed and retained by Us to defend a potential Unfair Dismissal claim.

# Unlawful Termination

Unlawful termination occurs when an employee is terminated and the reason for the termination is on the following lists of prohibited reasons.

* race, colour, gender, sexual preference, age, physical or mental disability, marital status, family responsibilities, pregnancy, religion, political opinion, national extraction or social origin;
* temporary absence from work due to personal ill health or injury;
* absence from work during maternity leave or other parental leave;
* temporary absence from work because of the carrying out of a voluntary emergency management activity, where the absence is reasonable having regard to all the circumstances;
* membership of a trade union or participation in trade union activities outside working hours, or with the employer's consent, during working hours;
* non-membership of a union;
* seeking office, acting or having acted as an employee representative;
* filing a complaint or taking part in proceedings against an employer for alleged violation of laws and regulations, or recourse to competent administrative authorities; and

Also, where we fail to provide notice of termination or fail to provide payment in lieu of notice this would also be considered unlawful termination.

All employees, regardless of the size of the employer have the right to seek compensation if they believe that they have been unlawfully terminated.

# Disciplinary Actions & Termination Procedures

## Problem Resolution

Our employees are a very important asset. Management sets direction and guidelines, yet the running of the company greatly depends on the contribution from and by the staff.

In a positive and open environment, employees feel they can contribute and grow, and this is the climate we strive to create.

Sometimes there are hurdles to overcome, but everything can be resolved as long as an intention exists to solve the matter in a positive fashion.

Management’s philosophy of ‘where there is a will, there is a way’ can sometimes be affected by conflicting personalities involved. We invest extensively in our employees through training, development and selection and we want the relationship to work for all involved.

The following problem resolution framework has therefore been implemented for those employees with a desire to resolve matters as positive adults:

* All employees are invited to discuss matters with their respective supervisors openly and positively.
* If matters cannot be resolved efficiently and professionally, the employee demonstrating positive intentions to solve the matter may contact their supervisor’s superior for assistance.
* The superior may see the parties individually or as a group to resolve any outstanding and festering matters.
* Where the superior is unsuccessful, more senior management will further mediate the matter until a resolution is reached.
* Where a resolution fails to evolve, both the superior of the supervisor and management will enforce a solution to be implemented by all parties.

All stages will be documented and file notes provided to the parties involved.

## Employment Termination

Relevant Federal or State laws will cover employees terminated for unforeseeable reasons. We will carefully follow all documented guidelines concerning forced terminations.

All decisions will be discussed at length with the staff member concerned. It is with regret that we carry out the actions, and it is company policy to avoid the process of reducing staff.

Staff that have been made redundant or have been forced to leave a position are welcome to seek advice from us on the legislation and laws governing their situation.

## Employee Misconduct & Consequences

All employees will be expected to act in a suitable manner at all times. We provide a positive and safe work environment and expect all employees to uphold these standards.

Certain rules of conduct and behaviour apply; this ensures a harmonious work environment for all concerned.

Failure to follow these rules may result in disciplinary action from a written warning to termination, depending on the severity of the offence. Any disciplinary action will be recorded in your personnel file and will be taken into consideration when reviewing opportunities for advancement within the company.

Below is a list of some violations or events that can result in disciplinary action, but it should not be considered all-inclusive*.* Management has the discretion to review this list or its interpretation.

* Removing or misplacing company property or equipment, client records, or company documentation without prior approval.
* Any violation of any Company Policy or Procedure.
* Falsification or misrepresentation of qualifications or experience whilst applying for employment.
* Destroying or damaging any company property.
* Failure to follow the rules and responsibilities as outlined by management or your immediate supervisor.
* Consumption of any controlled substance during work hours.
* Misrepresentation of the prime directive as outlined in the company mission statement.
* Consistent absence from work without proper cause and documentation.
* Consistent lateness without proper cause or documentation.

## Disciplinary Procedures

We will expect all employees to follow all our Policies and Procedures. It is our goal to create a fair and efficient environment for all employees. Should any employee act with disregard to any of the relevant policies and procedures it may become necessary to take disciplinary action.

Where disciplinary action becomes necessary the following procedures will usually take place in an effort to resolve the matter. However depending on the circumstances we do not commit to following these procedures in every case:

Stage 1: Discussion and Verbal Warning: This is a verbal conversation where you and your immediate supervisor will discuss the events/incidents. This will result in recommendations for improvements, together with an action or training plan with timelines where appropriate.

Stage 2: First Written Warning: If there is no significant improvement in performance as agreed in Stage 1, or another incident takes place, your supervisor will issue a written warning. You have the right to discuss this document and comment in writing. If you wish to discuss the matter, the conversation will take place in the presence of a work colleague or senior management as appropriate. Documents related to the matter will be placed on your personnel file.

Stage 3: Second Written Warning: This is a final warning issued if there is no marked improvement. Your supervisor will complete the written warning where practical in your presence, detailing the reasons. A copy will be placed on your personnel file. This stage may also incur loss of any privileges obtained in the job position.

Stage 4: Termination: When the disciplinary review process fails, you will be terminated. Where the incident or conduct has been unacceptable and of serious nature, immediate dismissal will take place. Documents of reason and action taken will be placed on your personnel file.

Where considered appropriate and helpful to the employee, at our discretion they may have someone of their preference present in disciplinary process meetings. An Employee Warning form ([Employee Warning](http://www.msmlm.com/msm-mission-control/employee-warning/)) is to be used to document discussions regarding this issue.

## Summary Dismissal

The Company may terminate your employment at any time without prior notice if you commit any act of serious misconduct. Examples of serious misconduct include any:

* Refusal to perform your duties in accordance with our reasonable directions;
* Breach of our Business Ethics & Conflict of Interests and Non-Disclosure Conditions;
* Act which in our reasonable opinion is likely to cause significant damage to our reputation, including any commentary or content placed in or on any social media platform which is critical or creates a negative connotation of our business systems, processes, staff; products and services;
* Offence involving dishonesty, bribery or which is punishable by imprisonment; and
* Act which results in you being precluded by law from substantially performing your duties with us.

## Dismissal Checklist

The following tips should be considered in any dismissal or retrenchment process:

* Have a clear and valid reason for terminating the employee, whether it is performance related, behavioural or due to a breach of company policy.
* Confirm in writing the reasons or the termination. This will assist in removing any doubt there was unfairness involved in the decision to terminate the employee.
* Act quickly to curb any rumours or innuendo about the circumstances of the termination.
* Consider the privacy of the individual concerned and the protection of any personal information in the communication process with staff, customers and suppliers.
* Don’t let the situation drag on. Remember the old adage, “be slow to hire and fast to fire”. The longer the situation is drawn out, the greater the possibility will be that it will affect staff morale.
* Don’t terminate on a whim. We risk the possibility of claims for discrimination.
* Don’t’ assume the staff member in question is going to act rationally. Ensure we have contingency plans in place for the worst-case scenario – including seeking legal advice on the options open to us.

## Resignation

Resignations occur from time to time. It is expected that any employee wishing to resign take the appropriate steps to minimise the impact on us. Resignations can affect staff moral and the operation of the company. Employees should give their intention to resign in writing no less than 2 weeks in advance, more if possible.

We will try to accommodate your requirements regarding resignation and where possible will accommodate any request for early departure.

It is expected that all employees will return any company equipment in their possession. You may be required to attend a final interview; this will be an opportunity for you to discuss your achievements. It should be noted that your actions at the time of departure will be referenced for any future re-hiring decisions.

## Exit Procedures

Once it is known that a staff member is leaving the employ of the company the following procedures must be followed.

Request a formal letter of resignation from the employee where relevant that includes advice on the last day to be worked.

Advise management of the exit of the staff member and the last pay date.

Complete the Staff Exit Checklist ([Staff Exit Checklist](http://www.msmlm.com/msm-mission-control/staff-exit-checklist/)) with the employee and agree when each step will be completed.

Complete the Exit Interview ([Exit Interview Form](http://www.msmlm.com/msm-mission-control/exit-interview-form/)) with the staff member on the morning of their last day.

Place Staff Exit Checklist and Exit Interview in Staff File.