

COLLECTIVE BARGAINING TRADE GROUP AGREEMENT

BETWEEN

THE EMPLOYERS IN THE COMMERCIAL BANKING TRADE GROUP

AND

THE CLERICAL, INSURANCE, BANKING, ACCOUNTING, PETROLEUM, INDUSTRIAL & COMMERCIAL EMPLOYEES UNION (CIBAPICE UNION) OF SIERRA LEONE

., 2023

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An Agreement made this 1st January, 2024 between the Employers in the Commercial Banking Trade Group in Sierra Leone (hereinafter referred to as the "Employers") having its Head Office C/o Sierra Leone Employers' Federation, Guma Building, Lamina Sankoh Street, Freetown. on the first part and the Clerical, Insurance, Banking, Accounting, Petroleum, Industrial and Commercial Employees Union (CIBAPICE Union), a Trade Union registered under the Trade Union Act (Cap. 221) and having its Head Office at 35, Wallace Johnson Street, Freetown (hereinafter referred to as the 'Union') of the other part.

1.0. ARTICLE 1 - PREAMBLE:

It is the intent of the parties to co-operate in establishing conditions which shall secure to the Employees concerned salaries and remunerations consistent with the Cost of Living in the Country and fair and reasonable conditions of employment having regard to qualifications and experience and to provide methods for fair and peaceful adjustment of all disputes which may arise between them so as to secure an un-interrupted operations of the companies concerned.

2.0. ARTICLE 2 - RECOGNITION:

It is, agreed that the Employers in this Trade Group shall accord the Union full recognition as the sole negotiating body authorized to represent all Employees covered by the Agreement in accordance with the provisions of the Regulation of Wages and Industrial Relations Act No. 18 of 1971.

- A. It is further agreed that the Bank shall not discuss nor negotiate with any other Union or Group of people or individuals purporting to represent Employees of the Bank within the Bargaining Unit other than the CIBAPICE Union in accordance with section 16 of the Regulation of Wages and Industrial Relations Act No. 18 of 1971.
- B. For the purpose of this Agreement the level of Union representation shall cover those categories of Employees who is agreed between the Employer and Union as being below supervisory level and in conformity with the provision of section 2 of part 1 of the Regulation of Wages and Industrial Relations Act No. 18 of 1971 as defined.

3.0. ARTICLE 3 - CONDITION OF AGREEMENT:

- A. The Employers agree that they will not interfere in the normal business or affairs of the Union.
- B. The Employers agree not to interfere with Employees in the exercise of their legitimate right of Freedom of Association in relationship to their membership of the Union. The Employers shall not discriminate in any way in relation to any Employee or group of Employees because of their exercise or anticipated exercise of any of their rights of Freedom of Association and/or participating in any legitimate exercise as Union members.
- C. The Union recognizes that the Employers have the right to manage their own affairs and will not interfere with the normal functions of management which gives the Employers the right to conduct their business in such a manner as they consider fit. It is however recognized that the Union has the usual right to approach Management in order to protect its Members against victimization or other forms of arbitrary treatment.

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- D. It is agreed that the first and foremost responsibility of the Employees of the Bank during normal working hours of work is to perform the duties delegated to them by the Bank. In hours with the permission of the management representative. Such permission shall not be unduly withheld.
- E. The Employers and Union undertake that their respective Officers and representatives shall accept responsibility for compliance by their respective members with the conditions laid down in this Agreement and agree to take full steps possible to prevent or bring to an with the Agreement.
- F. The Employers agree to recognize and respect the legitimate right of the worker to freedom of Association as entrenched in section 12 (1) of the Constitution of Sierra Leone and that there shall be no discrimination directly or indirectly because of Race, Colour, Religion or Political belief, Union Membership or Non-Membership.
- G. The Bank and the Union agree that confidential information passed between them from time to time affecting each other's business shall be kept confidential and can only be divulged to a third party by mutual consent in writing or a statutory requirement.
- H. In the event that Government by legislation declared restrictions on movement of persons/goods in an attempt to minimize or reduce the effect of any disease, virus or epidemic which impact negatively on the business activities/operations the management and Union shall meet together to map out the way forward to release the Employees from any job loss or disadvantage. The Employer shall not under take any action without consultation and agreement reached with the union.

4.0. ARTICLE 4 - POWERS OF THE TRADE GROUP NEGOTIATING

- A. To peacefully negotiate Salaries/Wages, Terms and Conditions of Service of those Employees covered by this Agreement and to also establish conditions which shall tend to secure for the Employees concerned, fair and reasonable salaries and conditions of employment.
- B. To eradicate Industrial conflict by harmonizing the aspirations of the Management and Workers and at the same time create such mutual trust and confidence between the Management of the Bank and the Workers as will serve their best interest.
- C. To promote Management and Workers education programmes designed to increase consciousness of each other's difficulties, the benefits of improved skills and high productivity and of respect for each other.

D. To peacefully resolve all disputes as provided by the Industrial Relations Act no. 18 of

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5.0. ARTICLE 5 - BETTER CONDITIONS OF AGREEMENT:

- A. Notwithstanding the provisions set out in this Agreement (which are the minimum conditions) nothing shall prevent the Employers in this Trade Group from offering Better Terms and Conditions of Service to their Employees in accordance with the provision set out in section 15 of the Regulation of Wages and Industrial Relations Act No. 18 of 1971 without prejudice to other Employers in the Trade Group.
- B. Where the Employers or any of the Employers in this Trade Group provide other Terms and Conditions relating to Salaries, Allowances and Fringe Benefits which are higher than those contained in this Agreement, the Employer(s) shall continue to provide such facilities and improve on them as and when necessary.
- C. Where Employer in this Trade Group intends to provide or provides any improved Terms and Conditions of Service for its Employees this shall be done in consultation with the Union General Secretary and such Better Conditions reduced in writing in the form of an Agreement signed by both Management Representatives and the Union General Secretary. The Employees shall be informed in a joint statement made in writing over the signatures of the Management and General Secretary of the Union and shall be read in conjunction and supplementary to the Main Agreement.
- D. It is agreed that facilities currently offered by any member of this Trade Group that are Better than those contained in this Agreement, shall be treated as Better Conditions and the provisions of section 15 of the Regulation of Wages and Industrial Relation Act No. 18 of 1971 shall apply.
- E. The Employers shall not enter into discussion or agreement with any Employee or Group of Employees on any matter contained in this Agreement, other than the General Secretary of the Union.

6.0. ARTICLE 6 - UNION CHECK-OFF (MONTHLY DUES DEDUCTION):

- A. The Employers agree to deduct monthly from the salaries of all these Employees whose Terms and Conditions of Service are covered by this Agreement to which the Union and Employer had entered into on behalf of the staff, the sum of Thirty New Leones (NLE 30) as monthly Union Dues and service fees. All such monies deducted shall be paid either by crossed cheque to the Unions Secretariat or paid into the Unions Current Account and Union notified accordingly.
- B. It is understood that the Terms of Membership of the CIBAPICE Union state clearly that any member wishing to opt out the Union shall do so in writing giving to the Union at least two (2) month's notice in writing or pay two (2) months dues in lieu of such notice. Where the opting out is necessitated by promotion then this clause does not hold. A copy of the letter of intent shall however be sent to the department responsible for Personnel Affairs.

C. Revision of Union Dues/Service Fee:

Where there is a change in the Union's monthly dues the Union General Secretary shall inform the Bank of this change immediately the decision is taken. Such letter shall be jointly signed by the General Secretary of the Union and the Employees representatives.



7.0. ARTICLE 7 - ELECTION AND NOTIFICATION OF REPRESENTATIVES:

- A. It is agreed that election of Employees representatives at the work place shall be according to the Constitution of the Union. Such representatives shall either be designated Shop-Stewards and Asst. Shop-Stewards or workers representatives. Where workers representatives are elected, there shall also be elected alternate members who shall have the powers to act on behalf of the substantive representatives.
- B. It is agreed that to ensure adequate representatives of Employees on negotiating bodies, and the provision of means whereby claims or grievances can be speedily and impartially dealt with, the Union undertakes, after elections have been held in accordance with its Constitution, to notify the Management of the Bank, within 5 days of the election of the representatives, of the names of the Employees representatives who have been elected to serve on negotiating bodies.
- C. It is further agreed that the Union undertakes, after elections have been carried out in accordance with its constitution, to notify the names of all such Employees who have been elected to serve in either Branch or National Executives and also advise any amendment as they occur.

8.0. ARTICLE 8 - TRADE GROUP NEGOTIATING COUNCIL:

- A. It is agreed that all formal negotiations between the Management of the Banks and the Union shall be effected by the Banking Trade Group Negotiating Council acting under its Constitution and Rules as stated in Appendix 'A' of this Agreement.
- B. It is further agreed that any attempt to resolve any complaint or dispute between the Union and any member of this Trade Group shall be made in the first instance by means of an informal representation either by the General Secretary of the Union to the Bank or by the Bank to the General Secretary before recourse to formal negotiations.

9.0. ARTICLE 9 - UNION MEETINGS:

- A. It is agreed that the Employers in this Trade Group undertake not to enter into any discussions and/or negotiations on any or all of the subjects forming part of this Agreement with any individual or group of individuals purporting to represent the Union other than the General Secretary and the Union's accredited representatives.
- B. The Union on its part, undertakes to provide its Officials with proper credentials setting out inter alia the position held by every such Official.
- C. The Union also agrees to inform the management of the Bank of its intention to hold Union meetings within the premises of the Employers outside of normal banking hours at least two (2) clear days before the due date of such meeting(s) provided that the management may, consent to a shorter period of notice. In such cases, the management shall inform the Union in writing of the dispensation or consent.

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10.0. ARTICLE 10 - ENGAGEMENT OF EMPLOYEES:

A. Engagement

- i. The procedure for taking on Employees shall be in accordance with the laws of Sierra Leone and shall be conditional upon receipt of satisfactory medical report from the Bank's nominated doctor and satisfactory references. All engaged employees shall be issued a letter stating clearly terms of employment, salary and other related entitlements and a copy of this Agreement.
- ii. All confirmed Employees shall be subject to notice of termination of employment as contained in Article 20 of this Agreement.
- iii. On confirmation to the permanent staff, the Employee shall be given a letter of confirmation.

B. Probation

- i. All newly engaged Employees shall serve a probationary period of six (6) months. This period may be extended for a further period of three (3) months if in the opinion of the Employers the Employee's work performance has not been satisfactory. It is however agreed that before the end of the first period of probation, the Employee on probation would have been informed of his performance in writing and advised whether the period of probation could be extended for a further period of three (3) months or not.
- ii. During the probationary period, the services of any Employee on probation may be terminated by either party at any time giving to the other, one (1) month's salary in lien of notice in writing or by payment of one month's salary in lieu of such notice.
- iii) Payment in lieu of notice shall include all allowances usually paid monthly to the Employee.
- iv) Employees on probation shall enjoy all the facilities contained in this agreement and any other agreement entered into by the Management and the Union.

11.0. ARTICLE 11 - CHANGE OF DESIGNATION:

- A. In the event that the Union registers with the Registrar of Trade Unions under another name during the terms of this Agreement, the Union undertakes that this Agreement shall continue to apply and remain binding upon the Union during the said term.
- B. In the event that any Employer in this Trade Group Changes its name or title or legal designation during the terms of this Agreement, the Employer undertakes that this Agreement shall continue to apply and remain binding upon the Employer during the term of this Agreement.

12.0. ARTICLE 12 - HOURS OF WORK:

A. The maximum working hours per week of five (5) consecutive days shall be forty (40) exclusive of Lunch Break for all categories of Employees whose Terms and Conditions of Service are governed by this Agreement.

- B. Each Employee with the exception of Security/Watchmen shall be entitled to two (2) consecutive days of rest each week which is normally Saturday and Sunday. In the case of Security/Watchmen whose duties are in accordance with the Bank's roster system. 'Rest Days' shall be taken to mean any two (2) consecutive days in the week.
- C. Due to varying conditions prevailing in different Stations/Branches, the Management and Union shall agree to the time of attendance at the Office in accordance with local needs.
- D. At the sole discretion of the Bank, certain categories of Employees may work less than the agreed hours per day in which case, this shall be regarded as full day's work for which no loss of earnings will be affected.

13.0. ARTICLE 13 - OVERTIME:

- A. Overtime shall under normal circumstances be worked with prior approval of the Management. Although overtime is not obligatory, the management expects that Employees would comply with request to work overtime when the exigencies of the
- B. Whilst recognizing that persistent overtime is undesirable to the health of the individuals, the Employers and Union agree that where overtime is essential Employees shall endeavour to cooperate and work overtime for which they will be compensated as follows:-

Normal Working Days:

Work done in excess of the agreed hours of work per day shall be remunerated for at the rate of one and half times the hourly rate of pay.

Rest Days/Public Holidays/Week Ends:

Rest Days

Work done on an Employee's Rest Days, Public Holidays or Week Ends the Employer shall in addition to payment of Overtime at Double the Hourly Rate of pay also provide Special Allowance for Transport at minimum of NLE 50 and Meal Allowance at minimum of NLE 50 everyday worked.

Public Holidays

Work done on Public Holidays shall be remunerated for at double the hourly rate of pay (i.e. rate of pay plus 100%).

Computation of Daily Rate of Pay.

Daily Rate of Pay

Monthly remuneration divided by 22.

Hourly Rate of Pay

Daily Rate of pay divided by Eight (8) hours.

- C. As a matter of policy, overtime is not payable to signatory staff but where any of these staff is authorized by management to report for duty on Rest Days or Public Holidays, that staff shall be entitled to a reimbursement of costs in respect of Transport/Meal etc at a minimum rate of NLE 250 each day. This applies only to signatory staffs who are members
- D. Where special rates of pay have been agreed and are operative, such rates shall be applied subject to review annually.

E. Leave and Gazetted Public Holidays will be counted as eight (8) hqui



14.0. ARTICLE 14 - PUBLIC HOLIDAYS:

A. All Employees shall receive normal emoluments on all Public Holidays on which they are not required to be at work. Basic pay shall include all Allowances normally paid in the month. However, Employees required to work on Public Holidays shall be paid overtime as prescribed in Article 13 of this Agreement in addition to the guaranteed basic pay.

B. Rest Days/Week Ends:

All Employees shall receive full emoluments on all rest days which shall include the allowances normally paid. Any work done on these Rest Days shall be paid for as overtime as prescribed in Article 13 of this Agreement.

15.0. ARTICLE 15 - PUNCTUALITY:

It is agreed that Employees shall strictly observe the agreed working hours of the Bank at the different Branches/Stations and shall be punctual at all times at work. Failing to be punctual will be subject to a disciplinary action.

16.0. ARTICLE 16 - ANNUAL SALARY REVIEW:

- A. The parties agree that individual Bank level negotiation shall be held to allow each Bank and the Union Negotiate the base salary of all employees who fall within the bargaining unit. Banks can reward outstanding Performance by giving additional increase to deserving staff above the agreed increase percentage. Payments shall be done according to each Banks remuneration review cycles.
- B. Due to the fact that Banks may have different performance rating scales, the award of increases above negotiated percentage shall be left to the discretion of the Employer.
- C. Where the performance of the bank has not been satisfactory, the Bank and Union will discuss and reach agreement on the way forward in the interest of both parties Employees and Employers.
- D. The Banks shall afford every Employee an opportunity to examine his assessment report and discuss same with his reporting officer. It shall be agreed that these assessments shall be made well in advance (at least one clear month) of the due date so that should there be any queries or petition from staff the issues would have been resolved before the effective date of the increment.

17.0. ARTICLE 17 - PROMOTION AND GRADING:

- A. Promotion shall be dependent on performance, conduct and professional qualification
- B. An Employee promoted into higher grade shall be informed in writing of his new job grade, point of entry and specific job description.

C. Where an Employee covered by this agreement act in a supervisory position, the Employee will be paid Acting Allowance as provided for in Article 35 of this Agreement (Salary at least equal to the Minimum Salary Scale of the New Grade)

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18.0. ARTICLE 18 - REDUNDANCY:

- A. Redundancy is defined as the involuntary loss of employment through:-
- i. No fault of the Employee by reason that the Employer has ceased or intends to cease to carry on the business or part of it for which the Employee was employed and that the Employee shall not be replaced by any other worker within a period of six (6) months.
- ii. A change in the method of operation or administration of the business or part thereof which results in either a reduction of the work force requirements of the Bank concerned or a change in the type of skills, qualification and experience which an Employee must possess to perform the duties required of him.
- iii. A change in management of the business necessitating the transfer of the business to another management, or a change in administration resulting in over fifty (50%) percent of the shares of the business been sold out or transferred to another party or privatization, whether this results in loss of employment or not, redundancy shall be deemed to be effected.
- iv. Where the services of Employees of the Bank are not carried over to the new management in full, the Employee concerned shall be eligible for redundancy compensation. The decision shall however be the prerogative of the Employees as to the transfer of their services to the new management and no decision shall be taken without prior consultation and agreement reached with the Union and Employees who are to be affected.
- v. Employer's in-ability to continue to carry on any part of the business due to economic reason, restructuring or similar nature and where this change will affect some members of staff.
- B. Before declaring any Employee redundant in a given post, the management shall explore the possibility of using his services in alternate employment.
- C. In the event of a redundancy, the Bank shall give up to three (3) months written notice of that intention to the relevant regulator, the Union and Ministry of Labour followed thereafter the Employees who are likely to be affected after discussion would have been held and the parties named therein and agreement reached on the intended method and actions to follow.
- D. The Management and Union shall meet together during this period of notice, to review the redundancy plan, discuss the plan with a view to establishing equity. Management shall agree that when a situation involving redundancy occurs the procedure to be adopted shall be strictly in accordance with the following principles.
- i. Notice to Employees: Notice shall be given to the Employees as per article 17(C) above.

ii. No Employee shall be declared redundant prior to an agreement reached between the Management and the Union.

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- iii. The principal of 'last in first out' except in such cases where the merit and ability of a less Senior Employee is in the Bank's opinion greater than that of an Employee with a longer years of service. In which case the Employer shall provide the Union with proof of the method used to ascertain or determine the ability and merits of the Employee to
- iv. In the event of an Employee being discharged in respect of redundancy, he shall be granted his full rights as provided for in this Agreement and in accordance with the
- v. The Management agreed to give preference to those declared redundant should there be any vacancy in the establishment during the period of twelve (12) months from date
- vi. An Employee recalled and re-instated in his job shall be placed in his former grade for that job or the job grade if it has been upgraded or increased.

19.0. ARTICLE 19 - REDUNDANCY COMPENSATION:

A. All Employees covered by this Agreement on ceasing to be employed on grounds of redundancy, shall be entitled to the under-mentioned payment.

1 - 5 years 1 Month Basic pay for each year of service Over 5 – 10 years - 1.25 Month Basic pay for each year of service Over 10 years - 1.5 Month Basic pay for each year of service

Service shall be calculated to the nearest half year. For the purpose of this Article any period in excess of three (3) months and six (6) months service shall be regarded as Half and One (1) year respectively.

- i. Redundancy Compensation shall be paid in addition to End of Service Benefits in Article 22 (A) of this Agreement and any other Benefits to which the Employee is entitled to in this or any other agreement (Better Conditions).
- . The above rates of compensation may not be applied by any Employer who operates a clean wage policy (Betters Conditions) that is better than the provisions therein and that such Better Terms are in accordance with section 15 of the Regulation of Wages and Industrial Relation Act No. 18 of 1971.

20.0. ARTICLE 20 - SUSPENSION:

A. Suspension for Discipline

It is agreed that an Employer can suspend an Employee as a form of discipline but for a period not exceeding ten (10) working days without pay at any one time.

B. Suspension for Departmental Investigation

It is agreed that an Employer can suspend an Employee pending the result of the Employer's investigations which shall be concluded within reasonable time. The Employer shall notify the Employee in writing if the investigation takes longer than 10 working days. During this period, the Employee shall be paid half basic pay plus all allowances due for the entire period.

C. Suspension for Police Investigation

i. It is agreed that should an Employee be facing Police Investigation the Bank may suspend the Employee pending the conclusion of the investigation. Whilst on suspension he shall continue to receive half basic pay and all allowances due and if found guilty will be terminated.

- ii. If at the conclusion of the Police Investigations, the Employee is charged to court, he shall from that point receive better. shall from that point receive half of his monthly Basic pay and Allowances until the matter
- iii. Where the Court Rules in favour of the Employee, he shall from that day be entitled to a) Balance salary and allowances withheld.

 - b) The Bank shall not revert to the same issue or take any other Disciplinary action against

21.0. ARTICLE 21 - TERMINATION AFTER WARNING:

- A. Where the services of an Employee have proved unsatisfactory he may be given a written warning. Examples of offences for which written warning letters may be issued shall be:
- i. Absenting oneself from the place proper and appointed for the purpose of work without
- ii. Persistent lateness in reporting for duty.
- iii. Unfitting oneself for the proper performance of his/her work during working hours (e.g.
- iv. Neglecting to perform any work which it was his/her duty to perform or carelessly or improperly performing any work which from its nature it was his duty to have performed
- v. Using any abusive or insulting language or behaviour to any person in authority over him.
- vi. Refusing to obey any proper instruction from any person placed in authority over him
- vi. Borrowing or lending of money or the guaranteeing of another person by an Employee without the specific permission of the Management is prohibited. Should it become known to the management that an Employee is borrowing or lending money without permission or is in debt without justifiable cause or overdraws his account with the Bank or issues cheques having insufficient funds to meet them without authority or issue staff cash debts to third parties, the Bank may terminate the services under the provisions of this Article.
- B. Before a written warning letter is issued, the Employee would have been issued with query in writing and allowed to reply to such query in writing or orally within twenty-four (24) hours from time of receipt of such query.
- C. Employment may be terminated if within any period of twelve (12) months an Employee has received three warning letters.
- D. A warning letter may cease to have effect after a period of twelve (12) months from the date of issue. Termination can only be effected after further offences for which Three (3) written warning letters have been given.
- E. However where the Management does terminate the employment of an Employee (except in the case of Summary Dismissal) as provided for in Article 22 the management shall in addition to giving one month's notice or one month's pay in lieu, make such payment for leave already earned inclusive of payment of leave allowance in proportion to his/her entitlement not taken at the time of termination. Notice pay shall include all allowances due the Employee monthly.

F. Where an Employee is terminated other than on the last day of the month in which the decision is taken, the Employee so terminated, shall be entitled to full monthly emolument and all other allowances normally paid to him/her monthly.

22.0. ARTICLE 22 - END OF SERVICE BENEFITS:

A. Where an Employee after one year service with the Bank his services are terminated, resigns or retire, he shall be entitled to End of Service Benefits as contained here below:

1 - 3 years
 Over 3 - 6 years
 Over 6 - 9 years
 Over 9 - 12 years
 Over 12 years
 30 days' pay for each year of service
 33 days' pay for each year of service
 39 days' pay for each year of service
 42 days' pay for each year of service

(Day's pay shall mean Basic Monthly Salary plus all regular monthly allowances divided by 22 days).

- B. The above rates of pay may not be applicable to those Employers with whom the Union has entered into agreement to operate a Clean Wage Policy in accordance with section 15 of the Regulation of Wages and Industrial Relation Act No 18 of 1971 (Better Condition).
- C. For the purpose of this Article any period of service over three (3) and six (6) months shall be regarded as Half and One year respectively. All payments shall be calculated pro-rata.
- D. End of Service shall apply to Resignation, Termination, Retirement or Death.
- E. Where remuneration is used simply means Basic Salary including all other Allowances paid monthly.

23.0. <u>ARTICLE 23 - GROSS MISCONDUCT AND/OR SERIOUS NEGLECT –</u> DISMISSAL:

- A. Dismissal may be effected by the Bank without notice at any time in the event of an Employee being guilty of any serious misconduct or any serious breach or non-adherence to the Bank's regulations. Examples of such behaviour are given below:
- i. Misappropriation of any funds or property belonging to the Bank or belonging to any person having business dealings with the Bank.
- ii. A breach of secrecy for which the Employee has been informed relating to any matter affecting the Bank's business.
- iii. Failure to report immediately to the Manager or next more senior official any known irregularity on the part of any Employee which comes to his notice or failure to take any other steps which may be necessary to bring the matter to the attention of the Management.
- iv. Negligent performance of duty on the part of an Employee which involves the Bank or any person having business with the Bank in financial loss.

v. Deliberately falsifying, destroying or otherwise removing from their proper place records with intent to defraud or mislead.

- vi. Conviction of a criminal charge in the Courts of Sierra Leone.
- B. Before an Employee is dismissed under this Article, the Employee shall be given the opportunity of stating his case either orally or in writing as he prefers.
- C. When an Employee is dismissed the Employee shall not be entitled to any notice pay or notice in writing or Termination Benefits under Article 21 of this Agreement, except contributing.
- D. Where an offence has been committed which merits dismissal under this Article, or termination under Article 20 but the management does not exercise its prerogative of dismissal or termination, 'first and final' warning letter may be issued and the fact the warning is a final one will be clearly stated in the letter.

24.0. ARTICLE 24 - TERMINATION OF EMPLOYMENT:

- A. Any offence involving on the part of the Employee an act of dishonesty or actual violence.
- B. Where the Employee during the course of his official duties derives any benefits which places him in such a position that his personal interest and his duty to the Bank are in conflict.

25.0. ARTICLE 25 - RETIREMENT:

- A. The maximum age for retirement shall be sixty (60) years. Notwithstanding this, an Employee may opt for early retirement having reached the age 55 years and having worked for the Bank for a period of not less than fifteen (15) years. Similarly, the Bank may ask an Employee to proceed on early retirement.
- B. It is also agreed that where an Employee is to proceed on retirement on reaching the age of retirement as provided for in this Agreement, the Management shall give to such Employee not less than six (6) months notice in writing or pay six (6) months emoluments in lieu of such notice.

C. Early Retirement:

- i. Where an Employee voluntarily opted to retire before reaching the agreed retiring age (60) years, he shall give to the management two (2) months notice in writing of his intention or pay two (2) months emoluments in lieu of such notice.
- ii. Where the Management on its discretion requests an Employee to proceed on early retirement, the Management shall give to the Employee six (6) months notice in writing or pay six (6) months emoluments in lieu of such notice.

iii. Where payment is made in **lieu** of written notice, such payments shall include all allowances normally paid to the Employee monthly.

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26.0. ARTICLE 26 - DEATH/BEREAVEMENT ASSISTANCE:

Employers agreed to provide Bereavement Assistant for the following in the event of

Employee

NLE 10.000

Spouse

NLE 5.000

Biological Mother/Father

NLE 4.000

Three Children up to aged 18 years

NLE 2.500

27.0. ARTICLE 27 - GRIEVANCE PROCEDURES:

Stage 1:

Any Employee desiring to raise a grievance in which he is directly and personally concerned, shall raise the matter with his immediate Head of Department who will examine the matter and give a reply within two (2) working days.

If the issue is not resolved in stage 1, the Employee shall raise it up in writing with the next higher level authority who shall endeavour to resolve the issue within three (3) working days from the date of receipt of the grievance.

Stage 3:

If the grievance is not resolved in stage 2, the aggrieved person shall take the issue up in writing with the General Secretary of the Union and a copy addressed to the Officer in Charge of Human Resources. The General Secretary and Human Resources Manager shall both examine the grievance and endeavour to resolve it within five (5) days from the date of receipt of the letter. All information from officers who have previously attempted to resolve the complaint would be sought in writing to help the parties in this stage become knowledgeable of the circumstances of the grievance. If at this stage the matter is still unresolved the General Secretary shall take it up with the Managing Director for final examination of the complaint.

The Managing Director shall examine the complaint and all available information and give his decision within ten (10) working days from that date the matter was received by him. If in the opinion of the General Secretary and the aggrieved worker the decision is not satisfactory, the matter will then be referred to the Ministry of Labour for conciliation.

28.0. ARTICLE 28 - ANNUAL LEAVE:

A. Employees covered by the Agreement shall be entitled to Annual Leave on full pay within the period of twelve (12) months following the anniversary date of the Employee's engagement. While the Employee's wishes are met as far as possible as regards to the date of commencement of leave, the Employer will decide the actual date of leave within the exigencies of the undertaking.

B. All Employees whose Terms and Conditions of Service are covered by this Agreement shall be entitled to Annual Leave for each year of service at the following rates.

1 - 5 years
Over 5 - 10 years
Over 10 - 15 years
Over 15
22 Working days a year
24 Working days a year
26 Working days a year
30 Working days a year

- C. Where cash is paid in lieu of leave, the allowance shall also be paid in full as if the Employee is actually proceeding on leave.
- D. Employers operating leave on grade levels shall continue to do so BUT the minimum shall not be below Twenty-Two (22) working days a year.

29.0 ARTICLE 29 - LEAVE ALLOWANCE:

- All Employees covered by this Agreement on proceeding on leave shall be entitled to Annual Leave Allowance not less than 30% of the Employee's Annual Basic Salary at the time of taking leave.
- B. This provision may not be applicable where a "Clean Wage" remuneration package (Better Terms) is agreed between the Union and Management in accordance with Section 15 of the Regulation of Wages and Industrial Relations Act No. 18 of 1971.
- C. Where due to exigencies of the service the Bank requests for leave to be deferred until the following year. Leave allowance may be paid same year.
- D. Where cash is paid in lieu of leave the leave allowance shall also be paid as if the Employee is actually proceeding on leave.

E. Leave on Resignation/Termination

In the case of an Employee whose services are terminated or who resigns his appointment, the Employee shall receive his proportion of leave earned plus leave allowance where applicable.

F. Compassionate Leave

The Employers shall grant an Employee within Twelve (12) calendar months Compassionate Leave upon application for a period not exceeding Five (5) working days. Such leave shall be on full basic pay.

30.0. ARTICLE 30 - LEAVE OF ABSENCE FOR UNION ACTIVITIES:

Employees who are members of the Union shall be granted leave of absence to attend Union Meetings, Conferences, Seminars or Workshops as and when requested. A written request for such leave must be submitted with a minimum of One (1) week notice from the Union to the Employer depending on the length of time and minimum of 48 hours for a day's meeting before the date of such meeting, stating the duration of the absence from work of the Employee (s) concerned. Such absence shall be on full basic pay.

31.0. ARTICLE 31 - MATERNITY LEAVE:

- A. Female Employee who has been in the Employer's employment for a period of not less than One (1) year and becomes pregnant shall be granted Fifteen (15) weeks maternity leave with full emolument.
- B. The Employee shall be required to produce a medical certificate signed by a qualified medical practitioner stating where possible, the due date of confinement. Where possible, Seven (7) weeks may be taken before the date of confinement or as decided by the Doctor and the remaining period after birth of the child.

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- C Where annual leave has already been earned and not taken it may be taken on request immediately following the maternity leave.
- D Where an Employee has served the Bank for a period of not less than eight (8) months and becomes pregnant and leave is requested the Bank shall grant her proportion of the normal leave of Fifteen (15) weeks due on full pay and the remaining period on half pay
- E The Employee on application for Paternity Leave shall be granted such leave of Ten (10) days within the Fifteen (15) weeks Maternity Leave with full pay

32 0 ARTICLE 32 - SICK LEAVE:

A Any Employee who is unable to report for work on any working day is required to inform management of the reason(s) by the most urgent means within two (2) working days.

when an Employee falls seriously ill and it is confirmed by Doctor in attendance that his illness and absence are likely to be prolonged. Sick leave with emoluments shall be granted. Sick leave will be authorized only on the recommendation of the Employer's approved/nominated Medical Doctor. Where an Employee due to urgent need for medical attention has to consult a medical practitioner other than the Employer's nominated Doctor, the Employer may accept the certificate subject to confirmation by the Employer's approved Doctor.

Where within (5) five working days from the first day of absence satisfactory medical certificate or acceptable explanations have not been received, the Employer reserves the right to consider that the Employee has abandoned duty with effect from the first day of absence and this shall give the Employer the right to terminate the employment of such Employee.

In the event of illness other than as a result of self-inflicted injuries, or illness arising out of an Employee's negligence, e.g. alcoholism, sick leave with pay shall be granted as follows:-

B. Prolonged Illness/Confinement Six (6) months with full emoluments and thereafter Six (6) months on half emoluments. Thereafter a Medical Board will be appointed by employer were the Medical Board advises termination the Management and the Union shall meet

together to discuss and agree on the effective day of termination of the services of the Employee concerned.

C. Retirement on Health Grounds

Where an Employee has not reached retirement age, but is considered by the Employer's Doctor to be unfit for further services and this has been supported by an Independent Medical Board, the Employer shall retire such Employee and all benefits due him shall be paid in accordance with the provisions of this Agreement or any other benefit scheme operate by the Employer.

33.0. ARTICLE 33 - MEDICAL:

A. Employers who are presently operating a Medical Scheme which provides for their Employees and dependants (spouse and Three (3) children of age up to o 18) shall continue to provide such facilities subject to the Union and Employer having agreed on the type of scheme being operated

B. Employers who during the life term of this Agreement intend to go into any scheme for the provision of medical coverage shall discuss and reach Agreement with the Union on the type of scheme to be implemented.

Where no such scheme is currently being operated, the Employer shall take full responsibilities for:

- i. The cost of consultation drugs and full medical treatment shall be borne by the Employers for the Employee spouse and three (3) Children of age up to eighteen years (18).
- ii. Surgical expenses including anesthetist's fees, X-rays and post operation nursing.
- iii. The cost of all consultations.

34.0 ARTICLE 34 - TRANSFERS:

- A. The Employees covered by this Agreement agreed to work for the Employer anywhere in Sierra Leone as may be directed by the Employer. The Employer shall however, so far as is consistent with the interest of its business, take individual circumstances into consideration before arranging the transfer of an Employee.
- B. Employees being transferred by the Employer shall be advised in writing whether the transfer is a temporary transfer or permanent one. For the purpose of this Article, a temporary transfer shall mean a transfer for a period of not more than six (6) months at any one time.
- C. Before an Employee is transferred from one town to another, the Employer shall give the Employee not less than one (1) month notice in writing except in the case of an emergency or extreme urgency.

D. Permanent Transfer

When an Employee is transferred permanently to a branch other than that in which he was engaged, the Employer shall reimburse the Employee for following:

- Travelling expenses for the Employee, spouse and up to three (3) Children up to 18 years of age.
- ii. Transport costs for a reasonable quantity of household and personal effects provided.
- iii. Permanent transfer shall mean a transfer for a period of over six months at any one time.

E. <u>Displacement Allowance</u>

a) A displacement/inconvenience allowance shall be paid to all Employees transferred from their original place of work to another place until the Employees returns back to his original place at a yearly rate of not less than Five Thousand New Leones (NLE 5,000).

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Where partly furnished accommodation is provided by the Employer a minimum of N/Le 5000 shall be paid yearly to the Employee until he returns to his/her original place of

- c) Staff not occupying Bank Accommodation. Employer and Staff shall agree on a suitable Rent Allowance at the current rate in the new place of transfer such Rent Allowance shall be paid yearly until the Employee returns to his original place of employment.
- d) Employers offering Better Conditions in respect of the allowance shall continue to do so in accordance with the provisions of section 15 of The Regulation of Wages and Industrial Relations Act No. 18 of 1971 and the employment act of 11th May, 2023 section 81.

e) Over-night Allowance:

Employees on official duties and have cause to stay outside his normal location between (8:00 p.m. - 8:00 a.m.) shall be paid accommodation allowance for a Guest House or Hotel at the rate of not less than N/Le 350 per night including the following daily.

- i) Supervisors N/Le 250 daily
- ii) Other ranks N/Le 150 daily

In addition whenever Employees are require to stay away from base overnight and Employer accommodation is not available the Employer will pay for overnight accommodation at the rate existing for a suitable Guest House or Hotel.

F. Termination of Employment whilst on Permanent Transfer:

When the service of an Employee on transfer from the place of recruitment is terminated by the Employer, the Employer shall repatriate the Employee and family back to his place of engagement subject to his indicating to the Employer his willingness to return within one (1) month.

35.0. ARTICLE 35 - ACTING ALLOWANCE:

Where an Employee below supervisory level is called upon to act in a supervisory position for a period not less than fifteen (15) working days, the Employee performing such duties shall be paid an acting allowance calculated as the difference between his gross monthly salary and the minimum gross monthly salary of the grade of the Officer for whom he is acting.

Where the gross monthly salary of the Employee acting in the supervisory capacity is greater than the gross minimum monthly salary of the grade of the Officer for whom he is acting he shall be giving two notches or 10% movement above his salary.

36.0. ARTICLE 36 - TRANSPORT ALLOWANCE:

- Employee covered by this agreement shall be paid Transport Allowance at the rate of Six Hundred New Leones (N/Le 600) monthly or fuel subsidy for those Employers providing fuel for staff.
- This provision may not be applicable where a clean wage remuneration package is agreed between the Union and management in accordance with section 15 of the Regulation of Wages and Industrial Relations Act No. 18 of 1971.

37.0. ARTICLE 37 - LUNCH/MEAL ALLOWANCE:

1) All Employees covered by this agreement shall be paid Lunch/Meal Allowance at the rate of Four Hundred and Forty New Leones (N/Le 440) monthly.

2) This provision may not be applicable where a clean wage remuneration package is agreed between the Union and management in accordance with section 15 of the Regulation of Wages and Industrial Relations Act No. 18 of 1971

38.0. ARTICLE 38 - UNIFORMS AND PROTECTIVE CLOTHING:

A. For certain categories of staff the Bank may provide Uniforms and will pay for the cost of sewing them at reasonable regular intervals but not more than once every year.

- B. Those Employees not provided with Uniforms shall be paid an amount of not less than NLE 2,500 annually. Protective clothing must be provided for Employees whose job involves a certain amount of risk such as technicians, dispatch riders, drivers and messengers. Such clothing includes, but not limited to, helmets, gloves, overalls, boots and rain gears.
- C. It is however understood that uniforms and protective clothing remain the property of the Bank and must be returned to the Bank on leaving the establishment. Clerical Staff:

Clerical Staff who as a result of the nature of their duties will be required during the rainy season to work outside of their normal place of work will be provided with rain gear: umbrella, rain coat and wellington boots where the Bank does not maintain a pool of these

39.0 ARTICLE 39 - HOUSING/RENT ALLOWANCE:

- a) All Employees covered by this agreement shall be paid Rent or Housing Allowance annually at the rate of 25% percent of the Annual Gross Salary of the Employee. This allowance shall be paid not later than first working day in January of each year.
- b) This provision may not be applicable where a clean wage remuneration package is agreed between the Union and management in accordance with section 15 of the Regulation of Wages and Industrial Relations Act No. 18 of 1971.

40.0 ARTICLE 40 - PROFESSIONAL QUALIFICATIONS:

The Bank shall encourage and assist employees towards achieving relevant professional qualifications as well as rewarding those who achieve success. The Bank shall make provisions to cover the following:-

A. Tuition and Fees

The Bank shall grant the Employee on application interest free loan to cover the full cost of tuition and fees. On completion of the program the Employer shall reimburse the full amount granted as loan which has already been deducted in respect of the tuition and fees.

41.0 ARTICLE 41 - CONSULTATIVE COMMITTEE:

This agreement shall not prevent the establishment of a Consultative Committee or Staff Association consisting of all categories of staff. The Consultative Committee/Staff Association shall allow the regular exchange of views between the Management and the Workers on other social issues. The Consultative Committee/Staff Association shall not discuss any matter contained in this Agreement or having anything to do with this Agreement.

ARTICLE 42 - VALIDITY OF APPENDICES:

It is agreed that the following Appendices attached to this Agreement form an integral part of this Agreement.

- i. Constitution Schedule 'A1'
- ii. Salary Scales Schedule 'A2
- iii. Job Classification Schedule 'A3

43.0 ARTICLE 43 - SUPPLY OF COLLECTIVE AGREEMENT:

Every Employee shall be supplied a copy of the Banking Trade Group Collective Agreement free by the Employer and any other subsequent Agreement which may be entered into by the Bank from time to time. B Parac

44.0 ARTICLE 44 - SALARY SCALES:

- A. Salary Scales are those attached to this Agreement marked appendix A² for all categories of Employees whose Terms and Conditions of Service are covered by this Agreement.
- B. Salaries/ Emolument for all Employees covered by this agreement shall be reviewed every twelve (12) months from the effective date of this Agreement. Agreement reached shall become effective as from 1st January of each year or any other date agreed between the Bank and the Union.
- C. Salaries/ Emolument shall be paid monthly and will normally be paid not later than 25th of each month. When the 25th falls on Saturday or a Public Holiday Salaries will normally be paid on the preceding working day and where the 25th falls on a Sunday Salaries will be paid on the following working day.

D. Clean Wage Remuneration

This is deemed to mean a consolidated or Grossed-up Annual Salary/Remuneration payable in twelve (12) equal monthly installments to Employees such remuneration shall be inconsonance with the provision of section 15 of the Regulation of Wages and Industrial Relations Act No. 18 of 1971.

45.0. ARTICLE 45 - BONUS/ YEARLY INCENTIVE:

- A. i) Every Employee who has served the Employer for a period of one (1) year shall be entitled to End of Year Bonus/incentive payable at the rate of the individual monthly basic salary. This payment shall be made in addition to the payment of salaries in December of each year.
 - ii) Where applicable, at the same time as December salaries are paid there will be additionally the payment of bonus based upon the individual's monthly basic salary. Where applicable, the mode of computing the payment will be as follows:-
 - iii) Where as a result of the Banks poor performance in the year there by cause the Bank's in ability to pay Bonus for the year Employer shall inform and invite the Union to review this Article prior to meeting the staff. Agreement reached shall be binding.

Bonus Calculations:

- i. On previous 31st December or before-monthly remuneration.
- ii. Between 1st January and 30th June inclusive-half monthly remuneration.
- iii. Between 1st July and 30th September inclusive-quarter of monthly remuneration.
- iv. Subject in all cases to continuous employment from date of engagement to date bonus is paid.

A. Annual staff appraisal:

Annual appraisal shall be effected for every Employee to enable the Employer determine the eligibility of any increment to be awarded or promotion.

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The Bank shall afford every Employee an opportunity to examine in assessment/appraisal report and discuss same with his reporting officer.

- C. Where the Employee is not satisfied with the assessment report made by the reporting officer the matter can be taken up with the head of management for further examination and discussion.
- (1) (a) Increment with-held shall be reviewed not later than three (3) months from the date the increment was given (1st January).
 - (b) In the event that the increment is re-instated, it shall become effected as from the first day of the month following the date the discussion was taken.
 - (c) In the case of special merit Employees may be granted either additional merit increment or promoted to a senior grade payments shall be made according to each Bank's remuneration review circle.
- (2) It is however agreed that these assessments shall be made well in advance at least one (1) clear month of the due date so that should there be any queries or petition from staff, the issues would have been resolved amicably before the effective date of the increment.

Courses relating to the work of the Employer will be arranged for deserving Employees as 46.0. ARTICLE 46 -TRAINING: and when opportunities are available and the Employer shall bear the full cost of all such programmes.

	ARTICLE 47 – CERTIFICATE OF SERVICE: Employees on leaving the employment shall be entitled to receiving Service on the letter Head of the Employer showing the following:-	а	Certificate	of
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Name	Date Engaged	
Last Position Held: From:		To:
Pariod of Service	Date Left	Service

This Certificate shall be issued not later than two (2) days from the day the Employee ceased to be employed.

48.0 ARTICLE 48 - DURATION OF AGREEMENT:

- A. This Agreement shall remain in force for a period of three (3) years effective 1st January, 2024. During this period of three (3) years, there shall be two (2) negotiations for the review of salaries and all allowances contained therein. Any agreement reached shall become effective as from 1st January or any other such date compliant with the Employer's policy.
- B. These negotiations shall take effect after twelve (12) months from the effective date of this Agreement and again after twenty-four (24) months from the effective date of this Agreement.
- C. The entire agreement shall be opened for re-negotiations at least one (1) month before the expiry date and any agreement reached shall become effective as from 1st January of the following year.

D. Notwithstanding this provision, until a new agreement is negotiated and an agreement reached between the Employers in this Trade Group and the Union, this agreement shall remain in force and binding on all parities.

APPENDIX - A1 Constitution and Rules of the Banking Trade Group Negotiating Council

1. OBJECTS:

The Objects of the Trade Group Negotiating Council shall be:-

- To secure the largest possible measure of Agreement and cooperation between ii. the Employers and the Union in all matters relating to the welfare of Employees with a view to increasing efficiency and productivity consistent with the wellbeing of those employed.
- To secure the speedy and impartial settlement of real and alleged disputes and iii. grievances.

2. MEMBERSHIP:

- a. The Membership of the Council shall be Eight (8) members consisting of four (4) representatives of the Employers and Four (4) representatives of the Union. The Employers representatives shall consist of management Staff of the Bank and the Union's representatives shall consist of the Union General Secretary and Employees of the Bank.
- b. An official of the Ministry of Employment, Employers Federation and the Sierra Leone Labour Congress may be invited to act as advisers to the Trade Group Negotiating Council.
- c. The Employers and the Union may appoint alternate members for each of the Four (4) members which they appoint. An alternate member may take the place of and act instead of the member for whom he is appointed to alternate for all purposes of the Council.
- d. Alternate members may attend meetings of the Trade Group and participate fully in all deliberations of the Council.

3. OFFICERS:

The Chairman of the Trade Group Negotiating Council may either be appointed from within Council Members or from outside of the Council. The Union and the Bank shall agree to the appointment of an independent Chairman prior to the commencement of the Trade Group Negotiating Council first meeting. The Bank shall provide secretarial services.

Meetings of the Council shall be called at the request of either Employers or the Union and such meetings shall be held in Freetown. Due notice of at least Three (3) days shall be given by the parties together with the agreed agenda of any meeting.

QUORUM:

A quorum shall consist of not less than Three (3) representatives of the Employers and Three (3) representatives of the Union.

RECORDING OF PROCEEDINGS OF MEETINGS:

Records of meetings shall be prepared by the Secretary and shall not be circulated until jointly approved by the Chairman and Vice Chairman. Agreements reached on any subjects or items during discussions at Council Meetings shall be reduced to writing and signed by at least Two (2) authorized representatives of the Employers and the Union.

7. FAILURE TO AGREE:

Should the Council fail to reach agreement on any matter as provided for in section 12 of the Regulations of Wages and Industrial Relations Act No. 1871, the Council shall refer the dispute to the Minister of Labour for settlement as provided for in section 17 of the Act No. 18 of 1971.

AMENDMENT OF CONSTITUTION:

The Council shall have the power to amend or add to this Constitution and Rules as it may deem fit and in doing so either party shall give the other two (2) months' notice in writing of its intention and will provide details of all proposed amendments or additions. Negotiations on such amendments or additions shall be conducted by the Banking Trade Group Negotiating Council. It is agreed that while negotiations are continuing this existing Constitution and Rules shall be in force.

APPENDIX - A2

Minimum Salary Scales effective 1st January, 2024.

- (i) It is agreed that salaries currently earned by Employees be increased by 15% effective 1st January, 2024.
- (ii) That Salary Scales operated by Employers be increased by 15% effective 1st January, 2024.
 - (iii) That the Yearly Notch to Notch Movement in the scales be 5% effective 1st January, 2024.
 - (vi) That the scales differential between categories shall be 10% effective 1st January, 2024.
 - (v) The agreed Minimum Basic Salary Scales shall be:-

SIGNATORIES:

MONTHLY YEARLY

NLE 3,500.00 NLE 42,000.00

CLERICAL:

MONTHLY YEARLY

NLE 2,500.00 NLE 30,000.00

NON-CLERICAL:

MONTHLY YEARLY

NLE 1,500.00 NLE 18,000.00

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CIBAPICE UNION SIGNATORIES TO THE COMMERCIAL BANKING TRADE GROUP COLI FCTIVE ACREEMENT

GROUP COLLECTIVE AGREEMENT				
For and on behalf of Employers in The Banking Trade Group	For and on behalf of CIBAPICE Union			
Arthur B.S. Cole S.L. Commercial Bank Limited	Alhaji M.B. Williams General Secretary – CIBAPICE Union			
Theresa F. Kaitibi S.L. Commercial Bank Limited	Mr. Frederick L. Bunduka Deputy Secretary General			
Yetunde Oni Chief Executive Officer Standard Chartered Bank (SL) Ltd	Besty Thomas President - CIBAPICE Union			
Mamriama Kamara Head of Human Resources Standard Chartered Bank (SL) Ltd	Francis Abu CIBAPICE Union			
Ganiyu Sanni Country Managing Director Access Bank (SL) Ltd	Daniel Navo CIBAPICE Union			
Amabe Evelyn Teckham Head of Human Resources Access Bank (SL) Ltd				
Millicent Y. Yormah Country Head, HCM United Bank for Africa (UBA)				
Emmanuel A. Komba Chief Risk Officer United Bank for Africa (UBA)				
Mrs. Kultumi U. Massally Director, Human Resource Union Trust Bank (SL) Ltd				

Mrs. Doris B. Browne

Manager, Internal Audit Union Trust Bank (SL) Ltd Gabriel Eshiague Managing Director LAPO Micro Finance

Fatmata Kandeh Kamara Head of Human Resources LAPO Micro Finance (3)

Abiola Bolaji Managing Director Skye Bank (SL) Ltd

Abigail Y. Swarray Head Human Capital Management Skye Bank (SL) Ltd

SIGNATORIES TO THE COMMERCIAL BANKING TRADE GROUP COLLECTIVE AGREEMENT

Ecobank (SL) Ltd	Commercial Mortgage Bank Ltd
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Ecobank (SL) Ltd	Commercial Mortgage Bank Ltd
Newword Williams Rokel Commercial (SL) Ltd	· · · · · · · · · · · · · · · · · · ·
Rokel Commercial (SL) Ltd	Vista Bank (SL) Ltd
Pulcor	J. Kop. Aldulow J. Kary
Rokel Commercial (SL) Ltd	Vista Bank (\$L) Ltd
	S.L. Commercial Bank (SL) Ltd
Zenith Bank (SL) Ltd	
	Theresa F Kaits S.L. Commercial Bank (SL) Ltd
Zenith Bank (SL) Ltd	J.L. 00111
	Pank
Keystone/Bloom Africa Bank (SL) Ltd	Keystone/Bloom Africa Bank
(SL) Ltd	
Guarantee Trust Bank (SL) Ltd	Guarantee Trust Bank (SL) Ltd
Guarantee Trust Bank (5-)	
S.L.A.C.B Association Executive Secretary	