



NEWSLETTER OF THE LARGEST UNION FOR FINANCE SECTOR PROFESSIONALS

IN THIS EDITION

Superwomen?

by the Editorial Team



International Women's Day was celebrated on 8 March. Some forgot the date, others remembered at the last minute. A few wrote it in their diary and one of these was Martine Birmann, member of ALEBA's Board of Directors and Executive Committee since 19 May. This month, ALEBA Info turns its spotlight onto Martine, who works in what remains a very male-dominated banking industry. In modern society, women are often conductresses (yes, the feminine version of the word really does exist!) with several strings to their bow: businesswoman, wife, mother, housekeeper. How do they combine these roles when there just aren't enough hours in the day? Do they have superpowers? No, doubtless just a bit more boldness and courage than some men. Although attitudes have changed for private matters, there remains a lot to be done in the workplace with perfect equality still a long way off. Recent figures speak for themselves: fewer than 20% of company directors are women. The Ministry for Equal Opportunities would like the number of women in the boardroom to rise from 20% to 40% by 2019 in the public sector.

But what about the private sector? Are men scared of sharing power? At ALEBA, six women sit on the Board of Directors, i.e. nearly 20% of members. Men therefore remain in the majority but we know that the presence of women, their ideas and skills, are key. A strong union, sensitive to equality issues, has a much greater chance of properly representing the men and women who put their faith in us every day. Ladies, you are welcome to join us!

Last month, our legal adviser Michaël Federici explained how to terminate your working relationship with your employer. Here, he describes your rights and obligations if your employer decides to let you go.

ALEBA also continues to meet its members in the workplace and develop an even stronger local presence. On 13 March, for example, when our new website was launched (it is now available in French, German and English), your union's team – led by its President Roberto Scolati and supported by David Billay, permanent representative and Jean-Louis Lannoo, member of ALEBA's Board of Directors – distributed the ALEBA Newsletter for March to RBC colleagues at the Esch Belval site. Another chance to show that ALEBA listens to employees.

Enjoy reading it and see you next month!



Martine Birmann, passionate about helping others

ALEBA Info met Martine Birmann, one of the six women sitting on your union's Board of Directors.

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What to do in the event of dismissal or redundancy

Your employer has informed you of your dismissal or redundancy, you are called to a meeting but don't know what to do. The team explains how to react in such a situation.

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Happening now near you

The latest news from your sections and a review of national business and economic news from the last few weeks.

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Portrait of a committed unionist

by the Editorial Team

To mark International Women's Day, ALEBA Info met Martine Birmann, BIL Representative, and member of ALEBA's Board of Directors and Executive Committee. Read on to find out more about her.

Working from the Kirchberg branch, Martine Birmann welcomes us with a warm smile. A BIL employee for nearly 32 years, she learned everything "on the job" and through in-house training. This is because when she was in high school, Martine did not really think that she would be working in the finance industry one day. "When I was 15 or 16, I wanted to be an actress. I liked to sing and be on stage", she smiles. But her parents couldn't imagine their daughter treading the boards so Martine ultimately turned to finance.



Over time, Martine made a career for herself at BIL. And after spells in a number of branches around the country, including the l'Arsenal branch, which was managed by women when it opened in the mid-70s(!), Martine finally became a Private Banking Relationship Manager.

Her role is to advise clients on their investments. She enjoys attending conferences, information sessions and forums to gain an even better understanding of the economic and financial world, as her business has now become a passion.

Since joining BIL in 1983, Martine has always been in a client-facing role. "I love it, I need contact with people and to work to make them happy", she says. "Ever since I was a little girl, I have been open to meeting new people". A former member of the Luxembourg Girl Guide Association (AGGL), she describes herself as a curious person who loves nature and the simple things in life. But she is also a fighter: "To move forward and develop in the company, patience and above all perseverance are necessary. Especially when you're a woman!"

Indeed, like many other women, Martine has often encountered inequality. "I have frequently seen men given preferential treatment for doing exactly the same work as a woman, which isn't right", she laments. As for whether enough is being done for women in companies today, Martine admits that progress is being made, but slowly. "Compared with the 80s and 90s, there actually has been some change. Even if men are still appointed to high-ranking positions much more often than women with the same qualifications" So for Martine, it's clear: "there is still some way to go". And better female representation on senior bodies could be a game-changer.

"Gender equality does not yet exist in our society. Women play many different roles (professional, mother, wife, etc.) and on top of all that still want to be perfect," she says.



"We therefore need to consider quotas, whether for electoral rolls

or decision-making bodies," she adds, while indicating that she is optimistic about the future.

Alongside her career at the bank, Martine has also been quick to lend her support to ALEBA: "I chose ALEBA as it is a politically neutral union and even in the 80s was already representing the finance industry." For Martine, ALEBA gives "each representative the possibility of taking part in free discussions, defending their ideas. Everyone remains an individual, which is very important in a world in which our life is already highly structured. Furthermore, equality and diversity are important values for ALEBA."

Martine took part in corporate elections for the first time in 2003, becoming an alternate Employee Representative. In 2007 she was elected regular representative and then between 2008 and 2011 sat as President of the Employee Representatives! She has also been employee representative on BIL's Board of Directors. Since 2014 she has sat on the Joint Works Council. An active unionist, Martine has also sat in the Chamber of Employees since 2008 (see below).

A fine career, a role model, a woman!

Chamber of Employees

by the Editorial Team



At staff elections in November 2013, ALEBA won several seats at the Chamber of Employees (www.csl.lu). Created in 2009 following the merger of the Chambre des Employés Privés and the Chambre de Travail, the Chamber of Employees represents all of Luxembourg's employees.

The Chamber of Employees has five main roles:

1. advising on

2. Luxembourg bills and draft regulations sitting on government advisory bodies
3. educating employees and other professionals through a series of publications
4. providing basic training by helping to design and organise future employees' professional education
5. and providing ongoing training through courses for adults

Marc Glesener, former President of ALEBA and Honorary President, serves as Vice-President of CSL and also sits on the Social and Economic Committees.

Alain Back is Treasurer of the CSL and member of the Finance Committee. Micky Grulms sits on the Training and Equality Committees. Lastly, Martine Birmann is a member of the Economic and Equality Committees.

GOOD TO KNOW



Unfair dismissal?

When contemplating your dismissal, the employer must be able to cite real and serious concrete reasons behind the decision, if appropriate during a meeting. Without these reasons, your dismissal is deemed unfair and ALEBA will support you in taking action against the employer for this shameful practice, which unfortunately is still common in the financial industry.

KEY FIGURES

1 month

Once you have been notified of your dismissal with notice, you have **one month to ask for the reasons** why your employer dismissed you. If this period ends on a Saturday, Sunday or bank holiday, it is extended until the next business day.

1 month

Your employer is required to state the exact reasons for your dismissal by registered letter within one month of receiving your registered letter asking for the reasons. Reasons for your dismissal with notice must relate to:

- your ability
- your conduct or behaviour
- your company's needs, namely financial

AND ON THE WWW.ALEBA.LU WEBSITE?

Visit our website www.aleba.lu to find the details of our Legal Departments and their staff. They are on call for all members, giving personal answers to individual problems.

Employer termination of an employment contract

by Michaël Federici, head of ALEBA's department for legal and social matters



In this edition, we look at what happens when your employer terminates your employment.

Two situations may potentially arise: the employer may terminate your contract with or without notice.

The *dismissal or redundancy* is an act through which your employer **unilaterally terminates** your employment contract. The *notice* is the period following your dismissal or redundancy, during which you remain contracted to your employer. Banking and insurance companies' collective agreements affect the notice period and compensation due.

In practice, this is what you must specifically remember:

		Dismissal for personal reasons	Redundancy (for financial reasons)																													
Dismissal or redundancy with notice	Why? Reason	The employer dismisses the employee for reasons linked to ability or behaviour	The employer makes the employee redundant for reasons linked to the company's financial position																													
	When? Deadlines	<table border="1"> <tr> <th>Seniority</th> <th>Notice period</th> </tr> <tr> <td>< 5 years</td> <td>2 months</td> </tr> <tr> <td>> 5 and < 10 years</td> <td>4 months</td> </tr> <tr> <td>> 10 years</td> <td>6 months</td> </tr> </table>	Seniority	Notice period	< 5 years	2 months	> 5 and < 10 years	4 months	> 10 years	6 months	<table border="1"> <tr> <th>Seniority</th> <th>Notice period</th> </tr> <tr> <td>< 5 years</td> <td>4 months</td> </tr> <tr> <td>> 5 and < 10 years</td> <td>8 months</td> </tr> <tr> <td>> 10 years</td> <td>12 months</td> </tr> </table>	Seniority	Notice period	< 5 years	4 months	> 5 and < 10 years	8 months	> 10 years	12 months													
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Dismissal without notice	Why? Reason	The employer can dismiss an employee immediately if he or she has committed misconduct or negligence that leads to an immediate and permanent breakdown in working relations.																														
	When? Deadlines	Dismissal for serious misconduct is effective immediately . As such, there is no notice period																														
	How much? Legal compensation	Misconduct is so serious that the employer does not have to pay any departure compensation. Employees have no right to unemployment benefits either.																														

Please do not hesitate to contact our Legal Department if you have a question or require further information relevant to your personal situation. In our next edition we will look at how **unemployment benefits** work.

Happening now near you

by the Editorial Team

Awareness-raising campaign at RBC



On Friday 13 March, from 07:00, a large delegation from ALEBA, accompanied by RBC's ALEBA representatives, went to meet RBC colleagues at the Esch-Belval site to discuss day-to-day work carried out by all of RBC's ALEBA employee representatives, and to gather their opinion on working conditions within the company, taking suggestions along the way. All employees were given a copy of the latest edition of our ALEBA Info magazine in French or English.

According to Jean-Louis Lannoo, ALEBA representative at RBC and member of the ALEBA Board of Directors, this campaign was a real success: *"Colleagues gave us a really warm welcome. Our presence this morning once again shows that ALEBA is very active within RBC, that our ALEBA section will listen to every single colleague and that ALEBA representatives are there for everyone whenever they are needed"*

Latest news

At the Board of Directors meeting on 19 May, Laurent Mertz (KBL epb) was appointed to serve as Secretary General, replacing Fernand Welschbillig (BIL), who resigned.

New collective agreement for the insurance industry: where is ACA's willingness to move forward?

A common statement from union organisations, including ALEBA, on 30 March, to criticise ACA's deadlock in negotiating a new collective agreement for insurance sector workers. Indeed, ACA is pushing for its own remuneration system, ignoring some constructive proposals that unions have brought to the table. Watch this space...

Meeting with CMCM



On 14 April, Gilles Steichen, Vice-President of ALEBA, met Fabio Secci, the new Chief Executive Officer of CMCM (Caisse Médico-Chirurgicale Mutualiste) to step up and enhance cooperation between the two organisations. With more than 280,000 members monitored by 40 staff, CMCM plays an essential role in Luxembourg business life.

The post vacated by Fernand Welschbillig on the Executive Committee will be filled by Martine Birmann (BIL), while Véronique Masi (BIL) will join the Board of Directors. Congratulations to all three of them!

IN BRIEF



Belgian cross-border workers: finally some good news!

The Luxembourg and Belgian governments have reached an agreement on taxation of days worked outside the Grand Duchy of Luxembourg. Visit our website www.aleba.lu for all information on the 26-day qualification period and the documentation required by the Belgian tax authorities to show a physical presence in Luxembourg.



2014 tax return: new success for our information sessions.

More than 170 members signed up to our information sessions on 2014 income tax returns, given in German and French in March. For members who could not attend these training sessions, our union office has some USB keys available with the contents of the sessions in both of the above languages but also in English, available on request from info@aleba.lu. ALEBA members can of course consult ALEBA's Head of Legal and Tax departments, Michael Federici, on individual tax matters free of charge throughout the year.

2015 courses for Employee Representatives

Our 2015 courses for Employee Representatives as well as Equality and Safety Representatives have begun (16 courses in French, 14 in German). They are held at ALEBA from 12:00 to 16:00. Nearly 120 representatives have already signed up. If you would like to take part, please contact Alain Back soon (alain.back@ing.lu). He is a member of ALEBA's Executive Committee and organises the training sessions.

ALEBA NEWSLETTER

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