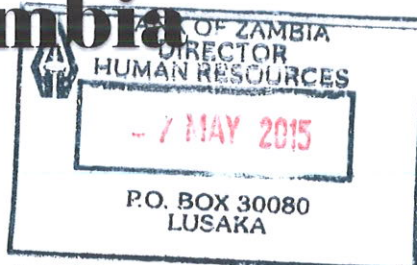




Bank Of Zambia



Bank of Zambia



&

Zambia Union of Financial Institutions and Allied Workers



**2014 - 2016
COLLECTIVE
AGREEMENT**

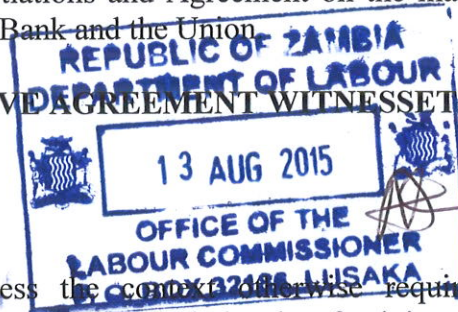
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This Collective Agreement is made the 7th day of **May Two Thousand and Fifteen** between **Bank of Zambia**, a body corporate established by the Bank of Zambia Act Cap. 360 of the Laws of Zambia, and having its Head Office situated at Bank Square, Cairo Road, Lusaka in the Lusaka Province of the Republic of Zambia (hereinafter referred to as "the Bank") of the one part, and **Zambia Union of Financial Institutions and Allied Workers** registered under the Industrial and Labour Relations Act, Cap. 269 of the Laws of Zambia, and having its registered Office situated at Luangwa House, Cairo Road, Lusaka aforesaid (hereinafter referred to as "the Union"), of the other part.

Whereas pursuant to a **Memorandum of Recognition Agreement** made between the parties to this Collective Agreement on the Seventeenth day of September, One Thousand Nine Hundred and Seventy Nine (17th September, 1979) and renewed on 1st day of April, One Thousand Nine Hundred and Eighty Three (1st April, 1983), the Bank has recognised the trade union as representative of, and bargaining agent for, the eligible employees represented by the trade union so recognised for the purpose of regulating relations between the employer or employers' organisation and the trade union.

And whereas the said Memorandum of Recognition Agreement is still in force and binding upon the parties to it and Collective Negotiations and Agreement on the matters hereinafter specified have been concluded between the Bank and the Union

NOW THEREFORE, THIS COLLECTIVE AGREEMENT WITNESSETH AS FOLLOWS:



1.0 DEFINITIONS

In this Collective Agreement unless the context otherwise requires, words and expressions importing the masculine gender include the feminine gender; words importing the singular number shall include the plural and shall have the meaning hereby ascribed to it in this clause.

1.1 **"Salary"** shall mean employee's monthly pay exclusive of all allowances.

1.2 **"Registered dependants/children"** shall mean and include an eligible employee's registered children who are the employee's offspring, and/or legally adopted children who, subject to the qualifications set out below, are under the age of 25 and: -

- if over 21 years are attending a full time course of academic instruction at any educational establishment recognised by the Government;
- are single and without children;
- are unemployed;

Provided that:-

- If dependants/children are physically or mentally challenged, the restriction as to age shall not apply in any manner whatsoever; and provided further that;

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5.2 MERIT AWARDS

It is hereby agreed between the Bank and the Union that an eligible employee who performs an act of an exceptional nature beyond the normal call of duty shall be given a **Merit Award** equivalent to a Labour Day Award.

6.0 ALLOWANCES

The Bank shall pay to eligible employees allowances as defined herein below:-

6.1 Annual Leave Allowance

An eligible employee proceeding on annual leave shall be paid a leave allowance of **two (2) times monthly salary** when such employee proceeds on annual leave. For the purpose of this Clause, "Annual Leave" is as defined in Clause 9.2 below.

6.2 Upset Allowance

Upset Allowance shall be paid at the rate of **two times** an eligible employee's monthly salary and shall only be payable under the circumstances of transfer between stations at the instance of the Bank.

6.3 Laundry Allowance

The Bank agrees with the Union to procure services of laundry firms where eligible employees who are entitled to suits and weather coats as uniform, shall take their uniforms for dry cleaning. The Bank shall meet full laundry costs for up to **four suits and one weather coat in a month**.

6.4 Shift Differential Allowance

Eligible employees engaged in night shift work from 18.00 to 06.00 hours shall be paid shift differential allowance at 50% of the basic rate per shift. Any excess hours shall be paid as overtime.

6.5 Lunch Allowance

Eligible employees shall be paid a Lunch Allowance of One Hundred and Thirty Kwacha Seventy-seven Ngwee (**K130.77**) gross when made to work under the following conditions:

6.5.1 out of station and unable to return to base for lunch;

6.5.2 beyond lunch hour, over weekends/public holidays.

It is hereby agreed that the amount shall be reviewed after every six months

6.6 Acting Allowance

Acting Allowance shall be paid to an eligible employee (hereinafter called "the Acting Officer") who shall be delegated to perform certain duties for and during the



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7.0 COUNCIL RATES ON BUILDINGS

The Bank agrees with the Union to pay 100% of the Local Council rate bill bi-annually for rates in respect of those eligible employees who have bought or built houses for their own occupation **mortgaged to the Bank**. Provided that the tax burden shall be borne by the employee.

8.0 GROUND RENT

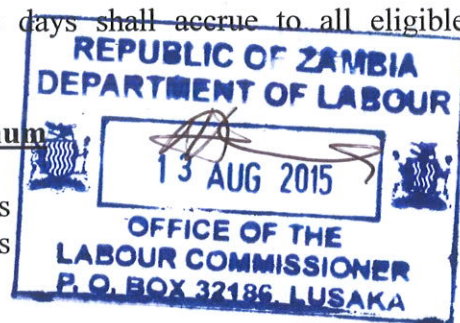
The Bank agrees with the Union to pay 100% of the Ground Rent and Lease Charges to the Commissioner of Lands or appropriate local authority annually for eligible employees who have bought or built dwelling property for own occupation **mortgaged to the Bank**. Provided that where applicable, the tax burden shall be borne by the employee.

9.0 LEAVE

9.1 Leave Days

The Bank agrees with the Union that leave days shall accrue to all eligible employees as follows:-

<u>Grades</u>	<u>Rate Per Annum</u>
BOZ 1 to 2	35 days
BOZ 3 to 4	41 days



9.2 Vacation (annual) Leave

An eligible employee shall be entitled to annual leave once a year. For the purpose of this clause annual leave shall mean a minimum of 21 days to be taken at least twelve (12) months after commencement of employment.

9.3 Commutation of Leave Days

An eligible employee shall be entitled to commute unutilised leave days for cash. Commutable days are those accrued at the time of proceeding on annual leave, leaving a balance of seven (7) days each time such commutation is made.

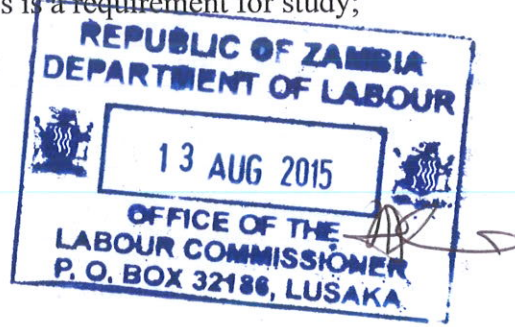
9.4 Sick Leave

The Bank agrees with the Union that on production of valid written medical recommendations, an eligible employee may go on paid sick leave for a maximum period of 90 days, thereafter for another 90 days on half pay, should circumstances warrant.

Provided that if the employee has not recovered from illness after six (6) months from the date of illness, the Bank may, on the recommendation of a registered medical practitioner or medical institution designated by the Bank, discharge the employee, whereupon the entitlement to sick leave shall cease.

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- 10.3 the cost was incurred by the employee while in the employment of the Bank of Zambia;
- 10.4 the Head of Department certifies relevance to the requirements of the Bank. Such approval shall be granted in consultation with the Human Resources Department;
- 10.5 that only the costs incurred on the following shall be reimbursed:
- 10.5.1 Registration fees;
 - 10.5.2 Subscription fees where this is a requirement for study;
 - 10.5.3 Tuition fees;
 - 10.5.4 Examination fees; and
 - 10.5.5 Project/research fees.



11.0 REMOVALS

The Bank undertakes to provide transport to facilitate removal/shifting of eligible employees on the occurrence of any of the following:-

- 11.1 Change of accommodation at the instance of the Bank.
- 11.2 Change of accommodation from Bank residential property to owner-occupier accommodation.
- 11.3 Further, the Bank undertakes to provide appropriate removal services in the event of the Bank transferring an eligible employee between stations.

12.0 FUNERAL ASSISTANCE

12.1 Staff

The Bank agrees with the Union that at the death of an eligible employee, it shall meet the cost of funeral expenses as follows:

- (a) Provide a funeral grant of **K8,000** cash to the family of the deceased.
- (b) Conveying a body to a funeral service provider's premises.
- (c) Preparation of the body for burial/cremation.
- (d) Conveying the body from a funeral service provider's premises to the point of burial/cremation.
- (e) Provision of a casket of up to **K12,000**.

Provided that;

General Workers
Nurses
Chefs/Cooks
Note Destruction Officers
House Keepers

13.2 Further, the Bank shall provide one packet of detergent powder **per week** to the uniformed employees. Where issuance of such detergents falls in arrears, the Bank shall be obliged to issue the outstanding detergent to the eligible employees.

13.3 The Bank and the Union further agree that the Union shall be consulted when determining the type of uniforms. The said uniformed eligible employees shall wear the uniform so issued throughout the year.

13.4 The Bank and the Union further agree that:

13.4.1 Uniforms for eligible employees would be delivered in the first quarter of the applicable year.

13.4.2 Uniform shall be provided as per Appendix B.

14.0 LOANS

Subject to Section 21 of the Bank of Zambia Act, the Bank agrees with the Union that it shall provide the following Staff Loans to eligible employees as per the Bank's Staff Advances and Loans Policy:

- House Loan
- Car Loan
- Multi-purpose Loan
- Personal Loan



15.0 LONG SERVICE AWARD

There shall be such long service award as approved by the Board for eligible employees who would have worked in the Bank for a period of **15 years and 30 years unbroken service**. The Union and Management through a process of consultation shall determine the award to be given to eligible staff.

16.0 CHRISTMAS GIFT

The Bank agrees with the Union that it shall pay an equivalent of a month's salary to eligible employees as a Christmas gift once every year for the duration of this Agreement.


17.0 STAFF POLICIES

Without prejudice to the Board's power to formulate policy, the Bank agrees with the Union that it shall engage the union in the process of development, review and amendment of the following staff matters:

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In witness whereof the parties hereto by their duly authorized representatives have hereunto set their hands the day and year first before written.

**FOR AND ON BEHALF OF
BANK OF ZAMBIA:**



MR CHISHA MWANAKATWE
SENIOR DIRECTOR – SUPERVISORY POLICY
(CHAIRPERSON)

IN THE PRESENCE OF:




MR FABIAN HARA
DIRECTOR – REGIONAL OFFICE
(MANAGEMENT TEAM LEADER)





MS GRACE CHISHIMBA
SECRETARY – BARGAINING UNIT

**FOR AND ON BEHALF OF
ZAMBIA UNION OF FINANCIAL
INSTITUTIONS AND ALLIED WORKERS:**


p.p. 

MR ALFRED CHIFOTA
(UNION TEAM LEADER)

IN THE PRESENCE OF:



MR YOBE NKHOMA
(VICE CHAIRPERSON – ZUFI AW
LUSAKA UNION BRANCH)



MS. TOWELA LENGWE
(SECRETARY – ZUFI AW
NDOLA UNION BRANCH)



Appendix: A1



UNIONISED SALARY STRUCTURE - 1 AUGUST 2014 - 5%

NOTCHES	BOZU 4	BOZU 3	BOZU 2	BOZU 1
20	22,985.66	16,716.71	14,209.45	10,364.51
19	22,506.78	16,368.45	13,913.41	10,148.58
18	22,027.91	16,020.19	13,617.38	9,932.64
17	21,549.03	15,671.92	13,321.34	9,716.71
16	21,070.16	15,323.66	13,025.30	9,500.78
15	20,591.29	14,975.39	12,729.27	9,284.85
14	20,112.41	14,627.13	12,433.23	9,068.91
13	19,633.54	14,278.87	12,137.19	8,852.98
12	19,154.67	13,930.60	11,841.15	8,637.05
11	18,675.79	13,582.34	11,545.12	8,421.12
10	18,196.92	13,234.07	11,249.08	8,205.18
9	17,718.05	12,885.81	10,953.04	7,989.25
8	17,239.17	12,537.55	10,657.01	7,773.32
7	16,760.30	12,189.28	10,360.97	7,557.39
6	16,281.43	11,841.02	10,064.93	7,341.45
5	15,802.55	11,492.75	9,768.90	7,125.52
4	15,323.68	11,144.49	9,472.86	6,909.59
3	14,844.81	10,796.23	9,176.82	6,693.66
2	14,365.93	10,447.96	8,880.78	6,477.72
1	13,887.06	10,099.70	8,584.75	6,261.79
0	13,408.19	9,751.43	8,288.71	6,045.86
NOTCH DIFFERENCE	478.87	348.26	296.04	215.93

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REPUBLIC OF ZAMBIA
DEPARTMENT OF LABOUR



13 AUG 2015



OFFICE OF THE
LABOUR COMMISSIONER
P. O. BOX 32186, LUSAKA

Appendix: A2



BANK of ZAMBIA

UNIONISED SALARY STRUCTURE - 1 AUGUST 2015 - 5%

NOTCHES	BOZU 4	BOZU 3	BOZU 2	BOZU 1
20	24,134.94	17,552.55	14,919.92	10,882.73
19	23,632.12	17,186.87	14,609.08	10,656.00
18	23,129.30	16,821.20	14,298.25	10,429.28
17	22,626.49	16,455.52	13,987.41	10,202.55
16	22,123.67	16,089.84	13,676.57	9,975.82
15	21,620.85	15,724.16	13,365.73	9,749.09
14	21,118.03	15,358.49	13,054.89	9,522.36
13	20,615.22	14,992.81	12,744.05	9,295.63
12	20,112.40	14,627.13	12,433.21	9,068.90
11	19,609.58	14,261.45	12,122.37	8,842.17
10	19,106.77	13,895.78	11,811.53	8,615.44
9	18,603.95	13,530.10	11,500.70	8,388.71
8	18,101.13	13,164.42	11,189.86	8,161.98
7	17,598.31	12,798.75	10,879.02	7,935.25
6	17,095.50	12,433.07	10,568.18	7,708.53
5	16,592.68	12,067.39	10,257.34	7,481.80
4	16,089.86	11,701.71	9,946.50	7,255.07
3	15,587.05	11,336.04	9,635.66	7,028.34
2	15,084.23	10,970.36	9,324.82	6,801.61
1	14,581.41	10,604.68	9,013.98	6,574.88
0	14,078.59	10,239.01	8,703.15	6,348.15
NOTCH DIFFERENCE	502.82	365.68	310.84	226.73

Handwritten signatures and initials:
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 - Middle right: "me"
 - Bottom right: "me" and other initials

APPENDIX: B

CATEGORY	TYPE	FIXED ALLOCATION
Security Officers	Suit	3
	Shirt/Blouse	6
	Shoes	3
	Combat	2
	Boots	2
	Tie/Scarf	4
	Trench Coat	1
	Jersey	2
	Raincoat	1
	Tellers	Suit
Shirt/Blouse		6
Shoes		3
Tie/Scarf		4
Cashiers	Suit	3
	Shirt/Blouse	6
	Shoes	3
	Tie/Scarf	4
Clearing Officers	Suit	3
	Shirt/Blouse	6
	Shoes	3
	Tie/Scarf	4
Mutilated Currency Officers	Suit	3
	Shirt/Blouse	6
	Shoes	6
	Tie/Scarf	4
Drivers	Suit	3
	Shirt	6
	Shoes	3
	Tie	4
	Work suit	1
	Overall	1
	Raincoat	1
	Jersey	2
	Safety shoes	1
Note Examiners	Special suits(Pocketless)	3
	Shoes	3
Orderly/Messengers	Trouser/Skirt	3
	Shoes	3
	T-Shirt	3

REPUBLIC OF ZAMBIA
DEPARTMENT OF LABOUR
13 AUG 2015
OFFICE OF THE
LABOUR COMMISSIONER
P.O. BOX 32186, LUSAKA

Handwritten signatures and initials:
A
me
AC