



ZUFIAW

ZAMBIA UNION OF FINANCIAL
INSTITUTIONS AND ALLIED
WORKERS

COLLECTIVE AGREEMENT

BETWEEN

THE PUBLIC SERVICE PENSIONS FUND BOARD
(PSPFB)

AND

ZAMBIA UNION OF FINANCIAL INSTITUTIONS AND ALLIED WORKERS
(ZUFIAW)

FOR THE PERIOD 1ST JANUARY, 2016 TO 31ST DECEMBER, 2017

Approved

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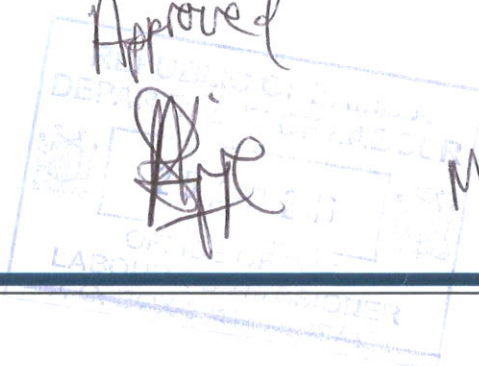
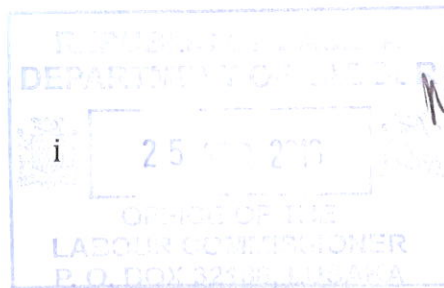


TABLE OF CONTENT

PART I	Pages
1.0 Preamble	1
2.0 Definitions	1
3.0 Application	2
4.0 Duration	2
5.0 Variation Clause	2
6.0 Effective Date	2
7.0 Subscription Fees to Professional Bodies	2
8.0 Labour Day Celebrations	2
9.0 Hours of Work	3
10.0 Lunch Hour	3
11.0 Breast Feeding Hour	3
12.0 Overtime	3
13.0 Salary Review	3
14.0 Salary Advance	3
15.0 Midmonth Salary	4
 PART II ALLOWANCES	
16.0 Housing Allowance	4
17.0 Annual Leave Allowance	4
18.0 Acting Allowance	4
19.0 Responsibility Allowance	4
20.0 Travelling on Duty Allowance	5
21.0 Kilometre Allowance	5
22.0 Upset Allowance	5
23.0 Transport Allowance	5
24.0 Lunch Allowance	5
25.0 Travelling Allowance outside Zambia	5
26.0 Out of Pocket Allowance	6
27.0 Settling-In Allowance	6
28.0 Repatriation Expenses	6
29.0 Long Service Bonus	6
30.0 Funeral Grant	7



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PART III LEAVE

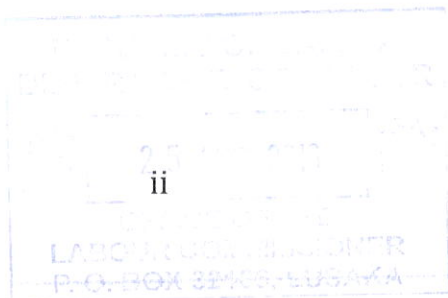
31.0	Vacation Leave	7
32.0	Local Leave	8
33.0	Commutation	8
34.0	Paid Study Leave	8
35.0	Unpaid Leave	8
36.0	Special Leave	8
37.0	Study Leave for Examination	9
38.0	Sick Leave	9
39.0	Leave for Union Matters	9
40.0	Statutory Absence	9
41.0	Maternity Leave	9
42.0	Paternity Leave	10

PART IV STAFF LOANS

43.0	Equitable Mortgage	10
44.0	Second Mortgage	10
45.0	Motor Vehicle and Motor Cycle Loans	11
46.0	Personal Loan	11
47.0	Educational Loan	12

PART V EMPLOYMENT SEPARATION

48.0	In-House Pension Scheme	12
49.0	Group Life Assurance	13
50.0	Medical Scheme	13
51.0	Expenses on Dentures and Spectacles	13
52.0	Purchase of Medicines	13



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1.0 Preamble

1.1 This Collective Agreement is made the ^{16th} day of **March, 2016** between the **Public Service Pensions Fund Board**, a statutory body created by the Public Service Pensions Act CAP 260 of the Laws of Zambia (hereinafter called the "Board") of the one part and the **Zambia Union of Financial Institutions and Allied Workers** a Trade Union registered under the Industrial and Labour Relations Act CAP 269 of the Laws of Zambia (hereinafter called the "Union") of the other part in accordance with the Recognition Agreement. The parties witnesseth as follows:

2.0 Definitions

2.1 The following words and expressions shall have the following meanings unless the Agreement specifies otherwise:

2.2 "**Salary**" shall mean the basic pay exclusive of all allowances.

2.3 "**Eligible employee**" shall mean Unionised employee of the Public Service Pensions Fund Board as agreed in the Memorandum of Recognition Agreement.

2.4 "**Child**" shall mean a child registered by an eligible employee.

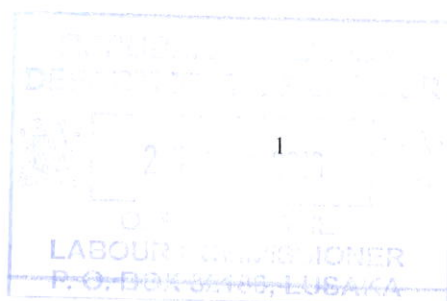
2.5 "**Spouse**" shall mean the registered wife or husband of an eligible employee. This definition shall not affect spouses in a polygamous marriage registered before **31st December, 2005**.

2.6 "**Management**" shall mean Management of the Public Service Pensions Fund Board as agreed in the Memorandum of Recognition Agreement.

2.7 "**Registered dependant**" shall mean the spouse of an employee, plus the biological off springs or step children or legally adopted children of an eligible employee up to the age of 21 years registered with the Board.

2.8 "**Union**" shall mean The Zambia Union of Financial Institutions and Allied Workers.

2.9 "**Board**" shall mean the Public Service Pensions Fund Board.



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3.0 Application

3.1 This Collective Agreement shall be binding on:-

3.1.1 All employees who are employed by the Board and are members of the Union.

4.0 Duration of Agreement

4.1 This Collective Agreement shall be valid for a period of two years (2) commencing on **1st January 2016** to **31st December 2017** except as provided in **Clause 5.1** below.

4.2 This Agreement shall be valid for as long as the Recognition Agreement between the Board and the Union remains in force.

5.0 Variation Clause

5.1 At any time after nine (9) months of the commencement of this Agreement, either party may give three months' notice in writing of its intention to continue with the Agreement for a further two (2) year period, or of its intentions to alter any clause.

5.2 Any variation to this agreement shall be done through the Bargaining Unit.

6.0 Effective Date

6.1 The effective date of this Collective Agreement shall be **1st January 2016**.

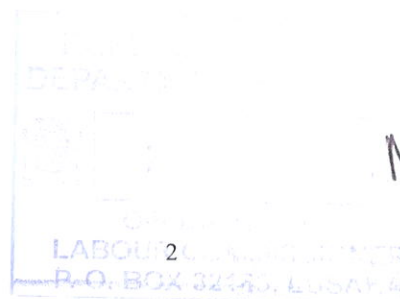
7.0 Subscription Fees to Professional Bodies

7.1 The Board shall pay full subscription fees on behalf of staff who attain full membership to two (2) professional bodies of which one shall be local and the other foreign.

8.0 Labour Day Celebrations

8.1 Management and the Union agree to put up a Labour Day Organising Committee whose composition shall include three (3) Union Branch Officials that shall participate in Labour Day celebration activities.

8.2 Labour Day awards shall be given to deserving employees on the date set by Management as per Performance Management and Reward systems.



9.0 Hours of Work

9.1 The basic working hours for eligible employees shall be eight (8) hours, from **08:00 hours** to **17:00** hours, Monday to Friday.

10.0 Lunch Hour

10.1 Lunch hour shall be from **13:00 hours** to **14:00 hours** for eligible employees

11.0 Breast Feeding Hour

11.1 Management and the Union agree on the principle of breast-feeding hour.

12.0 Overtime

12.1 Authority will be granted for overtime during the week and weekends only in exceptional circumstances. Express authority will only be granted through respective Heads of Departments. The entitlement to overtime pay shall be at the following rates:

12.1.1 Normal working days including Saturdays one and half (1.5) times straight time rate.

12.1.2 .Sundays and Public Holidays two (2) times straight time rate.

13.0 Salary Review

13.1 There shall be a salary review of the basic salary annually, effective 1st January of every year.

13.2 The parties agree to increase basic monthly salary for all eligible employees by fifteen percent (15%) across the board for the first year of implementation of the Collective Agreement.

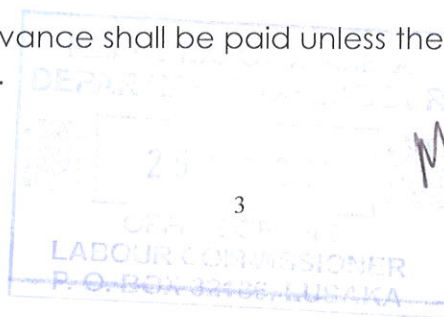
13.3 An annual notch increment shall be granted to eligible employees at the beginning of the year.

13.4 The Grades and Salary Scales are outlined in **Appendix 1**.

14.0 Salary advance

14.1 An employee may be eligible for a salary advance of up to one and half month's salary. Repayment shall be in six (6) monthly instalments.

14.2 No salary advance shall be paid unless the previous advance has been repaid.



14.3 The take home pay should not fall below thirty percent **(30%)** of the monthly basic pay.

15.0 Midmonth Salary

15.1 An eligible employee may on request draw twenty-five percent **(25%)** of monthly basic salary as mid-month salary without giving reasons. The amount shall be recovered within that month.

PART II ALLOWANCES

16.0 Housing Allowance

16.1 Eligible employees shall be paid twenty percent **(20%)** of monthly basic salary as Housing Allowance and shall be taxable.

17.0 Annual Leave Allowance

17.1 An annual leave allowance shall be paid at the rate of twelve percent **(12%)** of an employee's annual basic salary on taking leave of not less than twenty-one **(21)** working days and shall be net of tax.

18.0 Acting Allowance

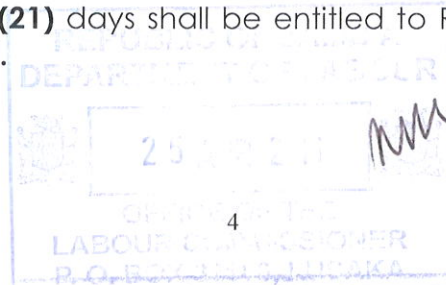
18.1 An employee appointed to act in any position higher than the employee's substantive position for a period of not less than twenty one **(21)** days shall be entitled to an Acting Allowance equal to the difference between the substantive salary and the entry point salary scale of the position an Officer is made to act plus all other benefits which go with the post.

18.2 In the event where an employee's salary is higher than the salary of the position he/she is acting in or is of the same salary scale, he/she shall be entitled to two **(2)** notches. That allowance shall not in any way form part of the basic pay and shall be taxable.

19.0 Responsibility Allowance

19.1 Eligible employees who are given additional work for a period of ten **(10)** days but less than twenty one **(21)** days shall be paid four **(4)** notches of an employee's substantive salary scale as Responsibility Allowance which shall be taxable and a letter to that effect shall be written by the Supervisor.

19.2 Any employee performing the duties of a higher position for less than twenty- one **(21)** days shall be entitled to Responsibility Allowance as stated in **21.1**.



20.0 Travelling on Duty Allowance

20.1 Subsistence Allowance for eligible employees shall be paid net of tax at the following rates:

20.1.1 **Grade 5 – 6 K 650 per night**

20.1.2 **Grade 7 – 8 K 600 per night**

20.1.3 **Grade 9 -10 K 550 per night**

20.2 If an employee in exceptional circumstances is required to incur expenditure higher than his/her entitlement, the employee may seek reimbursement of actual expenditure incurred provided prior authority is sought and that the claim is supported by valid receipts.

21.0 Kilometre Allowance

21.1 An employee who is required to use his/her personal motor vehicle on Board duties may be paid a kilometre allowance at economic rate determined by the Management from time to time. The current cost of the kilometre allowance being one **(1)** litre per kilometre and shall be net of tax.

22.0 Upset Allowance

22.1 An employee transferred by the Management from one station to another shall be entitled to ten percent **(10%)** of the annual basic salary net of tax as an upset allowance plus appropriate transport for the employee and the family.

23.0 Transport Allowance

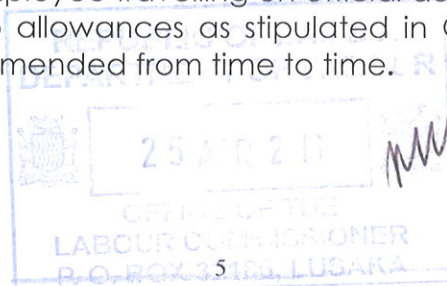
23.1 Eligible employees shall be paid ten percent **(10%)** of monthly basic salary as Transport Allowance and shall be taxable.

24.0 Lunch Allowance

24.1 Lunch Allowance shall be paid at the rate of **K 150.00** net of tax and prior authority must be sought to work during lunch hour.

25.0 Travelling Allowance outside Zambia

25.1 An eligible employee travelling on official duty outside Zambia shall be entitled to allowances as stipulated in Cabinet Circular No.10 of 2012 and as amended from time to time.



26.0 Out of Pocket Allowance

26.1 The Board shall pay an Out of Pocket Allowance at the rate of forty percent **(40%)** percent of one's Travelling on Duty Allowance to eligible employees who attend fully paid for events organised by either Management or the Union such as:

- 26.1.1 Seminars
- 26.1.2 Conferences
- 26.1.3 Short courses
- 26.1.4 Workshops

27.0 Settling-In Allowance

27.1 Settling in Allowance shall be paid at the rate of ten percent **(10%)** of employee's annual basic salary net of tax to eligible employees on first appointment upon confirmation.

28.0 Repatriation Expenses

28.1 The Board shall pay Repatriation Allowance net of tax in the following circumstances:

- (a) On being discharged on Medical grounds
- (b) On being retrenched or made redundant.
- (c) On retiring.
- (d) Death while in service.

28.2 The Repatriation Allowance shall be paid as follows:

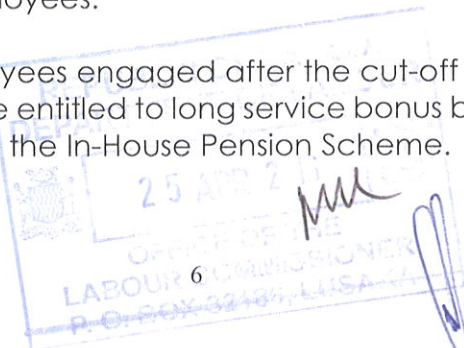
Grade	Rate
5-6	K 8, 100.00
7-10	K 7, 000.00

29.0 Long Service Bonus

29.1 Employees who have served the Board for ten **(10)** years shall be entitled to eight thousand Kwacha **(K 8,000.00)** net of tax as long service bonus.

29.2 For every subsequent five years' service an employee shall be entitled to eight thousand kwacha **(K 8,000.00)** net of tax as long service bonus for eligible employees.

29.3 All future employees engaged after the cut-off date of **31st December 2013** shall not be entitled to long service bonus but would automatically be enrolled into the In-House Pension Scheme.



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30.0 Funeral Grant

30.1 The Board shall pay Funeral Grant in respect of the employee, spouse, children and biological parent and any other registered dependant as follows;

30.1.1 **Grade 5-6 K 4,500.00**

30.1.2 **Grade 7-10 K 3,500.00**

30.2 The Board shall provide the following for a member of staff;

30.2.1 Pay for burial site up to a maximum of **K 5, 000.00**

30.2.2 Purchase of a casket based on the most competitive quotation from the three (3) service providers.

30.2.3 Funeral parlour services up to the maximum of **K 500.00**

30.2.4 Pay **K 800.00** cash to hire transport to ferry mourners to gravesite

30.2.5 Pay **K 400.00** cash for purchase of wreaths.

30.3 In case of spouse, children and biological parent and any other registered dependant the Board shall provide the following:

30.3.1 Purchase of standard coffin based on the most competitive quotation from the three (3) service providers.

30.3.2 Funeral parlour services based on the most competitive quotation from the three (3) service providers.

30.3.3 Pay **K500.00** cash to hire transport to ferry mourners to grave site.

30.3.4 Purchase of wreaths **K 100.00** cash.

30.4 Funeral Grant (Out Side Station)

30.4.1 Whatever is given in **Clauses 30.3** shall apply.

PART III LEAVE

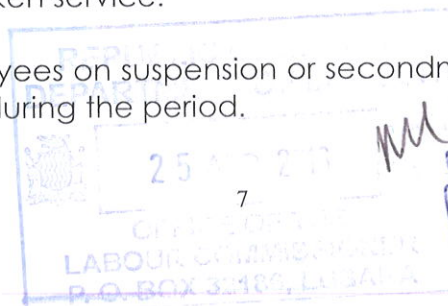
31.0 Vacation Leave

31.1 Accrued leave days shall be granted as follows: -

31.1.1 Employees below five **(5)** years of service shall be entitled to two and half **(2.5)** working days per each completed month of unbroken service.

31.1.2 Employees with five **(5)** years of service and above shall be entitled to three (3) working days per each completed month of unbroken service.

31.1.3 Employees on suspension or secondment shall not accrue leave days during the period.



31.1.4 Accumulated leave days shall not exceed sixty **(60)** working days.

31.1.5 Sundays, Saturdays and Public Holidays shall not be counted as days on leave.

31.1.6 An employee may proceed on leave up to a minimum of twenty-one **(21)** working days and not more than a maximum of sixty **(60)** working days.

32.0 Local leave

32.1 An employee shall be entitled to proceed on local leave not exceeding twenty **(20)** working days at any one time for the purposes of attending to personal matters and shall be deducted from the accrued leave days.

33.0 Commutation

33.1 An employee shall be entitled to commute any numbers of accrued leave days as long as the employee proceeds on leave of not less than twenty-one **(21)** working days. Where an employee cannot be granted leave in accordance with the rules when such leave is due, he/she shall be free to commute the leave days and shall be taxable.

33.2 An employee recalled for duty during the employee's vacation leave shall be entitled to accumulate or commute for cash any remaining days of that leave.

34.0 Paid Study Leave

34.1 An employee pursuing an approved course of study may be entitled to proceed on Paid Study Leave for a period not more than twenty-four **(24)** months.

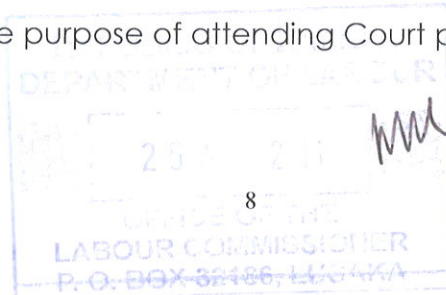
35.0 Unpaid Leave

35.1 An employee may be granted leave without pay up to forty eight **(48)** months with the consent of Management, which shall not count towards the employee's length of service.

36.0 Special Leave

36.1 An employee shall be granted special leave not exceeding fourteen **(14)** working days in a year in the following circumstances:

36.1.1 For the purpose of attending Court proceedings.



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36.1.2 For the purpose of nursing a sick child or spouse on the advice of a Medical Practitioner registered with the Medical Council of Zambia. .

36.1.3 For the purpose of attending a funeral of a close relative.

36.1.4 Such leave shall not be deducted from an employee's leave days.

37.0 Study Leave for Examination

37.1 An eligible employee shall be entitled to fourteen (14) working days in a year for the purpose of preparing and sitting for an examination.

38.0 Sick Leave

38.1 Granting of sick leave must be supported by a Medical Report from a medical institution registered with the Fund. If the employee's absence is not supported by a Medical Report it shall be treated as absence from duty.

38.2 For eligible employees who by the recommendation of the medical practitioner is unable to execute his / her work by reason of sickness and /or an ailment shall on production of a Medical Report shall be granted sick leave as follows, a maximum of ninety (90) working days on full pay and the next ninety (90) days on half pay and thereafter a Medical Practitioner/ Medical Board shall recommend.

38.3 Sick leave shall be computed separately for each year and shall not be cumulative.

39.0 Leave for Union Matters

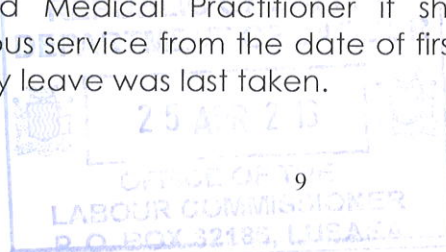
39.1 The Board shall consider granting leave of absence to any member of the Union for the purpose of attending Union programmes provided prior notice is given to Management.

40.0 Statutory Absence

40.1 Every female employee shall be entitled to take a day off in a month without giving any reason provided the supervisor is notified.

41.0 Maternity Leave

41.1 A female employee shall be entitled to ninety (90) days paid Maternity leave upon production of a medical certificate signed by a registered Medical Practitioner if she has completed two years continuous service from the date of first engagement or since the last maternity leave was last taken.



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- 41.2 The maternity leave granted under **Clause 41.1** shall be in addition to any other leave to which the employee may be entitled.
- 41.3 Where, by reason of illness due to pregnancy, a female employee becomes temporarily incapable of performing her official duties, she shall be entitled to sick leave in accordance with the provision of sick leave.
- 41.4 The employer shall not terminate the services of a female employee or impose any other penalty or disadvantage such employee, within six **(6)** months after delivery, for reasons connected with such employee's pregnancy.

42.0 Paternity Leave

- 42.1 A male employee shall be entitled to five **(5)** days paternity leave upon production of record of birth signed by a registered Medical Practitioner if he has completed two **(2)** years continuous service from the date of first engagement or since the last paternity leave was last taken.

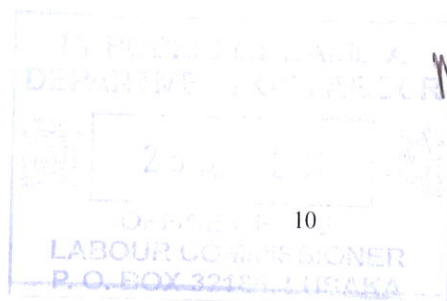
PART IV STAFF LOANS

43.0 Equitable Mortgage

- 43.1 There shall be a staff home ownership scheme with regulations contained in the Handbook.
- 43.2 The interest on equitable mortgage shall be six point two percent **(6.2%)** simple interest or as amended from time to time.
- 43.3 There shall be a compulsory mortgage protection policy scheme whose modalities shall be as provided for by the insurance company. The Board shall pay the total cost of the insurance premium and shall be recovered from the employee's salary.
- 43.4 Eligible employees shall access the equitable mortgage facility once.

44.0 Second Mortgage Loan

- 44.1 There shall be a second mortgage loan with regulations contained in the Handbook.
- 44.2 The interest on this loan shall be fifteen percent **(15%)** simple interest or as amended from time to time.



44.3 There shall be a compulsory mortgage protection policy scheme whose modalities shall be as provided for by the insurance company. The Board shall pay the total cost of the insurance premium and shall be recovered from the employee's salary.

44.4 Eligible employees shall access the second mortgage loan once.

45.0 Motor Vehicle and Motor Cycle Loans

45.1 Eligible employee shall be entitled to a loan equivalent to one's annual basic salary which shall be paid direct to him/her on condition that within three **(3)** months after disbursement of the loan, the eligible employee shall provide the copy of the white book in his name and proof of insurance cover (comprehensive insurance).

45.2 The employee's take home pay shall not be less than thirty percent **(30%)** of monthly basic salary.

45.3 An employee granted a loan to purchase a motor vehicle shall be required to register the Board as the absolute owner of the Vehicle. The vehicle should be under a comprehensive insurance cover during the duration of the loan.

45.4 The loan granted for this said purpose by the Board shall attract simple interest at the rate of eight point eight percent **(8.8%)** at simple interest.

45.5 Vehicles, which are the subject of loans approved by the Board, must in all cases be purchased outright and the balance of any such purchase price not advanced by the Board must be borne by the employee without recourse to borrowing.

45.6 An employee may be granted another loan for the purchase of a motor vehicle upon liquidating existing loan.

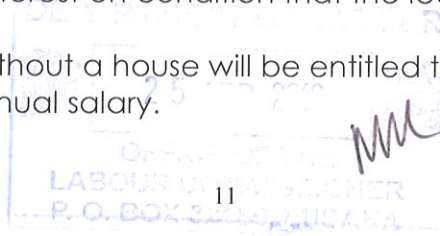
45.7 An employee may apply to the Board for a motorcycle loan up to a maximum of one's annual salary and shall bear twenty percent **(20%)** percent of the average commercial Bank rate.

45.8 The repayment period for a motor vehicle and motorcycle loan shall be sixty **(60)** months and thirty-six **(36)** months respectively.

46.0 Personal Loan

46.1 An eligible employee shall be entitled Personal Loan at a maximum of one and half annual salary with sixty **(60)** months recovery period at five **(5%)** simple interest on condition that the loan is secured with a house.

46.2 Employees without a house will be entitled to unsecured Personal loan of half the annual salary.



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A handwritten signature in blue ink, possibly reading "RAN", located below the large signature.

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- 46.3 An eligible employee with a house acquired through an In-House Home Ownership scheme shall be entitled to an unsecured personal loan of half annual basic salary for purposes of house improvement.
- 46.4 The take home pay should not fall below thirty percent **(30%)** of the monthly basic pay.
- 46.5 An eligible employee shall only be entitled to a further personal loan after repaying for a minimum of one **(1)** year on the previous loan upon which he/she shall be allowed to liquidate the balance.

47.0 Educational Loan

- 47.1 An employee undertaking an approved course of study or professional training shall be granted an interest free loan to meet expenses such as Registration, tuition and other study materials.
- 47.2 On successful completion, of each level/stage and upon the production of valid receipts, the Board shall reimburse deductions effected up to the time of completion, and the balance shall be written off.
- 47.3 The take home pay should not fall below thirty percent **(30%)** of the monthly basic pay.

PART V EMPLOYMENT SEPARATION

48.0 In-House Pension Scheme

- 48.1 There shall be an In-House Pension Scheme for eligible employees to cover the payments of the following benefits:
- 48.1.1 Statutory retirement after attaining sixty **(60)** years.
- 48.1.2 Redundancy and Retrenchment whenever such are inevitable.
- 48.1.3 Retirement on Medical Grounds and this shall be paid upon recommendation by a registered Medical Board.
- 48.1.4 **Voluntary Early Retirement**
- 48.1.4.1 Eligible employee who has reached the age of fifty-five **(55)** years old or has worked for ten **(10)** years in service at Management's discretion may opt to retire early.
- 48.2 In the event of death of an employee, the Estate will be paid a lump sum by the Board as prescribed in the In-House Pension Scheme.

DEPARTMENT OF
25 MAY 2011
LABOUR COMMISSIONER
P. O. BOX 32185, NAIROBI

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48.3 The existing separation packages as at **31st December 2013** shall apply until the In-House Pension Scheme becomes operational.

49.0 Group Life Assurance

49.1 Eligible employees shall be members of the Group Life Assurance Scheme of the Board, which shall provide lump sum payments equal to five **(5)** times the employee's annual salary if death occurs during service with the Board.

49.2 The lump sum payment shall be in accordance with the Group Life Assurance Policy.

49.3 The lump sum payment shall be paid out in strict accordance with the Will or Intestate and Succession Act **Cap 259**.

50.0 Medical Scheme

50.1 There shall be a Medical Scheme set up with suitable medical institution, details of which shall be provided by Management from time to time.

50.2 The parties agree that the employees shall pay four percent **(4%)** on the incurred medical bill. The Board shall pay the full cost of medical bills and thereafter shall recover from the eligible employee the four percent **(4%)** of the total cost.

51.0 Expenses on Dentures and Spectacles

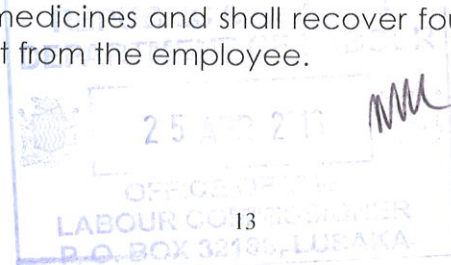
51.1 The Board shall contribute towards the cost of spectacles and dentures at the rate of seventy **(70%)** percent while the employee shall pay the balance of thirty percent **(30%)**.

51.2 The Board shall pay the full cost of spectacles and dentures and shall recover from the eligible employee thirty percent **(30%)** of the total cost.

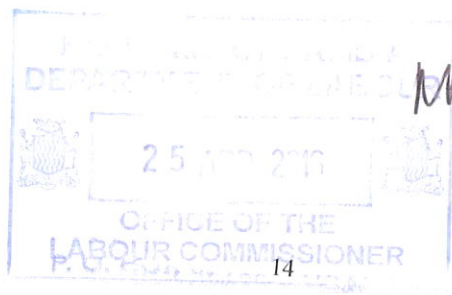
51.3 The facilities for dentures and spectacles shall be accessed once every two **(2)** years from the date of the last purchase or access.

52.0 Purchase of Medicines

52.1 The procedure is that prescriptions should be submitted to the Human Resources & Administration Department who will procure the prescribed medicines and shall recover four percent **(4%)** of the total medical cost from the employee.



52.2 Where an employee uses his/her own money to purchase prescribed medicines, a refund shall be paid to cover the cost of medicines on production of prescription and receipts less four (4%) percent of the total medical cost.



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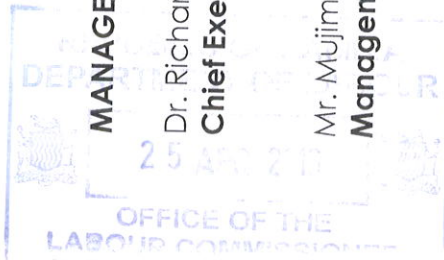
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FOR AND ON BEHALF OF PSPFB AND ZUFIAW

Mr. Astley K. Mbangweta.....
CHAIRPERSON OF THE 2016 BARGAINING UNIT



MANAGEMENT TEAM

Dr. Richard Mwiinga
Chief Executive

Mr. Mujimba Nkamu
Management Spokesperson

Mr. Nicholas Musonda.....
A/Head Human Resources & Administration

Mrs. Emmah M. Kapuka
Head Legal Services

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TEAM

Mr. Chingati Msiska.....
General Secretary

Mr. Charles Nsama.....
Union Spokesperson

Mr. Muma Kawele.....
Branch Chairperson

Mr. Joseph Kaonga.....
Branch Secretary


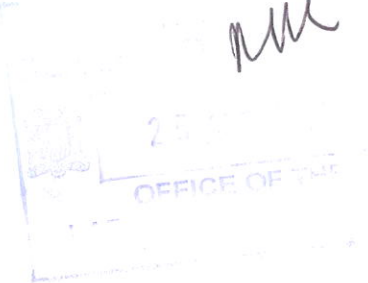
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Appendix 1					
Salary Scales for eligible Unionised Employees for Public Service Pensions Fund Board.					
	2015 Monthly Basic Salary			2016 Monthly Basic Salary	
Grade			Grade		
G5	20,455.62		G5	23,523.96	
	20,025.44			23,029.25	
	19,596.06			22,535.47	
	19,166.68			22,041.69	
	18,737.31			21,547.91	
	18,307.93			21,054.12	
	17,878.56			20,560.34	
	17,449.18	429.38		20,066.56	493.78
Grade			Grade		
G6	17,098.13		G6	19,662.85	
	16,747.23			19,259.31	
	16,396.32			18,855.77	
	16,045.42			18,452.23	
	15,694.52			18,048.69	
	15,343.61			17,645.16	
	14,992.71			17,241.62	
	14,641.81	350.90		16,838.08	403.54
Grade			Grade		
G7	14,355.17		G7	16,508.44	
	14,068.47			16,178.74	
	13,781.77			15,849.04	
	13,495.08			15,519.34	
	13,208.38			15,189.64	
	12,921.68			14,859.93	
	12,634.98			14,530.23	
	12,348.29	286.70		14,200.53	329.70
Grade			Grade		
G8	11,161.55		G8	12,835.78	
	10,946.45			12,588.42	
	10,731.34			12,341.05	
	10,516.24			12,093.68	
	10,301.14			11,846.31	
	10,086.03			11,598.94	
	9,870.93			11,351.57	
	9,655.83	215.10		11,104.20	247.37
Grade			Grade		
G9	9,480.12		G9	10,902.14	
	9,304.38			10,700.04	
	9,128.65			10,497.94	
	8,952.91			10,295.84	
	8,777.17			10,093.75	
	8,601.43			9,891.65	
	8,425.70			9,689.55	
	8,249.96	175.74		9,487.45	202.10
Grade			Grade		
G10	8,106.39		G10	9,322.35	
	7,962.82			9,157.24	
	7,819.24			8,992.13	
	7,675.67			8,827.02	
	7,532.09			8,661.91	
	7,388.52			8,496.80	
	7,244.94			8,331.68	
	7,101.37	143.58		8,166.57	165.11



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