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*Approved*  
*[Signature]*

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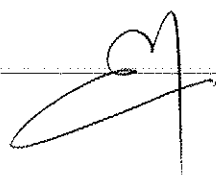
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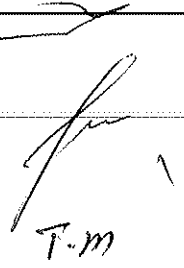
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MEMORANDUM OF COLLECTIVE AGREEMENT

BETWEEN

BARCLAYS BANK ZAMBIA Plc

(Hereinafter referred to as the "Bank")

AND

THE ZAMBIA UNION OF FINANCIAL INSTITUTIONS AND ALLIED WORKERS

(Hereinafter referred to as the "Union")

Representing employees eligible for representation by the Union in terms of item 8 of the RECOGNITION AGREEMENT signed on the 30 day of February Two thousand and ~~Fifteen~~ <sup>Thirteen</sup> (2013) between the Bank and the Union.

This Collective Agreement is made this February 2015 between the Bank and the Union covering conditions of service as stipulated in the Recognition Agreement. Duration of this Collective Agreement shall be for a period of not less than twenty four (24) months commencing 1st January 2015 to 31st December 2016 provided

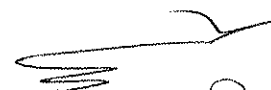
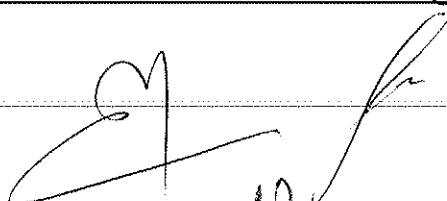
that:

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*[Signature]*  
*[Signature]*  
*T.M*

## MEMORANDUM OF COLLECTIVE AGREEMENT

- a) The parties agree that the agreed items shall be implemented effective 1st April 2015.
- b) Within 12 months of the date of the coming into effect of this Collective Agreement, either party could call for a meeting to review salaries according to prevailing economic conditions during the period.
- c) Any time after 21 months of commencement of this agreement, either party will give to the other six weeks notice in writing of its desire for this Agreement to continue in force for a further period to be agreed upon or of its intention to terminate the Agreement or alter any clause herein.
- d) In the event of emergency cases, both parties shall endeavour to meet as soon as possible but not later than 14 days.
- e) The terms of this Agreement shall be in accordance with the prevailing labour legislation.
- f) The provisions of this Agreement shall be valid only so long as the Recognition Agreement between the Bank and the Union remains in force.
- g) Pending the signing of a new Collective Agreement, this Agreement shall continue in force.
- h) Application for a Change or Amendment - It is agreed that if either the Union or the Bank considers that any part of this Agreement should be changed or amended and if it is also considered that such a change is mutually beneficial to both the Union and the Bank and provided it is clearly seen to be a valid reason to recommend such a change or amendment to this Agreement, it should be undertaken in the following manner:-

  
  
On T.M

- i. The Union or the Bank will indicate by letter its intention to discuss a change or amendment to the Collective Agreement.
- ii. Such a letter indicated in (i) above will not be considered by the Bargaining Unit unless it is accompanied by written information/evidence or any other communication considered necessary to validate the intention to change or amend the Collective Agreement.
- iii. The party requesting the change or amendment shall allow the other party two weeks to consider the request.

The Bargaining Unit shall after two weeks, but not longer than 28 calendar days after the date of the original letter, agree to meet to discuss the change.

1. RATES OF PAY AND OVERTIME

- a) Salaries - The salaries as at 31st March 2014 of Grades BA1 to BA4 Unionised grades shall be increased by ZMW1,050.00 across the board with effect from 1st April 2015.
- b) Salary Advance - Employees may on request draw 25% of their basic monthly salary on the first (1) day of each month as an overdraft without giving reasons. For emergencies only this may be requested before the first (1) day, giving reasons and will require Line Manager's agreement. The overdraft will be repaid with an option for repayment of between one (1) month and three (3) months.
- c) Overtime - Overtime shall be paid at 1½ times the hourly rate on ordinary days and double the hourly rate on Non-working Saturdays, Sundays and Public Holidays.

2. ANNUAL LEAVE ACCRUAL

Leave shall be granted as follows:

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1st to 5th year of service: 24 working days exclusive of Saturdays, Sundays and Gazetted Public Holidays.

6th year of service and over: 30 working days exclusive of Saturdays, Sundays and Gazetted Holidays.

A minimum of 15 working days shall be taken at a given time.

An employee who carries forward into the next year more than five (5) days will have the extra days forfeited.

### 3. ANNUAL LEAVE ALLOWANCE

- i. Annual leave allowance shall be paid at the rate of 1.5 x one month's basic salary across the board.
- ii. Leave accrued, including during a probationary period will be paid to the employee or to his/her estate in the event of termination of contract or death.

### 4. STUDY LEAVE

Members of staff who are studying for professional examinations agreed by the Union and the Bank shall qualify for time to study on the following terms:-

- i. 4 days per subject, per sitting including date of examination.
- ii. Study leave for any particular subject will end following two (2) cumulative failures in that subject.

### 5. COMPASSIONATE LEAVE

- i. On written application and supported by documentary evidence, compassionate leave will be granted to an employee as follows:
  - a) Death of Spouse or child - 10 working days.
  - b) Death of Parent, Blood brother/Sister, Registered Dependant - 7 working days

~~ii. Days in excess shall be granted at the discretion of Management.~~

*[Handwritten signatures and initials]*  
T.M. Wn

- iii. Nursing of a Sick Child and Spouse: An employee shall be granted leave for the purpose of nursing his/her sick spouse or child provided that he/she produces documentary recommendation from a Government approved doctor registered with the Medical Council of Zambia or Traditional Healer who must be registered with the Traditional Healers Practitioners Association of Zambia stating that presence is required and stating the number of days.

6. UNPAID LEAVE

Management may on application, grant unpaid leave up to a maximum of two years using its discretion in deserving cases and provided that one has served for a continuous minimum period of two years with the Bank.

7. SPECIAL LEAVE

An employee who is required by law to attend court proceedings shall be allowed special leave for the number of days required on production of documentary evidence.

8. SICK LEAVE

Employees who are confirmed in their appointments and who are on prolonged medical treatment because of ill health shall be entitled to sick leave as follows:-

- i. The first twelve (12) months on full pay subject to the production of a medical certificate signed by a government approved medical practitioner.
- ii. Payment of salary in excess of 12 months shall be at the discretion of Management, and thereafter, the Medical Board of Review will determine his/her suitability for continued employment.
- iii. Recommendations from registered traditional healers will be recognized as a certificate of absence provided there is a letter from a Government approved medical practitioner stating that the employee could not respond to treatment.

*Approved*  
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*[Signature]*  
*[Signature]*



- iv. The employer reserves the right to have an employee examined by a government registered medical practitioner provided that there is mutual agreement between employer and employee on the doctor.

9. MATERNITY LEAVE

- i. Eligible female employees shall be entitled to ninety (90) calendar days paid maternity leave at intervals of not less than two years.
- ii. Exceptional cases of a pregnancy occurring in less than two years, only thirty (30) calendar days shall be granted as maternity leave.
- iii. Such leave shall be exclusive of annual leave of which the latter shall not be taken together with maternity leave except with agreement of the Bank.
- v. Managers and Departmental Heads will be encouraged to allow sufficient time for breast feeding mothers to breast feed babies (under six months of age) once per day during working hours.

Local circumstances will dictate the time and place for this to take place and the amount of time available.

*Approved*  
*W. J. J.*

10. PATERNITY LEAVE

An eligible employee may enjoy up to five (5) working days of paid paternity leave on the birth of his child / twins or more at any one occasion. This paternity leave must be taken within a week of the birth or it will be forfeited.

Paternity Leave may be taken at intervals of not less than two years. Evidence of record of birth and parentage may be requested.

11. PUBLIC HOLIDAYS

All Gazetted Public Holidays as stipulated by the Government from time to time shall be observed by the Bank.

*[Handwritten signatures and initials]*  
*T.M. Wn*

12. HOURS OF WORK

Hours of work shall be from 08.00 hours to 16.45 hours and flexi hour (where business need exists) is the same number of hours worked between 06.00 hours and 19.00 hours. In both cases the normal working week will be restricted to forty four (44) hours or one hundred and seventy six (176) hours per month inclusive of working Saturdays. Hours in excess of eight hours per day shall constitute overtime.

13. PROTECTIVE CLOTHING AND UNIFORMS

i. For Commissionaires and Drivers the following shall be provided:-

a) Two pullovers, two pairs of shoes, two pairs of socks, two sets of uniforms per annum. All the above mentioned shall be provided with uniforms and equipment consistent with their work.

b) Drivers and Commissionaires shall be provided with distinct uniforms to distinguish them from the rest.

c) Any eligible employee who is a field worker shall be provided with appropriate protective clothing.

ii. Custodians/SWIFT staff

Custodians and SWIFT staff shall be provided with two (2) dust coats per annum, breathing masks, 2 x 500g washing powder per month, 500ml of milk per day

iii. Cashiers

Protective clothing such as smocks shall be provided to cashiers for use in bulk cash counting rooms. Cashiers in bulk cash counting rooms will be entitled to 500ml milk per day.

14. CANTEEN SUBSIDY

i. ZMW95.00 per eligible employee in work locations with more than 20 eligible employees with canteen facilities shall be paid to the Canteen Committee per month to meet running expenses e.g. salaries for cooks, uniforms, etc.

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*[Signature]*  
*[Signature]*

- ii. In work locations with no canteen facilities, eligible employees shall be paid ZMW125.00 per month.

15. UPSET / DISTURBANCE ALLOWANCE

Where a member of staff has been transferred or re-deployed at the Bank's request, the Bank will meet the cost of:-

- i. Transport;
- ii. School Uniforms/fees paid only once on transfer.
- iii. Option of being accommodated by the Bank in the hotel on full bill for two full months and half of full bill in the third month and at Management's discretion thereafter; or a taxable cash sum of two (2) months salary with a minimum of Kwacha eleven thousand (ZMW11, 000.00) and a maximum of Kwacha Sixteen thousand (ZMW16,000.00) only;
- iv. 7% of one's annual basic salary shall in addition be paid as disturbance allowance.

*Approved*  
*[Signature]*

16. DUST ALLOWANCE

- i. Where a Branch is undergoing renovations or where major repairs are being undertaken, the Bank shall pay ZMW60.00 per week per employee during the dusty period and only in the affected area.
- ii. The Bank shall pay for medical check up for eligible employees.
- iii. In special cases, Management will arrange for alternative office space or leave shall be granted to affected staff until the renovations are completed.
- iv. The Bank shall not allow colleagues to work in premises that have just been painted with oil paint. Alternative office space shall be arranged for affected colleagues.

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*T-M* *[Signature]*

17. ACTING ALLOWANCE

- i. For an employee to qualify for Acting Allowance he/she has to act for a period of not less than 14 cumulative working days within a month in a higher grade.
- ii. If an employee acts in the same position for the second time this period shall remain at 14 cumulative working days.
- iii. The Acting Allowance shall be the highest of either 12% of monthly salary of the person acting or the difference between the salary of the person acting and the entry point of the acting grade and shall be paid on pro rate basis to the acting period.
- iv. An employee nominated to act shall be informed in writing prior to carrying out duties involving payment of acting allowance and responsibility allowance. This therefore means that acting should only be done where confirmation has been communicated in writing by Human Resource.

*Approved*  
*[Signature]*

18. RESPONSIBILITY ALLOWANCE:

An employee who gets extra responsibilities in the same grade will be entitled to 5% of his / her basic salary after completing 10 consecutive working days.

19. SHIFT DIFFERENTIAL

Members of staff engaged in shift work will be paid dinner allowance of Kwacha Seventy (ZMW70.00) per day in lieu of shift differential provided that such occupation shall come between 19.00hours and 06.00hours.

20. IT / ATM / CARD MERCHANTS ALLOWANCES

The following allowances will be paid to the category of members of staff specified as hereunder in lieu of overtime:-

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20.1 Information Technology - ZMW1,600.00 gross per month

*[Signature]* *[Signature]*  
*Wm* *T.M.*

20.2 ATM custodians - ZMW600.00 gross per weekend

20.3 Card Acquiring merchants - ZMW600.00 gross per weekend

Members of staff who fall in the above categories but work shifts will not be entitled to these allowances.

ATM Custodians who work from Monday to Friday will be entitled to incur overtime.

All other staff including Prestige members of staff will be entitled to overtime.

21. TRAVELLING ON DUTY

The following allowances will be paid:-

a) Allowance - when one is accommodated

Overnight in a hotel when out of station he/she will be entitled to an out of pocket allowances as follows:

i. Kwacha One hundred and ten (ZMW110.00) per day for local travels

ii. Kwacha Two hundred and twenty (ZMW220.00) per day for foreign travels

These allowances will cover sundry expenses which are cleaning/hygiene/newspaper/ phone calls/drinks.

In addition, the Hotel bill shall be met in full by the Bank which bill will also include reasonable laundry but not dry cleaning. Meals taken in the hotel such as dinner and lunch will be paid by the Bank.

b) Subsistence Allowance – Subsistence allowance shall be paid to an employee to cover the additional expenses he/she has to meet when he/she travels away from his normal station overnight on authorised bank business and where no accommodation is paid for by the bank. This allowance shall not be paid to members of staff who stay in accommodation provided by the bank.

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Payment will be made at the rate of Kwacha Five Hundred and Fifty only (ZMW550.00) per night. This will cover accommodation, lunch and dinner

c) Lunch Allowance - Lunch allowance of Kwacha Seventy (ZMW70.00)

will be paid to:

- i. A member of staff working out of station during lunch break
- ii. A member of staff authorised to work through lunch hour
- iii. A member of staff accommodated in a hotel while out of station and has made his/her own lunch arrangement.
- iv. A member of staff on an official journey that takes a minimum of three hours (outside station)

d) Dinner Allowance - Dinner allowance of Kwacha <sup>Seventy</sup>~~Sixty five~~ (ZMW70.00) will be paid to:

- i. Members of staff who leave work after 19.00 hours with prior Management authority.
  - ii. A member of staff accommodated in a hotel while out of station and has made his/ her own dinner arrangement.
  - iii. A member of staff on an official journey that takes a minimum of three hours (outside station)
- e) Breakfast allowance:- Breakfast allowance of ZMW70.00 shall be paid to staff who are asked by Management to report for work before 07.00 hours.
- i. Taxi fares will be reimbursed as follows:-
    - a. For eligible employees who have no option but to work on non-working days.
    - b. For eligible employees who leave work after 18.00 hours with prior Management authority.

~~c. For staff who are requested by Management to report for work before 07.00 hours.~~

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*Seventy*  
*Sixty five*  
*PEM*  
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- d. Where a member of staff chooses to stay in excess of 20km from the business venue, he/she shall forfeit the total cost of transport and/or re-imburement.
- i. Staggering of Lunch – This will take place between 11.45 hours and 14.45 hours.

22. FUNERAL EXPENSES

- i. In the event of the death of an employee, spouse or child a funeral grant of Kwacha Four Thousand (ZMW4, 000.00) only shall be paid and a funeral grant of Kwacha Three Thousand only (ZMW3, 000.00) shall be paid in the event of the death of parents, blood brother/sister and registered dependant.
- ii. A casket, funeral parlour service and transport to carry mourners shall be provided in the event of death of an employee ONLY. Human Resource will guide administratively on the choice of the casket.
- iii. A standard coffin, funeral parlour service and transport to carry mourners shall be provided in the case of death of spouse or child ONLY.
- iv. Funeral parlour service and transport for mourners shall be provided only to the graveside within the same town. ~~In places where there are no funeral parlour services, cash option shall be given with guidance from Human Resources.~~
- v. Transport will also be provided, where a vehicle is available, for collection of firewood and hiring costs shall be paid in the absence of physical transport.

23. MEDICAL FACILITIES

- i. ZAMED reimbursement will continue as per current practice.  
Staff will continue contributing Kwacha One Hundred and Fifty (ZMW150.00) per month.
- ii. The Bank will pay for hospitalisation up to the date of discharge subject to Doctor's recommendations.

~~iii. The Bank will reimburse 75% of dental expenses.~~

*Handwritten signatures and initials:*  
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T.M.  
[Other illegible signatures]

- iv. The Bank will cover 100% cost of non cosmetic optical facility for employees to a maximum of Kwacha One thousand eight hundred (ZMW1, 800.00). Dependants shall be covered up to 75%.
- v. The Optical facility will be available once in two years, however, in special cases with a Doctor's recommendation a shorter claiming period shall be considered.
- vi. In Dental cases, replacement of teeth shall also be considered on doctor's recommendations.

24. CONDITIONS OF PREMISES

A reasonably sized refrigerator shall be provided at place of work primarily for storage of water.

*Approved*  
*[Signature]*

25. REPATRIATION OF EMPLOYEE

- i. On termination of service all employees are entitled to be repatriated together with their families from places of employment to places of recruitment as stipulated in the Employment Act under the following circumstances:-
  - a. The employee being medically discharged
  - b. The employee being declared redundant
  - c. Upon normal and early retirement
  - d. The employee dying in service in which case the benefits may be payable to the family of the deceased employee.
- ii. However, employees may elect to be repatriated to places of their choice, but the employer shall only meet that portion of the cost which is equivalent to the ~~cost of repatriation to the place of recruitment.~~

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*[Signature]*  
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26. MANAGEMENT OF DISCIPLINE

- i. Refer to the Disciplinary and Grievance policy.

27. REDUNDANCY

- i. Refer to the laws of Zambia with regards to procedure  
ii. Refer to the Redundancy document agreed upon between the Union and the Bank

*Approved*  
*[Signature]*

28. LONG SERVICE AWARDS

An Employee who completes ten (10), fifteen (15), Twenty (20), Twenty five (25), Thirty (30) and Thirty Five (35) years of unbroken dedicated service shall be entitled to Long Service Awards as follows:-

10 years – ZMW6, 000.00 (Kwacha Six Thousand only)

15 years – ZMW8, 500.00 (Kwacha Eight Thousand Five Hundred only)

20 years – ZMW11, 000.00 (Kwacha Eleven Thousand only)

25 years – ZMW13, 500.00 (Kwacha Thirteen Thousand Five Hundred only)


30 years – ZMW16, 000.00 (Kwacha Sixteen Thousand only)

35 Years – ZMW18, 500.00 (Kwacha Eighteen Thousand Five Hundred only)

29. MILEAGE

Mileage on business trips authorised by the Bank shall be paid at the rate of ZMW3.00 (Kwacha Three only) per kilometre. This will cover the cost of fuel and wear and tear for the vehicle used. In all the instances prior approval will have to be obtained from line management before business trips are undertaken.

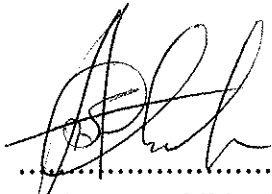
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*T.M.*

Approved  


IN WITNESS whereof we have hereunder set our hands this 14<sup>th</sup> day of February year Two Thousand and Fifteen.

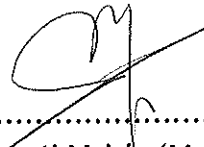
For and on behalf of Barclays Bank Zambia Plc and For and on behalf of Zambia Union for Financial Institutions and Allied Workers.

For and on behalf of Barclays Bank  
Zambia Plc



.....  
Saviour M. Chibiya(Mr)  
MANAGING DIRECTOR

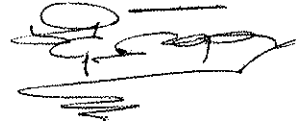
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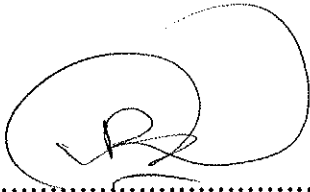
.....  
Chingati Msiska(Mr)  
GENERAL SECRETARY



.....  
Victoria S Mupwaya (Mrs)  
HEAD - HUMAN RESOURCE



.....  
Mutelo Mabenga(Mr)  
D/GENERAL SECRETARY



.....  
Bonaventure Mbewe(Mr)  
HEAD OF LEGAL



.....  
Teddy Munuka (Mr)  
BBZ B/CHAIRPERSON

# Barclays Bank Zambia Plc

Union Salary Bands effective 1st April 2015

Grade	Min	Midpoint	Max
BA1	72,000	80,000	92,000
BA2	90,000	100,000	115,000
BA3	112,500	125,000	143,750
BA4	130,500	145,000	166,750

Approved  
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