
MEMORANDUM OF COLLECTIVE AGREEMENT

BETWEEN

ZAMBIA NATIONAL COMMERCIAL BANK Plc
(Hereinafter referred to as the Bank)

AND

ZAMBIA UNION OF FINANCIAL INSTITUTIONS AND
ALLIED WORKERS
(Hereinafter referred to as the Union)

1st January 2018 to 31st December, 2019



ZUFIAW
Zambia Union of Financial
Institutions and Allied
Workers



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