

THE UNION
FOR FINANCIAL
SECTOR EMPLOYEES.



PRESERVING YOUR FUTURE.

Foreword.

Dear (future) member,

ALEBA is proud to present this brochure.

It will help you familiarise with our union, since it shall explain both its role and vision of collective action. It shall also describe our day-to-day work, values and strengths.

Thus, if you are already a member, it will serve as a reminder of your benefits – and, above all, of the services available to you. If you are not yet a member, then we trust that the following pages will convince you to join us.

However, this small document does not seek or claim to be exhaustive, and cannot cover all of ALEBA's work or our latest news. To learn more and keep being informed of new developments, please visit our website, which we update continuously: www.aleba.lu.

Enjoy!

ALEBA in a nutshell.

Founded in 1918, the *Association Luxembourgeoise des Employés de Banque et d'Assurance* is **the largest union representing the financial sector in Luxembourg.**

During more than one hundred years of activity, it has often played a pioneering role in negotiations for collective bargaining agreements, and in protecting the rights of employees who fall victim to massive collective redundancies.

Since its origin, ALEBA is led by **an experienced management team** whose members are still active in businesses and are thus fully familiar with the realities of life in the field. A union office made up of **skilled and committed advisors** welcomes you in our premises in Luxembourg city centre.

ALEBA is a neutral union that comes under no political pressure whatsoever.

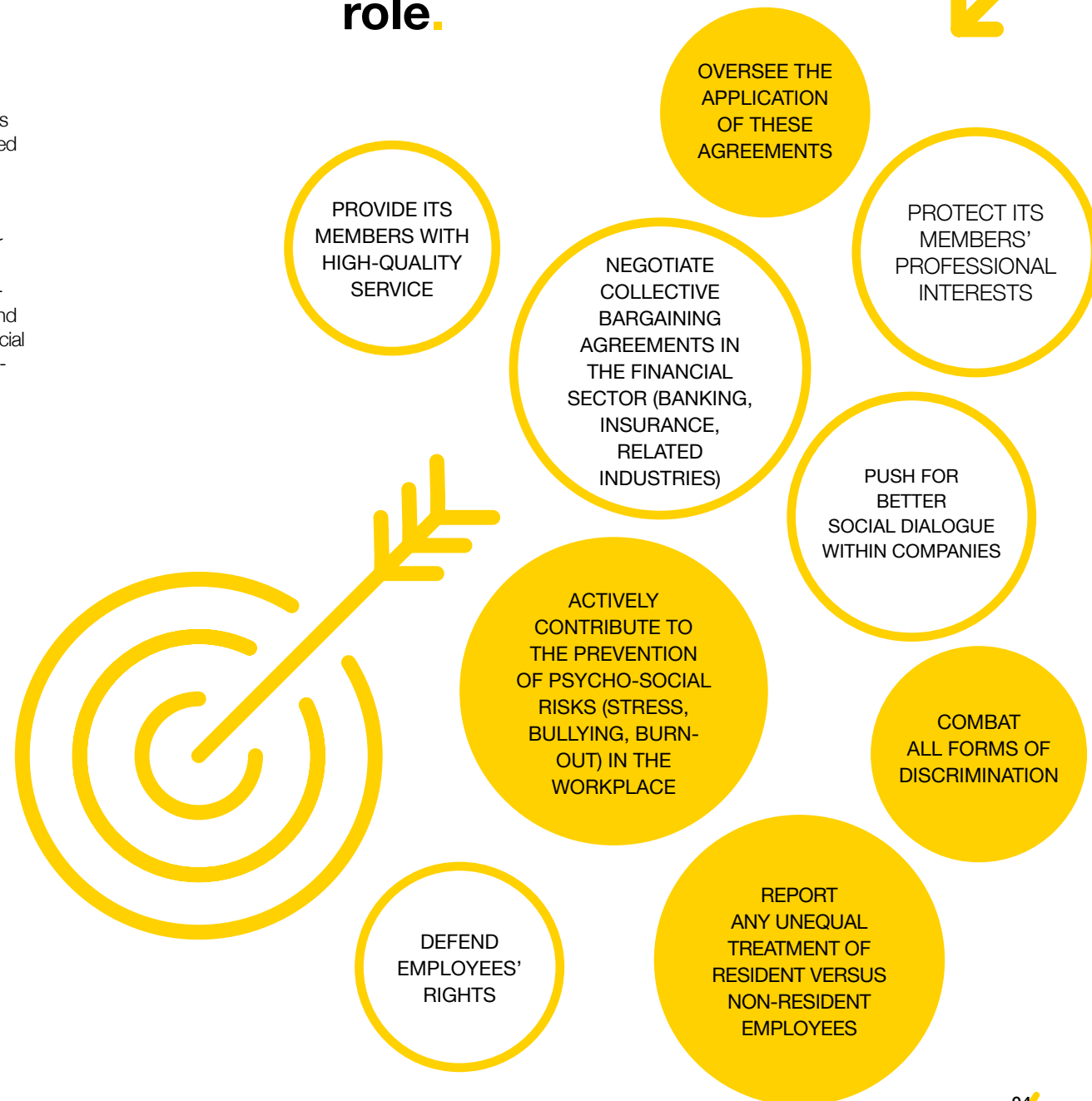
It ensures complete independence through its funding, which is entirely and exclusively raised from membership dues.

Back to the most recent union elections in March 2019, ALEBA has undoubtedly remained the majority union in the financial sector and since then has had over 700 staff representatives in over 140 companies. ALEBA has earned this resounding vote of confidence from employees over decades of **serious, skilled, creative and constructive union work.**

ALEBA's representative standing in the financial sector is officially recognised. Where appropriate, ALEBA can sole negotiate and sign collective bargaining agreements in the industry, **agreements that stand among the best in Luxembourg.**

During the last elections at CSL, ALEBA obtained four out of the eight mandates in group 4 «Financial services and intermediation». Its four representatives ensure that the rights and interests of its members and employees of the financial sector, be debated, defended and preserved.

ALEBA's role.



Six good reasons to join ALEBA.

1

Unrivalled experience since 1918

ALEBA has been playing an important social and unionist role in the country **since 1918**, building its experience over time. It has often been **pioneering in conducting negotiations** for collective employment contracts, establishing their content and **protecting employees** who fall victim to massive redundancies. As a result of Aleba's commitment and professionalism, many workers hit by large-scale layoffs due to restructuring or for financial reasons have obtained benefits well beyond those provided for by law or in other bargaining agreements.

2

Quality service

Our staff are professionals who **carefully listen** to ALEBA's members and representatives. All of our departments, with Legal and Coordination entities in particular, work hard to answer questions and address issues related to labour law, social legislation and collective bargaining agreements as quickly as possible. Naturally, legal assistance is free of charge for members. Where necessary, we can also call on the support of reliable and experienced external lawyers.

3

Political and financial independence

ALEBA is a neutral union that comes under no political pressure whatsoever. It ensures **complete independence** through its funding, which is entirely raised from membership contributions.

4

Promotes solidarity

By joining, you strengthen ALEBA and help **increase the union's power relationship before employers**.

5

Advantages for members

ALEBA has established numerous partnerships in different sectors. Our members and their families enjoy **favourable terms and some really attractive discounts**. Learn more about these advantages on page 8!

6

One of the lowest union fees in the Grand Duchy of Luxembourg

For just **€14.95 a month**, you can access the services of a **powerful, experienced union that always listens to its members**.

ALEBA offers you:

- ▶ **Legal advice and information** in the areas of employment law, social legislation and tax law
- ▶ **Free of charge legal assistance**¹ in the event of a dispute at work or with social bodies
- ▶ **Training** held in several languages on the Luxembourg tax return and also on the role and duties of the staff representative, health and safety representative as well as equality representative
- ▶ **Personalised assistance** in your private annual tax returns
- ▶ **Information** on our work and union news
- ▶ **Themed information brochures:** tax return, Collective Bargaining Agreements

¹ With a few exceptions, legal fees are covered after a waiting period of six months, and with the approval of the Executive Committee.

Other attractive offers.

Healthcare plans and supplementary health insurance

ALEBA healthcare plan

All ALEBA members are automatically signed up for the ALEBA healthcare plan (*Mutuelle*), free of charge, and benefit from the following:

- ▶ Payment to heirs in the event of death

Possibility of subscribing to the *Caisse Médico-Complémentaire Mutualiste* (CMCM).

ALEBA social fund

This provides financial assistance in the event of serious illness, injury or disability, especially for costs not covered by the CNS, your healthcare plan or your additional insurance.

DKV health insurance from LALUX Assurances

ALEBA members receive a 5% discount.

MEDICIS health insurance from Foyer Santé

ALEBA members have no waiting period, and receive a 5% discount.

Harmonie Mutuelle

French cross-border members of ALEBA will benefit from a health and provident plan specially designed for them and their families.

Home, Car, Travel and Accident Insurance

Simple, efficient, innovative: the Bâloise insurance product range suits your needs. As ALEBA member, take advantage of a special discount of 15% on your Home, Car, Travel and Accident insurance.

Luxembourg Air Rescue, a long-standing partner

- ▶ €50/person/year instead of €65
- ▶ €85/family/year instead of €115
- ▶ Free service in the event of a medical emergency

For more information, please contact ALEBA by calling (+352) 223 228-1 or by sending an email to info@aleba.lu.

To guarantee a better service, our switchboard is available from 10 to 12 am and from 2 to 4 pm.

Who is ALEBA for?

In addition to banking and insurance employees, ALEBA works on behalf of all financial sector professionals, including those on fixed term contracts, service providers, agency staff, etc.

These financial sector professionals cover a whole range of related activities or businesses that complement the financial sector.

They are overseen by the *Commission de Surveillance du Secteur Financier*, which regulates their status.

The aim is to answer all the needs of all employees in the sectors concerned in the best way possible, and to introduce a collective bargaining agreement to each sector.

ALEBA has also set up specific committees and services for cross-border workers, young people and pensioners exclusively.



Services designed for the young and not so young:

ALEBA youth

How can young people prepare for their careers?

ALEBA **YOUTH** aims to advise and support young people throughout their studies, and even beyond.

YOUTH-STUDENT

- ▶ Bootcamp: a day spent learning to improve a CV and cover letter, and to prepare for a job interview
- ▶ Information on CEDIES study grants and financial aid
- ▶ Information on traineeships and student contracts
- ▶ Free of charge throughout the duration of education

YOUTH-JUNIOR

- ▶ Presentation of the Collective Bargaining Agreement and Luxembourg Labour Code
- ▶ Introduction to contact persons or representatives of their company
- ▶ Free of charge during the first six months
- ▶ Condition: it must be the first salaried employment

The main ALEBA committees are:

Cross-border Workers' Committee

provides services and detailed documentation specifically aimed at the problems encountered by Belgian, French and German cross-border employees.

Well-being at work and work-life balance Committee

provides services and detailed documentation related to these issues which are very important to ALEBA.

Collective Agreements Committee

negotiates Collective Agreements in the sector and works on behalf of employees who do not benefit from a collective bargaining agreement.



The Amicale welcomes retired members of ALEBA and offers them:

- ▶ An active role in our Union's life
- ▶ Information on developments in the financial sector
- ▶ Contact between retired members and their working colleagues
- ▶ Regular activities, excursions, conferences
- ▶ Protection of social welfare
- ▶ Honorary membership of the ALEBA Healthcare Plan (*Mutuelle*)
- ▶ Membership fees of only one euro per month

ALEBA each day ...

FOR MEMBERS

Legal Service: legal aid and assistance

(+352) 223 228-1 / legal@aleba.lu

- ▶ Answers your questions on employment law and social legislation:
 - Individual or collective redundancies
 - Unemployment and internal reclassification
 - Child benefits
 - Statutory and extra leave days, parental and maternity leave
 - Health insurance
 - Accident insurance
 - Pension and invalidity insurance
- ▶ Monitors legal cases with lawyers;
- ▶ Answers your questions on bullying, burn-out;
- ▶ Answers your questions on the sector's various collective bargaining agreements;
- ▶ Gives legal opinions.

Administration Service and Communications Service

(+352) 223 228-1 / info@aleba.lu

- ▶ Welcomes new members;
- ▶ Updates member data;
- ▶ Collects union dues;
- ▶ Uses the ALEBA newsletter to provide information on:
 - Union work
 - Stances taken
 - Training and conferences
- ▶ Invites members to the general meeting and new year celebration;
- ▶ Organises ALEBA events;
- ▶ Coordinates contact with the media.

... and in the workplace

FOR REPRESENTATIVES

Coordination Service: an experienced team of professional advisors

(+352) 223 228-1 / coordination@aleba.lu

- ▶ Assists and supports more than 700 representatives;
- ▶ Helps build and improve social dialogue within companies;
- ▶ Advises and supports representatives with all types of cases, whether individual or collective;
- ▶ Trains representatives through a training programme adapted to their needs, offered in three languages;
- ▶ Trains representatives on collective bargaining agreements;
- ▶ Oversees the application of the Banking and Insurance sector collective bargaining agreement;
- ▶ Prepares staff elections with representatives in the workplace;
- ▶ Organises awareness campaigns in companies;
- ▶ Gathers representatives in working groups;
- ▶ Provides information on union work.

You could be an ALEBA representative!

ALEBA currently has 700 staff representatives in over 140 companies. ALEBA has earned this resounding vote of confidence from employees over decades of serious, skilled, creative and constructive union work.

You may be right for the team.

- ▶ Are you a naturally empathetic, altruistic person who likes to help others?
- ▶ Do you want to play a more active role in ensuring the wellbeing of your colleagues and the development of your company?
- ▶ Would you like to negotiate and represent your colleagues before senior management?
- ▶ Do you want to influence collective bargaining agreements, and even represent financial sector employees before professional bodies and the *Chambre des salariés*?

Then run for staff representative in the next elections!

Any employee can run in the different staff elections if he/she can justify of a one-year experience working in a company on a fixed-term or permanent contract.

The most important thing is to fulfil this role to the best of your ability, as your colleagues are counting on you.

If you are interested in the role of delegate, contact the **Coordination Service** right away at coordination@aleba.lu, or call the **union office between 10-12 am and 2-4 pm, Monday to Friday, at (+352) 223 228-1** and ask to speak to a Coordinator.

Customised membership.

ALEBA offers four types of membership, at different prices according to employment status.

Status	Price per month/year	Who is concerned?	Services offered
Employee	€14.95/month*	Current employees	All ALEBA services
YOUTH-Student	Free (see page 10)	Students aged 18 to 26	YOUTH-Student pack
YOUTH-Junior	Free of charge during the first six months (see page 10)	Young workers landing their first job	YOUTH-Junior pack
Pensioner	€12/year	Retired employees	All <i>Amicale des Pensionnés</i> services (see page 10)

Sponsoring:

3 months for free for the godfather and the godchild!

Every new member (godchild) gets the three first months for free (value 44,85€), AS WELL AS the ALEBA-member (godfather) who recommends him, if he wants!

If you still hesitate, it is therefore the right moment to join the first union of the financial sector.

To become a member, ask your ALEBA delegates or visit www.aleba.lu.