

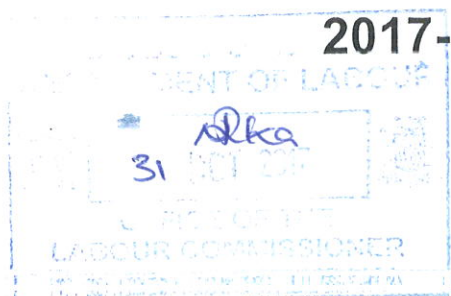


PENSIONS AND INSURANCE AUTHORITY

And

THE ZAMBIA UNION OF FINANCIAL INSTITUTIONS AND ALLIED WORKERS

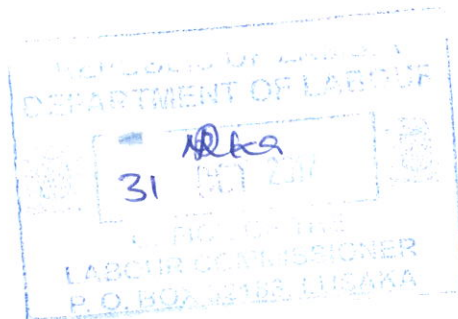
COLLECTIVE AGREEMENT



Handwritten signatures and initials, including a large signature at the top right and several initials below it, along with some illegible printed text.

TABLE OF CONTENTS

1. INTRODUCTION.....	3
2. ELIGIBILITY.....	3
3. INTERPRETATIONS.....	3
4. APPOINTMENTS.....	4
5. MANAGEMENT AND EMPLOYEE RESPONSIBILITIES.....	4
6. HOURS OF WORK.....	4
7. OVERTIME.....	5
8. SALARY.....	5
9. ALLOWANCES.....	5
10. CONTRACT GRATUITY.....	7
11. LEAVE.....	7
12. LOANS AND ADVANCES.....	9
13. GROUP LIFE ASSURANCE.....	11
14. MEDICAL SCHEME.....	11
16. UNIFORMS AND PROTECTIVE CLOTHING.....	12
17. DRESS CODE.....	12
18. END OF YEAR PERFORMANCE APPRAISAL.....	12
19. FUNERAL GRANT.....	12
20. COMMENCEMENT, DURATION, AMMENDMENTS AND TERMINATION OF THIS AGREEMENT.....	13



H.

DA 11 - ka [unclear]

Anger

[Handwritten signature]

[Handwritten signature]

[Handwritten mark]

**COLLECTIVE AGREEMENT BETWEEN THE
PENSIONS AND INSURANCE AUTHORITY AND THE
ZAMBIA UNION OF FINANCIAL INSTITUTIONS AND
ALLIED WORKERS**

1. INTRODUCTION

This collective agreement is made on the.....
between the Pensions and Insurance Authority (PIA) and the Zambia
Union of Financial Institutions and Allied Workers (ZUFIAW), having met
in free association to negotiate the salaries/wages and conditions and
service for eligible employees as determined by the recognition
agreement of 23rd February 2004. It is mutually agreed that this
collective Agreement will run from 1st January 2017 to 31 December
2018.

2. ELIGIBILITY

This Collective Agreement and any amendments which may be made
thereafter from time to time, is applicable to the unionised staff of the
Pensions and Insurance Authority.

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 meanings:

“Authority”: means The Pensions and Insurance Authority

“Basic Salary” means the basic pay exclusive of all allowances;

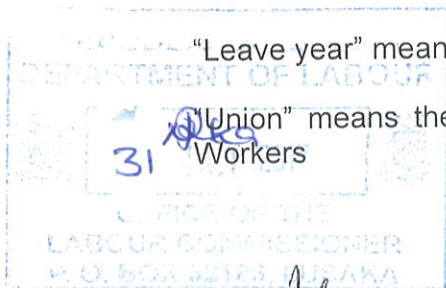
“Child” means offspring, legally adopted child or stepchild under the age
of 21 years or if over 21 years, undergoing education at a recognised
institution but subject to age limit of 25;

“Eligible employee” means Unionised employee of the Pensions and
Insurance Authority.

“Management” means management of the Pensions and Insurance
Authority;

“Leave year” means calendar year;

“Union” means the Zambia Union of Financial Institutions and Allied
Workers



[Handwritten signature]

[Handwritten signature]

[Handwritten signature]

[Handwritten signature]

[Handwritten mark]

4. APPOINTMENTS

- 4.1 All appointments shall be made by the Registrar or any officer of the Authority duly exercising the authority of the Registrar.
- 4.2 Employment shall be deemed to have commenced on the date the employee first reports for duty and is in receipt of a letter of appointment signed by an authorised officer of the Authority.

5. MANAGEMENT AND EMPLOYEE RESPONSIBILITIES

5.1 The Authority has the sole responsibility to conduct its business and manage its operations in such a manner, as it shall see fit. Accordingly, the Authority shall have the right at its sole discretion to:

- (a) Set policy, manage its business, conduct operations, which shall include determining working days and shift patterns, time, methods and manner of work, allocation of work and number of employees required in any division or department;
- (b) Determine that work is done in accordance with operational requirements, to establish the methods, speed and quality of work to be performed;
- (c) To control and regulate the use of all equipment and property of the Authority;
- (d) To ensure discipline and effect disciplinary measures within the PIA disciplinary code.

5.2 The employee shall at all times;

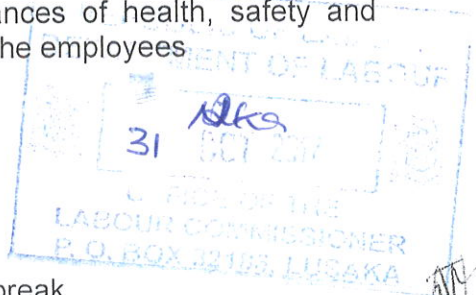
- (a) Perform conscientiously and to the best of his/her ability, any work that the Authority may require him/her to perform;
- (b) Attend work as scheduled
- (c) Obey and comply with all lawful orders given by the Authority;
- (d) Observe all the rules, regulations and arrangements of the Authority in force for the management of the Authority's property or for the maintenances of health, safety and welfare and good conduct of the employees

6. HOURS OF WORK

6.1 Working hours of the Authority are:-

- 08.00 hours – 1300 hours - morning
13. 00hours – 14.00 hours – Lunch break
14.00 hours – 17.00 hours – afternoon

6.2 Working days shall be Monday to Friday excluding holidays.



Handwritten signatures and initials at the bottom of the page, including a large signature on the left and several smaller ones on the right.

6.3 Any hours beyond this shall constitute overtime for all unionized employees.

7. OVERTIME

Employees requested to work beyond working hours will be entitled to overtime as follows:-

7.1 Normal working day
Hourly rate X 1.5

7.2 Public holidays, Saturdays and Sundays
Hourly rate X 2

8. SALARY

The Authority hereby agrees with the Union to award all unionised workers a salary increase of 6.8% for 2017, effective 1 January 2017 (for 2017).

9. ALLOWANCES

9.1 Acting Allowance

Employee appointed to act in a senior position shall be eligible for acting allowance provided;

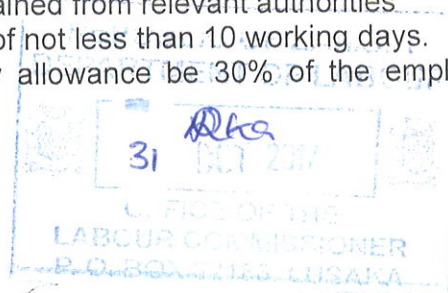
- (a) The appointment is in writing and prior approval is obtained from relevant authorities
- (b) The acting period is not less than 10 working days.

Acting allowance shall either be 30% of the employee's monthly basic pay or the difference between the actual monthly basic pay of the two employees whichever is higher.

9.2 Responsibility Allowance

Employee given additional responsibilities shall be eligible for responsibility allowance provided that;

- (a) The allocation of additional responsibilities is in writing and prior approval is obtained from relevant authorities
- (b) The period is of not less than 10 working days.
Responsibility allowance be 30% of the employee's monthly basic pay.



[Handwritten signature]

[Handwritten signature]

[Handwritten signature]

[Handwritten signature]

[Handwritten mark]

9.3 Transport Allowance

- (a) The Authority shall pay transport allowance of ZMW1 200 to all unionised members of staff who are not entitled to fuel allowance
- (b) Management shall ensure that staff asked to work after 18:00 hrs is either provided with a taxi fare or transport.

9.4 Fuel Allowance

The Authority shall pay each unionized employee in grade 4 the equivalent of 150litres net of tax - fuel allowance per month.

9.5 Kilometre Allowance

Where an employee is granted to use his or her personal vehicle for official duties outside a total radius of 25 kilometres, the Authority shall pay the following to cover fuel and vehicle maintenance;

a) 4x4 vehicles

$$\text{Fuel Cost} = \text{Distance} \times \frac{\text{fuel price} \times 1.1 \times 2}{5}$$

5

b) Saloon Cars

$$\text{Fuel Cost} = \text{Distance} \times \frac{\text{fuel price} \times 1.1 \times 2}{10}$$

10

Where:

10 = the average fuel consumption of saloon/estate vehicles per kilometre

5 = the average fuel consumption of four-wheel drive vehicles per kilometre

2 = Return distance covered

1.1 = The cost of fuel plus 10 for contingency

9.6 Lunch Allowance

A lunch allowance of ZMW100 shall be paid to:

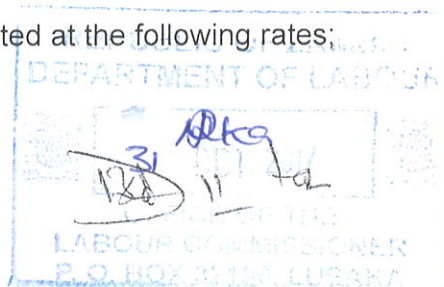
- i. An employee who is required to be away from the duty station on official business
- ii. An employee who works over lunch time
- iii. Lunch allowance will however not be given without prior approval. At the same time the supervisor shall provide the work in advance

9.7 Airtime

A provision for airtime is granted at the following rates:

Grade 4 at K200

Grade 5 at K180



9.8 Travel On Duty Allowance (Subsistence Allowance)

9.8.1 Where employee opts to make own lodging arrangements whilst on local travel, the Authority shall pay such an employee the following rates as subsistence allowance;

- | | | |
|------|------------|------|
| i) | Grades 4-5 | K900 |
| ii) | Grades 6-7 | K800 |
| iii) | Grads 8-10 | K700 |

9.8.2 In case where the Authority pays for the cost of boarding and lodging at a hotel or rest house for employees travelling on local authorised tours, such employee shall be entitled to an out of pocket allowance of ZMW200 per day.

The provisions of 9.8.2 above shall cover, but will not be limited to employees attending Union duties (functions), seminars, workshops and business functions.

9.9 Foreign Travel Allowance

The Authority shall pay the prevailing Government rates to an employee travelling abroad on duty.

However, where an employee in exceptional circumstances is required to incur expenditure greater than the entitlement, the employee shall seek re-imbursement of extra expenditure incurred provided that there is prior approval and if unattainable such expense should be supported by receipts and a full explanation of circumstances which gave rise to the claim.

9.10 Repatriation Allowance

The matter shall be considered based on the Employment Act

10. CONTRACT GRATUITY

Employees shall qualify for contract gratuity on satisfactory completion of 3 years of service at the rate of 35% of the Final Salary and shall be payable at the end of the contractual period.

In the event that employee dies, or service is terminated before expiry of the contract, the Authority shall pay gratuity proportionate to the period served.

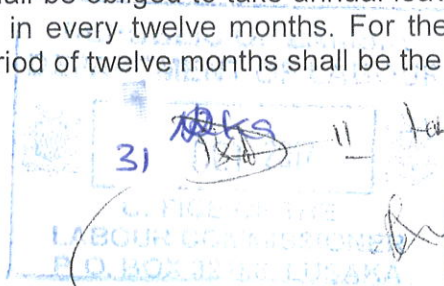
11. LEAVE

11.1 Annual Leave

All employees shall be obliged to take annual leave of not less than twenty-one days in every twelve months. For the purposes of this provision, the period of twelve months shall be the period starting on

SP

(C)



11-12

11-12

11-12

the date the employee reported back for work from annual leave taken or the date of reporting for work as a new employee whichever may be the case.

Entitlement

The following leave days shall accrue to employees-

- a) Grade 4-7 34 days per annual
- b) Grade 8-11 30 days per annum

Utilization

The date on which leave may be granted and the period of such leave shall be subject to the convenience of the Authority. The following conditions shall apply:

- a) Approved leave shall be exclusive of Saturdays, Sundays and Public Holidays.
- b) Leave taken shall form part of the service period of an employee
- c) Leave that has accrued to the credit of the employee shall not be considered as part of the period of service until that leave has been taken.
- d) Leave accrued will be paid to the employee in the termination of employment or to the employee's estate in the event of death.

11.2 Sick Leave

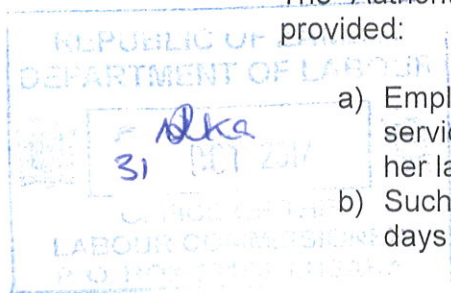
The Authority shall grant leave to an employee who is unable to execute normal duties due to ill health or injury provided that any absence is covered by a medical certificate from a registered medical or dental practitioner. In case of prolonged absence, an employee shall be: -

- a) On full pay for the first 90 days
- b) On half pay for a further period of 90 days
- c) Thereafter on unpaid leave for a further period of 90 days after which an employee shall be recommended for medical board to determine his/her fitness for continued employment.
- d) If retired, he/she shall be paid accrued gratuity.

11.3 Maternity leave

The Authority shall grant female employees maternity leave provided:

- a) Employee has completed at least 6 months of continuous service with the Authority or two years has elapsed since her last maternity leave.
- b) Such employee is entitled to a maximum of 90 calendar days with full pay.



Handwritten signatures and initials are present at the bottom of the page, including a large signature 'H.', a signature 'Dka', and several other illegible signatures and initials.

- c) The maternity leave is exclusive of any other leave to which a female employee may otherwise be entitled.
- d) Breast feeding mothers will be entitled to 2 hours per day for six (6) months after returning from maternity.

11.3 Paternity Leave

The Authority shall grant male employees 5 calendar days as paternity leave provided;

- a) Has completed 6 months of service with the Authority
On production of record of birth record signed by a registered medical practitioner
- b) The child is from the registered spouse

11.4 Compassionate Leave

The Authority shall grant seven days compassionate leave under the following circumstances: -

- a) Death of spouse
- b) Death of child (including legally adopted children)
- c) Death of other dependants who live/reside with employee
- d) Death of biological parents, sister or brother

11.5 Study Leave

Study leave shall be granted to an employee who requires time off to prepare for approved examinations. Study courses approved by the Authority, which requires full time attendance not exceeding three months at the institution of learning shall be dealt with by special arrangements as prescribed in the training policy.

Local studies

Employees undertaking studies will be entitled to leave at the following rates

Study: 4 days per each examination paper

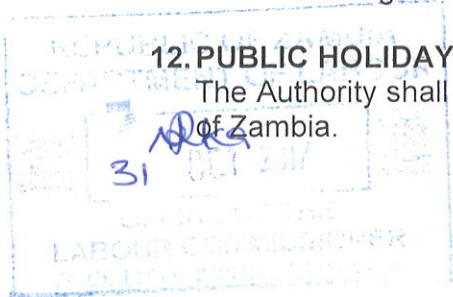
Examination: 1 day

11.6 Unpaid Leave

Provision provided for un paid leave up to 1year subject to the governing eligibility conditions.

12. PUBLIC HOLIDAYS

The Authority shall observe all Gazetted public holidays in the Republic of Zambia.



Handwritten signatures and initials are present at the bottom of the page. On the right side, there is a large handwritten mark that looks like a stylized '3' or '9'. Below it, there are several other signatures and initials, including one that appears to be 'H. H. H.' and another that looks like 'K. H. H.'.

13. LOANS AND ADVANCES

Subject to availability of funds, only employees who have been confirmed shall be eligible to apply for advances and loans.

13.1 Salary Advance

Salary advances shall only be granted at the discretion of management. The recovery period shall be not more than 6 months. 25% of gross pay as take home to apply

13.2 Staff Loans

(a) **Personal loan (multi-purpose)**

A personal loan may be granted to an employee upon application up to 50% of one's annual basic salary. The loan is recoverable in not more than 24 months and shall attract interest at 5% per annum on the outstanding balance. 25% of gross pay as take home to apply.

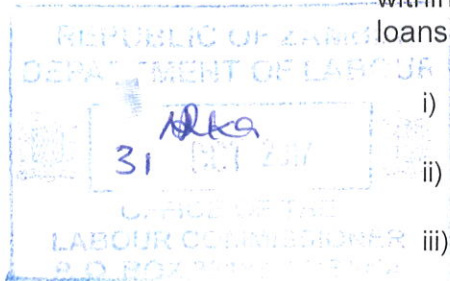
(b) **Car loan**

A car loan may be granted to an employee upon application up to one's total annual salary. The recovery period shall not exceed the remaining period of the contract and shall attract interest at 5% per annum on the outstanding balance.
25% of gross pay as take home to apply.

(c) **Housing Loans**

The maximum is 300% of one's annual gross pay at 5% interest for a maximum repayment period of 10 years for grade 4 and a maximum of 400% of one's annual gross pay at 5% interest for a maximum repayment period of 10 years for grade 5 to 10.

For those on contract but in the union, the period shall be within their contract. The following conditions on housing loans shall be followed;



- i) Insurance to be taken on the loan and to be incurred by applicant
- ii) Up to 10 years recovery period but within the retirement age of 55years
- iii) Disbursements subject to Management's discretion and approval of the committee which has one seat

J.H.

12/10/17

10

[Handwritten signatures and initials]

- from the union and based on approved budgetary allocation
- iv) Facility to be based on a revolving fund
- v) Outstanding payments shall be due on termination of employment
- vi) Property to be secured by the Authority
- vii) 5% interest on the housing loan
- viii) 25% of gross pay as take home to apply

(d) Study Loan

Employees are entitled up to 30% of the annual basic salary. In a case of contract staff, recoverable period shall not exceed remaining period.

All loans and advances shall be approved on condition that the employee does not have less than twenty five per cent of his/her gross earnings as net pay.

Loan Restructuring

An employee shall have opportunities to restructure his or her loans. However the modalities will be defined by Management in due course.

14. GROUP LIFE ASSURANCE

The Authority shall take Group Life Assurance (GLA) policy providing compensation of not less than 3x the annual basic salary.

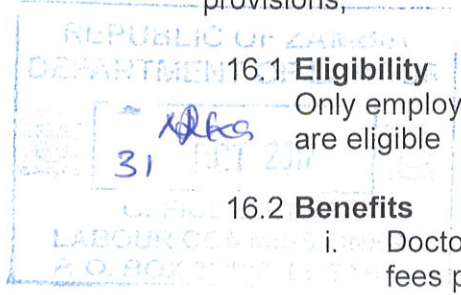
15. GROUP ACCIDENT COVER.

The Authority shall take Group Personal Accident (GPA) cover to provide compensation for accidents on duty.

16. HEALTH AND SAFETY

The Authority shall develop a comprehensive Wellness Policy which shall specify health matters, HIV/AIDS and safety provisions. Such will also focus on preventive measures such as provision for sport for workers.

With respect to medical care and service the Authority shall subscribe to at least one medical scheme for its employees with the following provisions;



16.1 Eligibility

Only employees of the Authority and their registered dependants are eligible

16.2 Benefits

- i. Doctors consultation fees which shall include specialist fees provided at the request of the consulting doctor
- ii. Tests required by the consulting doctor

Handwritten signatures and initials are present at the bottom of the page, including a large signature on the left and several smaller ones on the right.

- iii. Treatment by the consulting doctor
- iv. Surgical and gynaecological procedures
Where service is not available at the University Teaching Hospital (UTH), refund may be given for services obtained elsewhere on production of receipt. Refunds shall also be sought when service is sought outside town; upon production of receipt (s) and within the policy entitlement.

The scheme does not provide for cost of

- i. Special equipment such as wheel chairs etc and
- ii. Overseas treatment

17. UNIFORMS AND PROTECTIVE CLOTHING

The Authority shall provide protective clothing to employee as required.

18. DRESS CODE

18.1 Monday – Thursday

Formal office dress (unless expecting mothers)

18.2 Friday

Formal office dress or casual wear provided one adorns on approved corporate attire.

19. END OF YEAR PERFORMANCE APPRAISAL

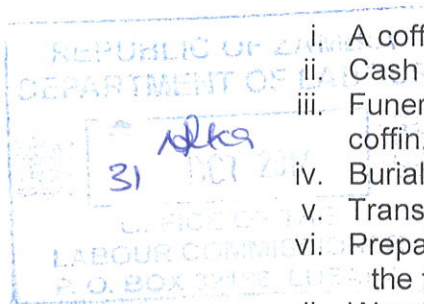
Appraisals shall be the basis on which annual salary adjustments shall be based apart from the union agreed percentage. No favourable adjustment shall be made following poor performance in the appraisals.

20. FUNERAL GRANT

20.1 In the event of death of employee in grade 4-10, the Authority shall provide

- i. A coffin/casket of up to ZMW7,000
- ii. Cash grant of ZMW5,000
- iii. Funeral parlour service. This includes transport for the coffin.
- iv. Burial site of up to ZMW5,000
- v. Transport for mourners shall be provided
- vi. Preparation of body for burial and provision of chairs for the family during burial
- vii. Wreaths worth K1000

20.2 In the event of employee's registered spouse in grade 4-10, the Authority shall provide;



Handwritten signatures and initials at the bottom of the page, including a large signature 'H.', a signature 'BA', and several other initials and marks.

- i. A coffin of up to ZMW7,000
- ii. A cash grant of up to ZMW3000
- iii. Funeral parlour service. This includes transport for the coffin.
- iv. Preparation of body for burial and provision of chairs for the family during burial
- v. Subject to availability of funds and provided it is in Lusaka, transport for mourners shall be provided

20.3 In the event of employee registered child, or registered dependant, the Authority shall provide;

- i. A coffin of up to ZMWK 2,500
- ii. A cash grant of ZMW3,000
- iii. Funeral parlour service. This includes transport for coffin.
- iv. Preparation of body for burial and provision of chairs for the family during burial
- v. Subject to availability of funds and provided it is within Lusaka, transport for mourners

20.4 In the event of death of employee's parent, the Authority shall provide ZMW5,000

20.5 In the event of a still birth, the Authority shall provide a cash grant of ZMW2,500

21. COMMENCEMENT, DURATION, AMMENDMENTS AND TERMINATION OF THIS AGREEMENT

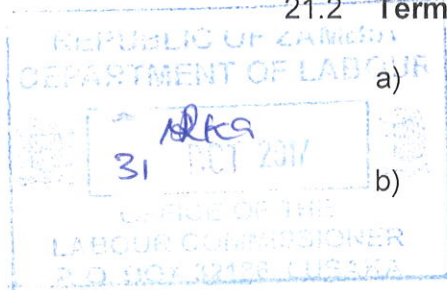
21.1 Commencement and duration

This agreement shall become effective from 1st day of January 2017

21.2 Termination and amendment.

a) Termination is by mutual consent or replacement by a new agreement negotiated by the parties.

b) Either party wishing to vary any of the foregoing terms and conditions of service shall give not less than one - month notice in writing giving its intentions and reasons.



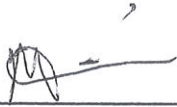
In witness whereof, the parties have set their hands at Lusaka PIA Offices on the.....14/.....day of August, Two Thousand and seventeen (2017).

[Handwritten signatures and initials]

FOR AND ON BEHALF OF
THE OFFICE OF REGISTRAR
PENSIONS & INSURANCE



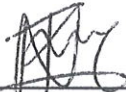
Mr. Martin Libinga
Registrar



Mr. Muyoya Chibiya
Team Leader- Management



Mr. Bob M Musenga
Management



Mr. Titus Nkwale
Management



Ms Sharon Kamaloni
Management



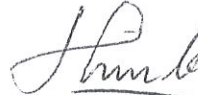
Mrs. Abigail Moono
Human Resource and Administration Manager
Secretary

FOR AND ON BEHALF OF
ZAMBIA UNION OF
FINANCIAL INSTITUTIONS
AND ALLIED WORKERS
(ZUFIAW)

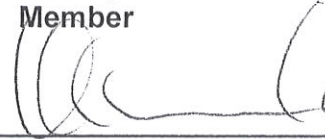
Mr. Chingati Msiska
General Secretary



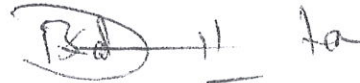
Mr. Charles Nsama
Team leader- Union



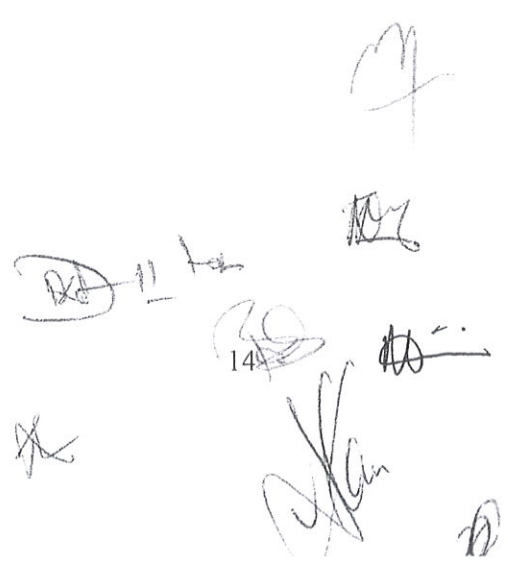
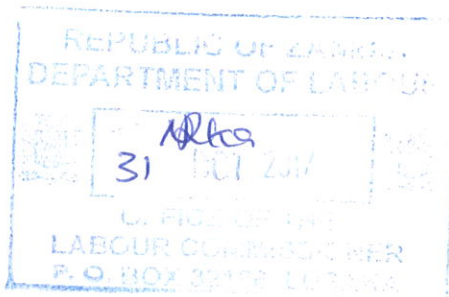
Mr. Eliya Mvula
Member



Mr. Mucholo Mudenda
Member

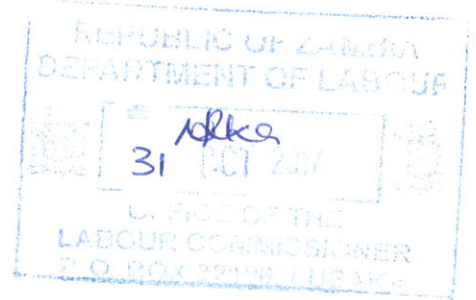


Mr. Derby Kapota
Member



PENSIONS AND INSURANCE AUTHORITY
2017 SALARY STRUCTURE

GRADE	NOTCH	ANNUAL	Monthly	Notch (%)
4	15	406,921	33,910	4.2
	14	390,519	32,543	4.2
	13	374,779	31,232	4.2
	12	359,672	29,973	4.2
	11	345,175	28,765	4.2
	10	331,262	27,605	4.2
	9	317,910	26,492	4.2
	8	305,072	25,423	4.4
	7	292,252	24,354	4.6
	6	279,430	23,286	4.8
	5	266,592	22,216	5.1
	4	253,771	21,148	5.3
	3	240,950	20,079	5.6
	2	228,113	19,009	6.0
	1	215,291	17,941	
5	15	308,661	25,722	4.2
	14	296,220	24,685	4.2
	13	284,280	23,690	4.2
	12	272,822	22,735	4.2
	11	261,825	21,819	4.2
	10	251,271	20,939	4.2
	9	241,143	20,095	4.2
	8	231,492	19,291	4.4
	7	221,842	18,487	4.5
	6	212,192	17,683	4.8
	5	202,523	16,877	5.0
	4	192,873	16,073	5.3
	3	183,222	15,269	5.6
	2	173,554	14,463	5.9
	1	163,904	13,659	
6	15	218,338	18,195	4.0
	14	209,941	17,495	4.0
	13	201,866	16,822	4.0
	12	194,102	16,175	4.0
	11	186,636	15,553	4.0
	10	179,458	14,955	4.0
	9	172,556	14,380	4.0
	8	165,883	13,824	4.2
	7	159,209	13,267	4.4
	6	152,536	12,711	4.6
	5	145,863	12,155	4.8
	4	139,190	11,599	5.0
	3	132,516	11,043	5.3
	2	125,843	10,487	5.6
	1	119,170	9,931	



M. K. K.
Kungu

[Handwritten initials]

[Handwritten initials]

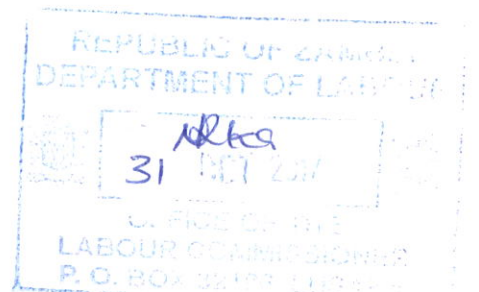
[Handwritten initials]

[Large handwritten signature]

[Handwritten signature]

[Handwritten signature]

7	15	176,912	14,743	3.9
	14	170,272	14,189	3.9
	13	163,880	13,657	3.9
	12	157,729	13,144	3.9
	11	151,808	12,651	3.9
	10	146,110	12,176	3.9
	9	140,626	11,719	3.9
	8	135,337	11,278	4.1
	7	130,047	10,837	4.2
	6	124,776	10,398	4.4
	5	119,486	9,957	4.6
	4	114,196	9,516	4.8
	3	108,924	9,077	5.1
	2	103,634	8,636	5.4
	1	98,346	8,195	
8	15	126,264	10,522	3.7
	14	121,759	10,147	3.7
	13	117,415	9,785	3.7
	12	113,225	9,435	3.7
	11	109,185	9,099	3.7
	10	105,290	8,774	3.7
	9	101,533	8,461	3.7
	8	97,942	8,162	3.8
	7	94,352	7,863	3.9
	6	90,780	7,565	4.1
	5	87,189	7,266	4.3
	4	83,597	6,966	4.5
	3	80,008	6,667	4.7
	2	76,434	6,369	4.9
	1	72,844	6,070	
9	15	87,511	7,293	3.3
	14	84,715	7,060	3.3
	13	82,009	6,834	3.3
	12	79,389	6,616	3.3
	11	76,853	6,404	3.3
	10	74,398	6,200	3.3
	9	72,021	6,002	3.3
	8	69,709	5,809	3.1
	7	67,625	5,635	3.8
	6	65,120	5,427	3.7
	5	62,809	5,234	3.8
	4	60,514	5,043	4.0
	3	58,201	4,850	4.8
	2	55,557	4,630	3.6
	1	53,613	4,468	



Change

Shun to

4

RA 11/2

(RS)

(Signature)

(Signature)

10	15	70,040	5,837	3.0
	14	68,000	5,667	3.0
	13	66,019	5,502	3.0
	12	64,096	5,341	3.0
	11	62,230	5,186	3.0
	10	60,417	5,035	3.0
	9	58,657	4,888	3.0
	8	56,940	4,745	3.1
	7	55,224	4,602	3.2
	6	53,490	4,457	3.3
	5	51,774	4,314	3.4
	4	50,058	4,171	3.6
	3	48,340	4,028	3.7
	2	46,607	3,884	3.8
	1	44,890	3,741	

REPUBLIC OF ZAMBIA
 DEPARTMENT OF LABOUR
 31 JUL 2017
 OFFICE OF THE
 LABOUR COMMISSIONER
 P.O. BOX 2012, LUSAKA

Handwritten signature

Handwritten signature

Handwritten mark

Handwritten signature and initials

Handwritten signature