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**MEMORANDUM OF  
COLLECTIVE AGREEMENT  
BETWEEN  
FIRST NATIONAL BANK  
AND  
THE ZAMBIA UNION OF FINANCIAL INSTITUTIONS  
AND ALLIED WORKERS**

**1<sup>st</sup> November 2016 to 31<sup>st</sup> October 2018**

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## MEMORANDUM OF COLLECTIVE AGREEMENT

BETWEEN

FIRST NATIONAL BANK

(Hereinafter referred to as the “Bank”)

AND

THE ZAMBIA UNION OF FINANCIAL INSTITUTIONS & ALLIED WORKERS

(Hereinafter referred to as the “UNION”) representing employees eligible for representation by the Union in terms of item 2. Eligibility.

### 1. INTRODUCTION

This Collective Agreement is made on the **1<sup>st</sup> Day of November 2016** Between **First National Bank** and **The Zambia Union of Financial Institutions & Allied Workers**, having met in free association to negotiate the Wages and Conditions of Service for eligible employees as determined by the Recognition Agreement of the **29<sup>th</sup> Day of June 2010**.

The duration of this Collective Agreement except for the rates of pay which shall be negotiated for every twelve months shall be for a period of twenty four months effective from **1<sup>st</sup> November 2016** provided that:

- (a) 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.
- (b) Three months prior to the expiry of this Collective Agreement , either party will give six weeks written notice to the other party of its desire:
  - (i) For the Collective Agreement to continue in force for a further period to be agreed upon by the parties
  - (ii) To terminate this Collective Agreement
  - (iii) To alter any clause in the Collective Agreement
- (c) In the event of an emergency, both parties shall endeavour to meet as soon as possible but not later than 5 days

- (d) Pending the signing of a new Collective Agreement, the present agreement shall continue in force.
- (e) The provisions of this Collective Agreement shall remain valid only as long as the Memorandum of Recognition Agreement between the Bank and the Union remains in force
- (f) The terms and provisions of this Collective Agreement shall be in accordance with the prevailing provisions of the Labour Laws of Zambia.
- (g) Application for a change or amendment

It is agreed that if either the Union or the Bank consider 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:-

- 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 after two weeks, but not longer than three weeks after the date of the original letter, should agree to meet and discuss the change.

## **2. ELIGIBILITY**

This Collective Agreement and any amendments which may be made thereafter from time to time, is applicable to all unionized employees of First National Bank who:

- (a) Are established employees who are on permanent full time employment
- (b) Represented employees eligible for representation by the Union in terms of Clause 2 (Scope of Agreement) of the Memorandum of Recognition Agreement signed on the 29<sup>th</sup> day of June 2010.

### 3. INTERPRETATIONS

In this agreement unless the context otherwise requires, the singular shall include the plural and the masculine, the feminine and the following words and expressions shall have the following meaning:

“Accrued Leave”	Means the number of leave days that are credited to the Employee record;
“Calendar Month”	Means the period commencing the first day of the month and ending on the last day of the month;
“Calendar Year”	Means the period of 12 months from January through December;
“Commencement Day”	Means the day on which the employee reports for duty for the first time and starts working;
“Dependant”	Means a spouse or a child of the employee (whether natural/legally adopted)
“Employee”	Means any person who has entered into or works under a permanent contract of employment as provided for under section 24 of the Employment Act CAP 268 of the Laws of Zambia
“Employment Year”	Means a period of 12 consecutive months ending a day before the anniversary of the commencement day;
“Employer”	Means the Bank;
“FNB”	Means First National Bank
“Gender”	Shall include female/ male gender where appropriate
“Management”	Means responsible Officer
“C.E.O”	Means Chief Executive Officer
“Month”	Means calendar month unless otherwise specified;
“Probation Period”	Means the period from the commencement date to the date when the appointment/employment is confirmed in writing to the employee by the Bank or the period specified in the offer of appointment letter;

“Pay”	Means salary including allowance, perks or any other earnings;
“Redundancy”	Means loss of employment through no fault of the employee or the employer;
“Responsible Officer”	Means any person who is the Chief Executive Officer, Deputy, Senior Manager, Manager or Head of Department;
“Basic Salary”	Means the salary on which pension is based and as advised from time to time but excluding other allowances, perks or any other earnings;
“Station of Duty”	A town or city where a location of the Bank exists;
“Union” Workers.	Means Zambia Union of Financial Institutions & Allied Workers.

#### **4. MANAGEMENT AND EMPLOYEE RESPONSIBILITIES**

##### **4.1. MANAGEMENT OBLIGATIONS**

It is hereby realized and agreed that the advancement of employees and indeed their livelihood depends on the success of the Bank. The Bank must look to its employees to manifest loyalty and devotion and to maintain a high standard of efficiency and hard work. On its part the Bank will:

- (a) Be concerned with the well being of all its employees by determining an equitable remuneration structure in the light of prevailing circumstances.
- (b) Ensure full implementation of clauses agreed upon by both parties.
- (c) Strive to improve morale and industrial relations with the view to increase work output and performance.

##### **4.2. EMPLOYEE’S OBLIGATIONS**

- (a) The employee shall at all times completely, faithfully and diligently perform such duties as the Bank may from time to time require and shall, to the utmost of his/her ability endeavour to promote the interest of the Bank.

- (c) The employee shall obey and comply with all lawful orders and directives given by the Bank or its Board of Directors or such persons as the Bank may place him/her and shall faithfully observe all the rules of the Bank for the control and good conduct of its employees.
- (d) The employee shall be considered to be an employee of the Bank for the duration of his/her employment and shall be so obliged.
- (e) The employee shall give full and proper instructions to such persons as the Bank may require him/her to give in the skills for which he is employed.
- (f) The employee shall work in such places in Zambia or elsewhere as the Bank may from time to time direct.
- (g) The employee shall not whether during his /her employment or after it has ended divulge to any person and shall use his/her best endeavours to prevent the publication or disclosure of any information concerning the Bank or any of its secrets which may come to his/her knowledge during the course of his/her employment herein.
- (h) The employee shall inform the Bank at once of changes in the size of his /her family, marriage, births and deaths, for the purpose of amending his/her record.
- (i) All employees shall sign an annual declaration of secrecy document.

## **5. SALARIES**

### **5.1. PAY DAY**

Salaries shall be paid on the 20<sup>th</sup> of each month. However:

- In an event where the 20<sup>th</sup> falls on a Sunday; payment will be made on the last business day before the Sunday;
- Should the 20<sup>th</sup> fall on a Public Holiday, payment will be made on the last business day before the holiday;
- For the month of December the pay date shall fall between the 15<sup>th</sup> and the 17<sup>th</sup> of December

### **5.2. SALARIES**

The monthly salaries shall be increased with effect from 1<sup>st</sup> August each year.



### **5.3. OVERTIME**

Overtime shall be paid at the rate of 1.5 (one and half times) the hourly rate on normal working days and 2 (double times) the hourly rate on Sundays and Public Holidays. This is covered in the HR manual

## **6. ADVANCES**

### **6.1. SALARY ADVANCE**

On request, an employee may be granted salary advance at the discretion of Management payable in three (3) instalments. The deductions shall commence in the following month.

The conditions are as follows:-

- A staff member needs to be confirmed to access a salary advance.
- The maximum amount one can apply for is 25% of their basic monthly salary.
- The maximum repayment period is three months. Only 3 salary requests are allowed in a year, with a 1 month break before application of next salary advance.

## **7. LEAVE**

### **7.1. ANNUAL LEAVE ENTITLEMENT**

Leave shall accrue at the rate of:

2.0 days for each month of service.

### **7.2. ANNUAL (VACATION) LEAVE**

Employees shall be entitled to annual leave once per year. Approved leave shall be exclusive of Sundays and gazetted Public Holidays. Annual leave shall mean 18 days or more of which 12 must be consecutive days. This is for staff working a 6 day working week. For staff on a 5 day working week, Annual leave shall mean 15 days or more of which 10 must be consecutive days.

An employee who goes on annual leave of minimum twelve days or ten days respectively shall be entitled to annual Leave Travel Allowance of K2, 500.00.

An employee who is recalled from annual leave after properly handing over his/her duties at the time of leave commencement will be reimbursed (transport) on the first day of being recalled. Subsequent days will be adjusted against the leave days and the payment will not apply

### **7.3. LOCAL LEAVE**

When an employee wishes to proceed on leave of a shorter period than Annual leave, such employee shall be granted local leave recoverable from the accrued leave days.

### **7.4. COMPASSIONATE LEAVE**

On written application and supported by documentary evidence, an employee will be granted **10** working days on the death of spouse, child, father, mother, blood sister or blood brother.

This leave shall only be granted on written application supported by documentary proof subject to the previous registration of such relations with the Bank.

Days in excess of 10 working days shall be granted at the discretion of Management.

### **7.5. NURSING COMPASSIONATE LEAVE**

An employee shall be granted leave for the purpose of nursing the employee's sick child or spouse provided that he/she produces documentary recommendation from a Government approved Doctor registered with the Professional Health Practitioners Council of Zambia stating that his/her presence is required and the number of days.

The total number of days to be granted under this provision shall not exceed 30 working days in any period of 12 months.

### **7.6. STUDY LEAVE**

On production of satisfactory proof of registration, study leave of **15** calendar days, inclusive of the actual days of writing the examination shall be granted. The employee shall be requested to give the Bank advance notice of their intention to take study leave.

### **7.7. SPECIAL LEAVE**

An employee who is required to attend court proceedings as a state witness shall be allowed special leave for the number of days required.

#### **7.8. SICK LEAVE**

An employee who is unable to execute normal duties due to illness or accident not occasioned by the default of the employee shall on production of a medical certificate from a registered Medical Practitioner or medical institution designated by the bank, be granted paid sick leave at the following rates:

- Full pay during the first three (3) months; and
- Half pay for the next three (3) months

Provided that if the employee has not recovered from illness or accident after sick (6) months from the date of illness or accident, 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

The bank reserves the right to have an employee examined by a registered Medical Practitioner of its choice.

#### **7.9. STATUTORY ABSENCE**

Female employees shall be entitled to 1 day's absence in a month without being subject to any questions regarding the absence as per section 54 (2) of the Employment Act CAP 268 of the Laws of Zambia.

#### **7.10. MATERNITY LEAVE**

Female employees, who have completed at least two years continuous service with the Bank from the commencement day or have completed two years further service since the end of the last confinement, shall be granted 90 days maternity leave with full pay. Employees who do not qualify for paid maternity leave may be considered for unpaid maternity leave at the discretion of management

Any maternity leave granted fewer than 90 days shall be exclusive of any other leave to which a female employee may be otherwise entitled.

In the case of illness, which arises out of pregnancy and results in a female employee becoming temporarily incapable of performing her official duties, such employee shall be granted sick leave in accordance with provisions of Clause 7.8 of these conditions.

In the event that a female employee having worked for less than two years or spent at least two years since the last confinement requires maternity leave, such leave shall be at Management Discretion.

## **7.11 PATERNITY LEAVE**

Registered married male employees shall be granted five (5) working days paid paternity leave on the birth of a biological child from a registered spouse applicable only within seven (7) days of such birth provided that they have completed two (2) years continuous service from the date of first engagement or since last paternity leave taken

## **8. BREASTFEEDING**

Female employees shall be allowed to breastfeed their babies once per day during working hours. The duration of such breastfeeding shall not exceed one hour per day. Further this period shall not exceed a period of one (1) year after date of delivery

## **9. HOURS OF WORK**

The official working hours shall be as covered in HR Manual

Every employee is expected to work no less than eight (8) Hours per day between Monday to Friday and Four (4) hours on Saturday or forty four (44) hours per week. Hours in excess of official hours shall constitute overtime.

Lunch hours are flexible to meet the demands of the jobs in the Bank. Lunch will be staggered between 11:00 to 13:00 hours. However, staff requested to work during lunch time shall be entitled to lunch allowance.

## **10. ALLOWANCES**

### **10.1. ACTING ALLOWANCE**

- (j) To qualify for Acting Allowance, an employee must act in a position higher than his/her substantive position for a period of not less than **15 consecutive working days** and will be informed in writing prior to carrying out duties involving payment of Acting Allowance.
- (ii) An eligible employee who is appointed to act in a higher position shall not be made to act for more than six months without being confirmed or furnished with reasons why he/she should not be confirmed; and in case of noticeable persistent unsatisfactory work performance, the Acting appointment may be withdrawn and the employee reverted to his/her substantive salary, grade and/or position.
- (iii) The allowance shall be at the rate of 15 % of the acting employee's salary or the actual difference between the acting employee's salary and the salary of the incumbent whichever is the higher.
- (iv) If an employee acts in the same position for the second time the acting period shall reduce to **15 consecutive working days**.

#### **10.2. RESPONSIBILITY ALLOWANCE**

For an employee to qualify for responsibility allowance he/she is to perform the added responsibilities of another job in full for a continuous period of not less than 14 calendar days. The position whose responsibilities are to be added will be equivalent to the individual's job grade

The responsibility allowance shall be paid at the rate of 15% of the higher salary between that of the incumbent of the person performing the added responsibilities

An employee nominated to perform added responsibilities shall be informed in writing prior to carrying out duties involving payment of responsibility allowance

#### **10.3. DISTURBANCE ALLOWANCE**

- (i) An employee who is transferred to another branch or station outside the town of his present place of work on the bank's request shall be entitled to a taxable disturbance allowance at the rate of 15% of annual guaranteed package with a minimum of K10, 000.00 and a maximum of K25, 000.00 and upkeep for fourteen days. Upkeep being lodging and meals.
- (ii) In the event that the employee fails to find accommodation after the initial fourteen days, the Branch Manager shall apply for an additional six days for the employee to find accommodation.

- (iii) The Bank will pay for the transport for the employees' household effects to the new station of duty; this will be based on 3 quotations obtained by the employee.
- (iv) In the event the employee is required to sell their property (house), the Bank will bear the legal costs incurred on the next property the employee purchases together with the reimbursement of agents commission to a maximum of 6.5% (inclusive of VAT) of the sale price. Any commission in excess of 6.5% will be for the account of the employee. Suitable documentary evidence will need to be provided to the Bank.
- (v) Where the transfer of an employee involves a change of residence, the cost of insurance and incidental storage while these goods are in transit will be borne by the Bank.
- (vi) However, the above shall not apply if an employee is transferred at his/her own request.

#### **10.4. HARDSHIP ALLOWANCE**

Hardship allowance of 15% of basic salary (taxable) shall be paid to staff in rural branches/areas. Such allowance shall automatically cease once an employee is transferred from the said areas. The Rural areas shall be defined as such by EXCO and will be reviewed from time to time.

#### **10.5. FUNERAL GRANT**

In the event of death of an employee, the spouse, child or parent, the following funeral grants shall be paid:

Employee - K 8,500.00 cash

Spouse - K 6, 500.00 cash

Child - K 5,500.00 cash

Parent - K 4, 500.00 cash

#### **10.6. MEDICAL FACILITY**

The Bank will cover the full cost of medical aid for the employee, their spouse and up to a maximum of four immediate children under the age of **21** years, up to limits

set by the medical plan that the bank has chosen. Anything above this must be paid by the employee themselves

Currently, all staff belongs to Sancare as the appointed medical aid provider. Staff who elects to be dependent on a spouse's scheme other than Sancare must provide proof to the Bank in order to comply with the conditions of employment.

#### **10.7. SUBSISTENCE ALLOWANCE**

When the employee travels away from the normal station on authorized Bank business or training the Bank will arrange accommodation booked on a bed and breakfast basis if possible.

Breakfast K100.00 (if not included in hotel bill)

Lunch K100, 00

Dinner K 100.00

Overnight allowance K120.00 (for laundry, phone calls etc)

#### **10.8. TRANSPORT FOR EMPLOYEES WORKING LATE**

(i) A Manager may request, either in writing or verbally, an employee to work beyond 19:00hrs, or on Public Holidays or Sundays. Under such circumstance the employee shall be paid minimum transport fare at **K100.00** or the actual cost. The employee will be required to produce a receipt for the actual cost.

(ii) An employee requested to work on Sundays or a public holiday shall be paid double the rate i.e. cost for both coming to and from work. The minimum transport fare will be at **K100.00** or the actual cost. The employee will be required to produce a receipt for the actual cost.

(iii) In the case of an employee who works beyond 19:00 hrs, arrangements to cover meals shall be made, or alternatively a meal allowance of **K100.00** shall be paid.

#### **10.9. LUNCH ALLOWANCE**

Lunch Allowance at the rate **K100.00** shall be paid to an employee who works through lunch hour on condition that prior approval to work during lunch is obtained from the Branch Administrator or Branch Manager.

An employee working on a Sunday or public holiday beyond 13:00 hours for a full day shall be entitled to lunch allowance.

#### **10.10. 13<sup>TH</sup> CHEQUE**

Employees shall be entitled to one month's basic salary in December every year in addition to their monthly salary. This will be prorated according to the number of months one has worked by December of that year.

#### **10.11. STAND BY / CALL OUT ALLOWANCE**

All unionized ATM/Branch custodians and IT personnel required to be on standby so as to ensure the Bank's ATMs are always available qualify for a monthly taxable Standby/ Call out Allowance at the rate of **K 2, 500.00** per month.

#### **10.12. USE OF PRIVATE VEHICLE ON BANK BUSINESS**

Where an employee is authorized to use his/her private vehicle for Bank business; a kilometre allowance of **K 3.50/km** will be paid.

### **11. SEPARATION**

#### **11.1. TERMINATION AND RESIGNATION**

**(i)** During the probation period, either party may terminate employment by giving one day's notice or payment of one day's salary in lieu of notice.

**(ii)** After confirmation of appointment, the employee may terminate the appointment by either giving one- month's notice in writing of the intention to resign or pay one month's salary in lieu of notice.

**(iii)** Notice shall not be served during leave.

#### **11.2. DISCHARGE**

After confirmation of appointment, the Bank may terminate the appointment on grounds related to the conduct or performance of the employee by either giving



one month notice or one- month's salary in lieu of notice. The employee will be given the opportunity to be heard on the charges laid.

Further, the employee shall be liable for discharge on disciplinary grounds as specified in these conditions. Covered in the Disciplinary code of the Bank

### **11.3. RETIREMENT**

Employees shall retire from the service of the Bank on attaining the age of 55 years. At its discretion, the Bank may extend the retirement age with the consent and agreement of the employee. Three months notice will be given to the employee of the impending retirement.

### **11.4. EARLY RETIREMENT**

Employees may in agreement with the bank apply in writing for early retirement, giving three months notice, on attainment of 50 years or after serving the Bank for 20 continuous years. In such circumstances, the concerned employees will only be eligible to receive their pension benefits from NAPSA and from the occupational pension scheme once they have attained the age 55.

### **11.5. MEDICAL DISCHARGE**

An employee who is certified by duly qualified medical practitioners to the satisfaction of the Bank that he/she is incapable, by reason of infirmity of mind or body, of discharging his/her duties and that such infirmity is likely to be permanent, shall be discharged from employment on medical grounds.

### **11.6. REDUNDANCY**

The provisions of Section 26B of the Employment Amendment Act No. 15 of 1997 CAP 268 shall be applied in the case of termination on grounds of redundancy.

### **11.7. SUMMARY DISMISSAL**

The employee shall be liable for summary dismissal for breaches of discipline punishable by summary dismissal in accordance with the provisions of these conditions.

## **12. SEPARATION DUES**

**The separation dues shall be:**

## **12.1. TERMINATION AFTER CONFIRMATION AND DISCHARGE**

- One month's salary in lieu of notice
- Cash in lieu of accrued leave days;
- Refund of both employers and own pension contribution, if any, in accordance with Pension Scheme rules.

## **12.2. RESIGNATION**

- Cash in lieu of accrued leave days
- Refund of both employers and own pension contribution, if any, in accordance with pension scheme rules. Please note that current law provides that the employee will be paid both the employer and the employees' contribution but will be taxed through the PAYE.

## **12.3. RETIREMENT, EARLY RETIREMENT AND MEDICAL DISCHARGE.**

- One months notice or one month's salary in lieu of notice
- Three months basic pay for each year served
- Commutation of accrued leave days
- Full pension benefits (employers and employees contributions with interest). In the case of non- pension members, the provision of minimum wages and conditions of Employment Act shall apply.
- Repatriation to place of recruitment.

## **12.4. SUMMARY DISMISSAL**

- Cash in lieu of accrued leave days
- Refund of both employers and own pension contribution, if any, in accordance with pension scheme rules. In accordance with the law

## **12.5. REDUNDANCY**

- **As negotiated between the Bank and the Union.**

In all cases, 12(1 – 5) above, the salary earned prior to separation will be paid on a pro-rata basis. All the debts, surcharges and any other dues to the Bank, shall be recovered from the employee's separation dues.

## **12.6. GROUP LIFE ASSURANCE**

The GLA will be entirely funded by the Bank and will offer life cover of three times annual gross salary to all employees who are on permanent basis in the Bank. A

separate Disability benefit (GPA) will be provided for total and permanent disability in accordance with the benefit schedule of the scheme.

### **13. LABOUR DAY CELEBRATIONS**

The Bank shall ensure that staff participate in Labour day activities every year and an award presentation shall be held to award deserving staff, organized by a committee appointed at Management discretion, but will include Union representation.

### **14. DISCIPLINARY ACTION**

Disciplinary action shall be taken in accordance with the Bank's Grievance and Disciplinary procedures code, the Employment Contract and the Employment Act. There will be NO exception to this provision.

### **15. OCCUPATIONAL HEALTH AND SAFETY**

- The Bank shall provide a conducive and healthy working environment.
- Whenever construction works/renovations are being carried out, staff working in the affected areas only shall be allocated to alternative areas on or off the premises.
- When relocation of staff is not possible, the Bank shall ensure that extra care and appropriate measures are taken not to endanger the lives of staff on site. Protective clothing shall be provided.
- As practicable as possible renovation works such as painting, ceiling board repairs shall be conducted during non-working hours and weekend only.
- Appropriate furniture shall be provided to employees in line with their job requirements.

#### **Protective Clothing and Uniforms**

For messengers and drivers, the following shall be provided:-

Management will give a sum of K1, 500.00 to driver or any uniformed staff for the attire.

- two pullovers, two pairs of shoes, two pairs of socks, two sets of uniforms per annum consistent with their work. Safety boots will also be provided per annum for messengers lifting cash trunks

- In addition, two rain coats and umbrellas shall be provided to messengers for use during the rainy season but shall remain the property of the Bank

- Archive staff/ cashiers shall be provided masks.

a) Cashiers protective clothing such as smocks shall be provided to employees if specifically requested for by them

b) 500ml milk to be drank at the office by each cashier, Vault Custodian, ATM Custodian.

c) The Union and management shall consult each other on the HIV policy

## **16. APPLICATION FOR A CHANGE OR AMENDMENT**

This Collective Agreement shall remain in the force during the two years period unless:

(a) Amended and or replaced by a new Collective Agreement negotiated by the parties.

(b) One or both parties cease to be a legal entity.

Either party wishing to amend or modify this Collective Agreement shall give three months notice to the other party of its proposed amendments or modification giving full details of the proposals.

## **17. ADDENDUM**

It was agreed that in addition to the Wage Clause, the Leave Allowance will also be open for next negotiation in the next Bargaining Unit.

**IN WITNESS** Whereof the Parties have set their hands at Lusaka on this **2<sup>nd</sup> Day of November Two Thousand and Sixteen** in the presence of the subscribing Witnesses.

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

**FOR AND ON BEHALF OF  
FIRST NATIONAL BANK ZAMBIA**

.....  
**CHINGATI MSISKA (MR)**

**GENERAL SECRETARY**

.....  
**LEONARD HAYNES (MR)**

**CHIEF EXECUTIVE OFFICER**

.....  
**ALFRED CHIFOTA (MR)**  
**DELEGATION LEADER (UNION)**

.....  
**JANE MWILA (MS)**  
**DELEGATION LEADER (FNB MGT)**

.....  
**FELIX NONDE (MR)**  
**BRANCH CHAIRPERSON – LUSAKA**

.....  
**VIVIAN KONDOLO (MRS)**  
**HEAD HUMAN RESOURCES**

.....  
**ANDREW MUYABA (MR)**  
**CHAIRPERSON – BARGAINING UNIT**