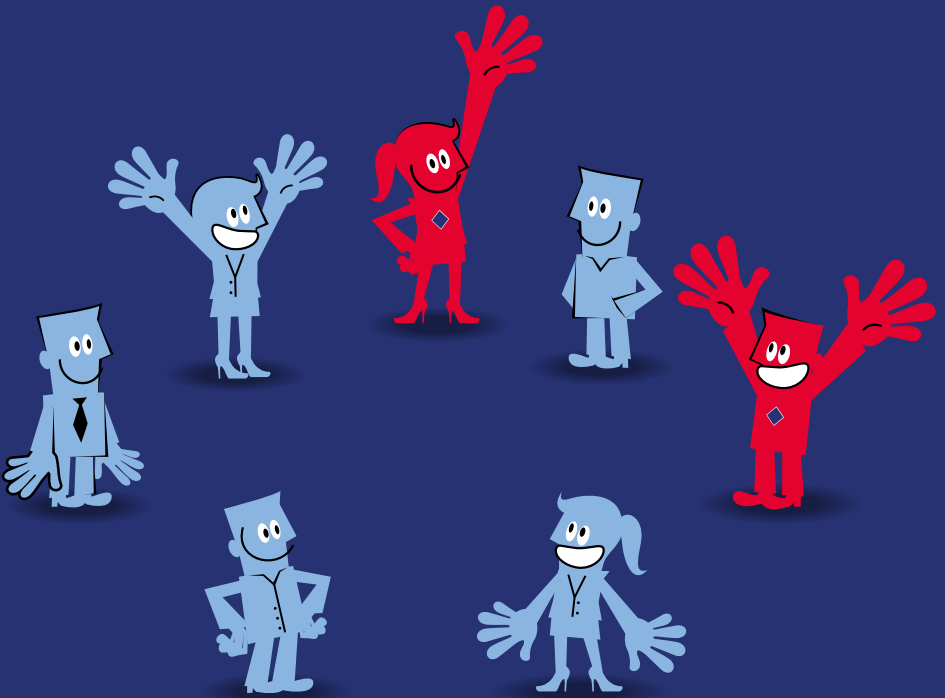


BANKING AND INSURANCE UNION (SBA)



The social force for employees



OGBL/SBA Banking and Insurance Union

Who are we?

The "Syndicat Banques et Assurances" (SBA) is one of the 15 branches, representing different professions, that comprise OGBL and is there to defend the interests of financial sector employees (i.e. of banks, insurance companies, financial trustees and financial management companies).

Responsible for daily business is a team comprised of OGBL staff working independently and closely with the decision-making Union leadership team of SBA.

The Union leadership

This is composed of 30 OGBL staff delegate volunteers, who come from different financial sector companies. The union leadership team is re-appointed every five years at a special meeting, to which all our members and delegates are invited.

A union that is constantly evolving

At the time of the most recent social elections in 2013, 380 OGBL delegates and alternates were elected, representing an increase of more than 67% in comparison with the elections of 2008.

What are our primary objectives?

SBA's policy is to be active on several fronts, with the aim of defending the rights of financial sector employees as far as your conditions of employment and remuneration, career, working environment, regular professional training, job security, respect for equality, health and safety at work, etc. are concerned.



We are defending the social rights acquired on your behalf completely independently, be it at a company, national or international level.



AT COMPANY LEVEL

> *We are there to listen to and support our delegates in their day-to-day delegation work.*

- ◆ Within the various companies SBA is constantly providing assistance and continuous, pro-active training to OGBL delegates, with the aim of enabling them to carry out their mission to represent staff, which is primarily about safeguarding your rights, to the greatest effect – whether that concerns disputes over employment contracts, not being correctly compensated, being wrongly classified or any other form of abuse, such as excessive working hours.
- ◆ We support our OGBL delegates with the objective of ensuring that the social dialogue in your company functions properly. A structured and constructive dialogue between employers and staff delegates is essential to alleviate problems, to both ease and avoid social tension.

> *We defend the retention of jobs and the social rights of financial sector employees.*

- ◆ We provide help to OGBL members with any questions they have concerning the Collective Labour Agreements in our sector.
- ◆ We suggest making use of our "Service Information, Conseil et Assistance (SICA)" (Information, advice and assistance service) for questions relating to employment or social laws.
- ◆ We help our delegates and our members in the event of collective redundancy and if any kind of restructuring (such as job transfers, mergers, closures) has been announced in the finance sector, with the objective of defending employee rights in the context of negotiating maintenance of employment or social plans.
- ◆ If necessary, we are ready to defend employee interests by acting at the union level: pickets, demonstrations – up to and including strike action, in accordance with legal procedures.



> *We seek to maintain the well-being of employees in a healthy and safe working environment, with a better balance between personal and professional life.*

- ◆ We ensure working hours are respected generally: we assist our delegates with their task of monitoring overtime, with the correct application of flexitime and with "Plans d'Organisation de Travail (POT)" (Work Organisation Plans).
- ◆ We advise delegates and members where there are issues of harassment at work.
- ◆ We provide constant, daily support with issues of health and safety at work.

SBA is able to intervene in your company at any time to ensure collective and individual rights are being respected and to oversee your working conditions.



AT THE FINANCIAL SECTOR LEVEL

We negotiate financial sector collective labour agreements at both the sector and company levels.

> *What are the financial sector collective labour agreements?*

SBA negotiates two sector-level collective labour agreements: one for banking and the other for the insurance sector. These two collective labour agreements are, in principle, declarations of general obligations and must be applied in all companies falling under their remit.

SBA likewise negotiates collective labour agreements at the company level, of which there are currently two: SIX Group (formerly CETREL) and the "Caisse Médico-Chirurgicale Mutualiste" (CMCM).

> *Who is affected by a collective labour agreement?*

All employees and all professional career paths of a particular sector or company are covered, with the exception of senior management and trainees, as defined by law.

> *What is the purpose of a collective labour agreement?*

From the point of being hired, through to the end of your career, the collective labour agreement is there to improve your professional life and your contract of employment:

- ◆ Through the application of regularly-increasing pay scales it guarantees both attractive conditions for new hires and a progressively-improving career.
- ◆ It ensures working conditions improve and provides increased protection against redundancy.

- ◆ It prevents an employer from unilaterally making retrograde changes to working conditions and the remuneration of staff. As a pre-requisite, any change has to be negotiated between the "social partners".

> *The conditions defined in the context of the Collective Labour Agreement are always more advantageous than those of the Labour Law.*

The collective agreement includes conditions which are not defined under the Labour Law, such as

- ◆ Your remuneration and career developments.
- ◆ Your additional holidays.
- ◆ Your rights to training: the financial sector agreements are the only ones to include agreements for personal, professional and occupational integration training.
- ◆ Your protection in case of dismissals for economic reasons.
- ◆ Your working hours and their duration.
- ◆ Your personal account for time accrued, which allows hours saved to be converted into holiday at a point in the future.

These rights are not yet inviolable and are under attack every time your collective agreement is renegotiated. On these occasions, SBA is defending your rights and advantages and we are continuously fighting for a steady improvement in your working conditions.





AT THE NATIONAL LEVEL

SBA, as a union representing a profession under OGBL, enjoys representation at the national level (only two unions in the private sector have this in Luxembourg: OGBL, as the largest union, and LCGB).

We are represented in all the national and tripartite bodies

- ◆ Tripartite Coordination Committee
- ◆ National Conciliation Board
- ◆ Economic Climate Committee
- ◆ Economic and Social Advisory Council

We participate, in the interests of employees, in the management of the CNS (National Health Insurance), the CNAP (National Pension Insurance Fund) and other social security institutions or area of social jurisdiction, such as the

- ◆ Conseil Supérieur et Conseil arbitral des Assurances Sociales
- ◆ Comité Directeur de l'Assurance contre les Accidents (AAA)
- ◆ Commission de la Caisse de Pension
- ◆ Centre Commun de la Sécurité Sociale
- ◆ Caisse nationale d'assurance pension
- ◆ Caisse nationale de santé
- ◆ CMCM





AT THE EUROPEAN AND INTERNATIONAL LEVELS

Through the auspices of OGBL, SBA is equally a member of several recognised union organisations involved with not only European authorities (European Commission, European Council, European Parliament) but also at the international level (UN, ILO...):

- ◆ UNI Finance, the world-wide union for all finance and insurance sector workers.
- ◆ The European Trade Union Confederation (ETUC), the umbrella organisation for the majority of European unions and which represents the interests of workers to institutions of the European Union.
- ◆ The International Trade Union Confederation (ITUC), which defends the interests of workers throughout the world.
- ◆ We also participate each year in the International Labour Conference of the International Labour Organisation (ILO).

Thus we benefit from European and international cooperation between unions and so contribute to the improvement of the rights of workers both throughout Europe and worldwide. We conduct an active policy of participation in the development of common positions on major European and worldwide issues (globalisation, social and human rights, European integration, economic governance, social dialogue, climate issues, etc.) and by participating in campaigns and actions with the main European and international institutions.



GENERATION Y: Young, active: why join a union?

*Just started working,
or just about to?*

If work means for you

- ◆ a worthwhile job, with a proper permanent employment contract,
- ◆ personal and professional development,
- ◆ professional recognition with career development, adequate compensation and pay increases,
- ◆ job security,
- ◆ working in a healthy, constructive and human environment,
- ◆ able to plan your future and to have your own home.



Then OGBL is made for you!

OGBL/SBA is fighting every day to defend these values, so that the next generation of workers will not be lacking in security.

OGBL/SBA is there

- ◆ to defend you both before and during your entire professional career: from apprenticeship contracts, student employment, first job, etc.,
- ◆ to inform you of your employment rights,
- ◆ to offer you advice and personal assistance,
- ◆ to defend you both collectively and individually.

An individual employee has little influence with regard to their employer. Rather, the strength of employees is harnessed by having a powerful trade union organisation, with many members, able to negotiate strongly and to advance their common interest.

With OGBL/SBA at your side, start your career off on the right foot!



**Invest in your own future!
Become a member of our trade-union.**

www.ogbl.lu

[facebook.com/ogbl.lu](https://www.facebook.com/ogbl.lu)

twitter.com/ogbl.lu

[facebook.com/sba.lu](https://www.facebook.com/sba.lu)

Alternatively you can find all the current SBA news as well as lots of other information on our website

www.sba.lu

Why join OGBL?



OGBL is the primary union in Luxembourg

With over 72,000 members, 2,200 staff representatives and an absolute majority of 38 from the 60 seats in the "Chambre des Salariés", the "Onofhängege Gewerkschaftsbond Lëtzebuerg" (OGBL) is the largest union in the country.

The OGBL union is a multi-professional, multi-sector confederation

The 15 branches represented in OGBL cover all the areas and structures of economic activity in Luxembourg.

OGBL is politically and financially independent

Financed entirely through the subscriptions paid by its members, the OGBL union is independent from both financial and political points of view – and neutral from any religious one. Leadership positions within OGBL are incompatible with the exercise of a political mandate. The structure of OGBL is comprised of its own employees. This guarantees independence and autonomy of action when it comes to negotiating with employers.

OGBL defends the interests of everyone

- ◆ OGBL defends the interests of workers and pensioners, as well as their families, job seekers, students, apprentices, trainees, including both residents of Luxembourg and cross-border workers.
- ◆ OGBL defends the specific interests of particular groups of employees across companies, including: employees, disabled workers, immigrants, women, youth, public service employees and pensioners.

Individual problem?

Contact our help line and membership advisors.

The Service Information, Conseil et Assistance (SICA – Information, Advice and Assistance Service) provides legal assistance with labour and social security law to OGBL members. SICA can be contacted via a dedicated phoneline on **(00352) 2 6543 777** from Monday to Friday, between 8:00 and 12:00 and between 13:00 and 17:00, or by sending a mail to info@ogbl.lu. SICA has several branches throughout the country as well as in the cross-border areas. All the relevant contact details are available on our website www.ogbl.lu. The various branches of OGBL are spread across the country even in the border regions of our neighbours. For more information consult our website

www.ogbl.lu

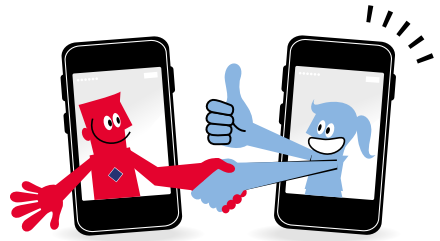
In order to enable us to continue to defend your interests and to conduct a rigorous and successful policy on compensation, we need your support so as to strengthen our representation in the financial sector.

Join us!

You can send your application to us at the following address:

OGBL/SBA – BP 2031 – L-1020 Luxembourg

ANY QUESTIONS? Contact us



To contact the union

Our team is at your disposal to deal with any finance sector-related questions or problems and/or collective agreements which apply to your sector:



Véronique EISCHEN
General Secretary
Phone: 26 49 69 – 423
veronique.eischen@ogbl.lu



Sylvie REUTER
Assistant Secretary General
Phone: 26 49 69 – 420
sylvie.reuter@ogbl.lu



Lena BATAL
Assistant Secretary General
Phone: 26 49 69 – 422
lena.batal@ogbl.lu



Angélique LAZZARA-VIDIC
Assistant
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angelique.vidic@ogbl.lu

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Banking and Insurance Union
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(opposite to ADEM)
L-2230 Luxembourg

Opening hours of our offices:
Monday to friday from 8.30 to 17.00

Postal address:
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Phone: 26 49 69 – 0
Fax: 26 49 69 – 433
sba@ogbl.lu

www.sba.lu

www.ogbl.lu

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APPLICATION FOR MEMBERSHIP

DIRECT DEBIT MANDATE

By signing this mandate form, I authorize the OGBL to send instructions to my bank to debit my account, and my bank to debit my account in accordance with instructions from the OGBL.

NOTE: You have the right to a refund from your bank under the conditions stated in the agreement that you have signed with it. All refund requests must be made within 8 weeks of the date that your account has been debited.

Reserved for the administration

(PLEASE WRITE CLEARLY WHEN FILLING IN THIS APPLICATION)

Surname

Forename

Date of birth - social security registration number

Nationality

Zip code

Locality

N°

Street

Private e-mail

Private phone no with country prefix

IBAN - Bank account no

Creditor

OGBL · 60, bd J.F. Kennedy · L-4170 Esch/Alzette

Identification Number

LU36 ZZZ0000000008699001005

I authorize the OGBL to adjust the payment in accordance with its statutes or relevant Congress decisions, to register and process my personal information in its electronic data processing.

Date Locality

Signature

Employer

Workplace - Branch

Monthly contribution

- Employee
- Civil servant
- Pensioner
- Self-employed

Except for the conditions identified below, the monthly contribution is 1% of gross income (salary, pension, unemployment benefit, guaranteed minimum wage) without exceeding €19.40 (since 1/2017).

- Income less than €1,940 = according gross income, please indicate



Gross

- Apprentice = €3.90 per month
- Student - Pupil = €1.00 per month
- Unemployed worker not receiving benefits = €2.00 per month
- Without employment = €9.70 per month
- Widow(er) of a deceased member = €9.70 per month

OGBL Member no

Previous trade union

Since

Please attach an affiliation certificate hereto.

Recruited by

OGBL Member no mandatory

Please send completed form to

OGBL Member Management

31, avenue Grande-Duchesse Charlotte · L-3441 Dudelange

Phone: +352 54 05 45 928 · E-mail: affiliation@ogbl.lu