

MEMORANDUM OF AGREEMENT

BETWEEN

**SARAWAK COMMERCIAL BANKS'
ASSOCIATION**

AND

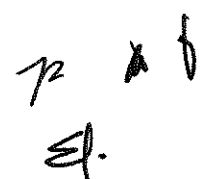
SARAWAK BANK EMPLOYEES' UNION

(EFFECTIVE FROM 1ST JANUARY 2021)

**Kuching
Dated : 4th January, 2023**

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**PART 1
STATUTORY**

ARTICLE 1 – PARTIES

- (1) The parties bound by this Agreement are the SARAWAK COMMERCIAL BANKS' ASSOCIATION, a trade union of employers registered under the Trade Unions Act, 1959, and having its registered office at **Malayan Banking Berhad, 4th Floor, Crown Towers, No:88, Jalan Pending, 93450** Kuching, Sarawak (hereinafter referred to as "the Association") and its member BANKS and FINANCE COMPANIES which have accorded recognition to the Union (hereinafter referred to as "the Bank" or "the Banks" when collectively referred to) of the one part and the SARAWAK BANK EMPLOYEES' UNION, a trade union of employees registered under the Trade Unions Act, 1959, and having its registered Head Office at 2nd Floor, Lot 79 Block B, Queen's Court, Jalan Wan Alwi, 93350 Kuching, Sarawak (hereinafter referred to as "the Union") of the other part.
- (2) In recognizing the changing business focus of banks over the years, the Non-Clerical, General Clerical and Special Grade Clerk categories is re-designated as Sales & Service Non-executive grade 1, 2 and 3 respectively (hereinafter referred to as "SS1, SS2 and SS3"). This re-designation is to reflect the Union's willingness to commit these employee categories to take on new and added duties and responsibilities particularly in sales and service functions in line with the evolving and changing needs of banks and as a result of rapid technological change and digitalization.
- (3) It shall be an implied term of the contract of service between the Bank and its employees in the SS1, SS2 and SS3 categories (hereinafter referred to as "the employees") that the rates of salaries to be paid and the conditions of employment to be observed under the contract shall be in accordance with this Agreement.
- (4) The Bank shall publish this Agreement via its intranet portal within two weeks from the date of signing.

ARTICLE 2 - EFFECTIVE DATE AND DURATION

This Agreement shall be deemed to have come into effect on **01 January 2021** and shall continue to remain in force until **31 December 2023** and thereafter, until superseded by a new Agreement.

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ARTICLE 3 - MODIFICATION AND TERMINATION

- (1) During the period of this Agreement, neither the Association nor the Union shall seek to alter, modify, annul or add to any of its provisions in any way whatsoever, except by mutual agreement between the parties.
- (2) Should any new legislation supersede, vary, repeal or add to any of the provisions of this Agreement, then the relevant provisions of this Agreement shall be amended accordingly. However, if the benefits contained in this Agreement are more favourable, they will continue to apply, if so permitted by law.
- (3) Any variation of this Agreement between the parties shall be jointly deposited by the parties with the Registrar of Industrial Court within thirty (30) days from the date on which the agreement has been entered into:

PROVIDED THAT the variation agreement shall not take effect until cognizance has been taken by the Industrial Court. Any such variation agreement of which the Industrial Court has taken cognizance shall be binding on the parties from such date and for such period as may be specified therein, but no such period shall commence earlier than the effective date of this Agreement.

- (4) Either party may serve on the other six (6) months' notice in writing, together with proposals to negotiate a new agreement, but no such notice shall be given before **01 July 2023**. Negotiation shall commence not later than thirty (30) days from the date of receipt of such notice and proposals.

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ARTICLE 4 - SETTLEMENT OF DISPUTES

- (1) Recognising the value and importance of full discussion in clearing up misunderstanding and preserving harmonious relations, every reasonable effort shall be made both by the Union and the Association to dispose off any complaint or grievance from employees at the lowest possible level.

(2) **Grievance Procedure**

The procedure to be followed in processing any complaint or grievance concerning an individual employee shall be as follows:

(a) **Complaint or Grievance at Office Level**

- (i) If an employee has a complaint or grievance, he may present it in the Grievance Information Form within seven (7) days to his immediate superior. For this purpose he may, if he so wishes, be accompanied by a member of the Inter-Relations Committee in the Bank:

PROVIDED THAT if the complaint or grievance is of a common nature involving more than one employee, then one "Grievance Information Form" setting out the details of such common complaint/grievance signed by the affected employees, may be presented to their immediate superior.

- (ii) The Grievance Procedure is set into motion only when an employee completes the Grievance Information Form. Complaint or Grievance made verbally by an employee shall not constitute "complaint" or "grievance" as envisaged under Article 4(2).

(b) **Settlement of Dispute at Office Level**

- (i) If a complaint or grievance so presented by the employee is not resolved within a period of seven (7) days after it has been brought up, a dispute shall be deemed to have arisen. It shall then be brought up for discussion at a formal meeting between the Inter-Relations Committee and the Bank with a view to reaching settlement.
- (ii) The parties shall, by mutual arrangement, meet as soon as possible, normally not later than seven (7) days after receipt of verbal or written request from either side, and on as many occasions as they deem desirable. They shall keep jointly signed Minutes immediately after each meeting. The Minutes shall set out as concisely as possible the facts or circumstances of the dispute, the view points of each party and the areas or points of agreement or disagreement.

(c) **Settlement of Dispute at Branch Level**

- (i) If any dispute remains unsettled after a formal meeting or any subsequent formal meeting at the Office Level, it shall, upon written notice served by either party on the other, be deemed to have been referred to the Union Branch Level for settlement. Meetings between the Bank and the Union Branch shall take place not later than fourteen (14) days after a request has been made by either side.

- (ii) For the purpose of joint meetings at Branch Level, the Bank may be assisted by representatives of the Bank's Head Office and the Union Branch by representatives of the Union Head Office:

PROVIDED ALWAYS THAT there shall not be more than four (4) members on each side.

- (iii) The parties shall meet on as many occasions as they deem desirable and they shall keep jointly signed Minutes immediately after each meeting.

(d) **Settlement of Dispute at National Level**

- (i) If any dispute remains unsettled after a joint meeting or any subsequent joint meeting at Branch Level, it shall, upon written notice served by either party on the other, be deemed to have been referred to the Bank's Head Office and the Union Head Office for settlement at National Level.

Notwithstanding Clause (2) (a), (b) and (c) of this Article, if the nature of complaint or grievance is such that it is best to be discussed at National Level for expeditious resolution, then the manager at Office Level shall escalate the matter straight to the National Level.

- (ii) Where the dispute still remains unsettled, it shall be referred, upon written notice by either party, to the Standing Committee established under Clause (4) of this Article.

However, by mutual consent, either one party or both parties may bypass the Standing Committee by referring the dispute to relevant departments of the Ministry of Human Resources.

- (iii) If no agreement is reached by the Standing Committee, the dispute shall be referred to a third party to be mutually agreed upon, or the Ministry of Human Resources, if necessary, for further assistance.

(3) **Rights of Parties Pending Settlement of Dispute**

Subject to the immediate requirements of the Bank's operations, neither party shall take any unilateral action during the period the complaint or grievance is being processed in accordance with the procedure set out herein. The employee who carries out any order of his superior, which is the subject-matter of the complaint or grievance, shall be deemed to do so under protest until the dispute is settled or arbitrated.

(4) **Implementation and/or Interpretation of Collective Agreement**

- (a) A Standing Committee consisting of not more than five (5) representatives from the Association and five (5) members or four (4) members and one (1) representative from the Union shall be established. All questions and disputes connected with the implementation and/or interpretation of this Collective Agreement shall be dealt with by the Standing Committee. If it is still not resolved, the dispute shall be referred to the Industrial Court for a decision.

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(b) The SCBA/SBEU Standing Committee is the only body to deal with all questions and disputes connected with the implementation and/or interpretation of the Articles in this Collective Agreement. Any doubts relating to the implementation and/or interpretation of any Articles in the Agreement shall therefore be referred to the Standing Committee.

(5) **Rights of Parties To Invoke SCBA/SBEU Standing Committee**

Any party may refer any dispute which is not covered under Clauses (2) and (4) of this Article to the SCBA/SBEU Standing Committee. Upon such reference, the Standing Committee shall be convened to resolve the dispute. If it is still not resolved, the dispute shall be referred to the Ministry of Human Resources.

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**PART II
EMPLOYER-UNION RELATIONS**

ARTICLE 5 - RECOGNITION OF THE BANK

The Union shall recognise the right of the Bank to operate and manage its business in all respects, subject to the provisions of any law for the time being in force and the provisions of this Agreement.

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ARTICLE 6 - RECOGNITION OF THE UNION

The Association and the Banks shall recognise the Union as the sole negotiating body in respect of the employees, subject to the provisions of any law for the time being in force and the provisions of this Agreement.

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ARTICLE 7 - LEAVE ON TRADE UNION BUSINESS

- (1)(a) An employee intending to carry out his duties or to exercise his right as an officer of a trade union shall apply in writing to the Bank for leave of absence, stating the duration of and the purposes for which such leave is applied for and the Bank shall grant the application for leave if the duration of the leave applied for is for a period that is no longer than what is reasonably required for the purposes stated in the application:

PROVIDED THAT if time-off is granted, it shall not exceed 2 hours otherwise it shall be treated as leave granted on a half day or full day whichever the case may be applicable.

PROVIDED FURTHER THAT an employee shall not be entitled to leave with pay for the duration of his absence if the purposes for which he is absent from work are not to represent the members of his trade union in relation to industrial matters concerning his employer.

- (b) Application for leave under this clause should be submitted to the Bank according to each bank's procedure at least 5 working days before for approval.
- (c) Such approval should not be unreasonably withheld due to emergency where the union is unable to comply with the notice period.
- (d) For the purpose of this Article, "Officer of a trade union" means "officer" as defined under the Trade Union Act, 1959.
- (e) The Union shall provide a name list of its officers to SCBA within 21 days upon signing of this Collective Agreement to facilitate approval of trade union leave applications by member banks. The Union shall notify SCBA within 21 days if there is any update and change to the list of officers.
- (2) The Bank may grant to its employees leave with full pay to attend trade union courses or conferences provided that:
- (a) Such leave shall not exceed one week or the duration of the course or conference, whichever is the shorter unless the applicant is the trainer for the applicable period;
- (b) The number of employees attending such a course or conference shall not be more than one (1) from each Head Office Department or not more than one (1) from each Bank Branch, subject to a maximum of five (5) from each Bank;
- (c) Application for such leave should be supported by a letter from only the Union Head Office stating the title of the course or conference, its objectives, duration and attach a copy of the course contents.
- (d) Application shall reach the bank not later than 5 working days from the commencement date of the course or conference.

ARTICLE 8 - INTER-RELATIONS COMMITTEE

- (1) Inter-Relations Committee (IRC) comprising representatives of employees in a Bank may be formed for the purpose of fostering and maintaining good relations between management and employees. For the purpose of this Clause, the term "a Bank" refers to each Branch of the Bank, its Main Office/Head Office. In cases where the Main Office and Head Office are housed in the same building, there may be one (1) IRC for both the Main Office and Head Office or two (2) IRCs, one each for the Main Office and Head Office.
- (2) Meetings between the IRC and the Management may be arranged at times which are mutually acceptable. At such meetings, the IRC shall consist of not more than four (4) employees.
- (3) The functions of the IRC shall be:-
 - (a) To promote measures for securing and preserving amity and good relations between employees and management;
 - (b) To comment upon matters of common concern; and
 - (c) To reconcile differences of opinion on matters under Clauses (3)(a) and (b) above.
- (4) A minimum of two (2) members of the IRC shall represent employees in the Safety and Health Committee established under the Occupational Safety and Health Act 1994.
- (5) Notwithstanding Clauses (1) and (3) above, the IRC shall not make any claims outside the provisions of this Collective Agreement nor shall the IRC perform the functions of the Union as a negotiating body.
- (6) The Union shall provide a name list of its IRC members to the bank within 21 days upon signing of this Collective Agreement. The union shall notify the Bank within 21 days if there is any update and change to the list of IRC members.

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ARTICLE 9 - NOTICE BOARDS

The Union may, with the prior approval of the Bank, use the Bank's Notice Boards that are installed on the premises for transmitting information to employees.

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**PART III
TERMS AND CONDITIONS OF EMPLOYMENT**

ARTICLE 10 – PROBATION

- (1) The normal period of probation for a new employee (hereinafter referred to as "the probationer") shall not be more than six (6) months. Upon satisfactory completion of the period of probation, the Bank shall, as soon thereafter, notify in writing to the probationer that he is being confirmed in the service. In the absence of such a notice, a probationer shall be deemed to be confirmed in the service on completion of six (6) months of probation from date of first appointment. The probationary employment is subject to termination without assigning any reasons thereof by either side giving twenty-four (24) hours' notice in writing to the other.
- (2) The only other provisions of this Collective Agreement that shall apply to a probationer are the following:-
 - (a) Article 15 - Transfer;
 - (b) Article 19 - Rates of Pay;
 - (c) Article 21 - Allowances;
 - (d) Article 24 - Medical Benefits (on pro-rata basis for medical benefits granted to family);
 - (e) Article 26 - Rest Days and Additional Rest Days on Saturday Each Month;
 - (f) Article 27 - Hours of Work;
 - (g) Article 28 - Public Holidays;
 - (h) Article 30 - Sick Leave;
 - (i) Article 31 - Special Leave;
 - (j) Article 33 - Interpretation;
 - (k) Article 35 - Employment Injury;
 - (l) Article 38 - Suspension of Contract of Service.
- (3) Upon confirmation of a probationer, his service with the Bank shall be deemed to have commenced from the date of his first appointment as a probationer, and he shall be deemed to have been emplaced on the salary structure/range applicable to confirmed employees with effect from that date.
- (4) Upon confirmation, an employee shall not be entitled to any immediate increase in salary and shall continue to draw his commencing salary until he qualifies to receive his first increment which shall not be earlier than six (6) months but not later than twelve (12) months from the date of first appointment in accordance with Article 11.
- (5) Notwithstanding Clause (1) of the Article above, for the purpose of providing adequate time for proper assessment of the probationer's suitability for employment, save for annual leave, the Bank may extend the probationary period exceeding the duration mentioned above in the event the probationer is granted other leave of absence cumulatively exceeding one month during the probationary period. The extension of probationary period in such cases shall not be longer than the total duration of the leave taken.

ARTICLE 11 - ANNUAL INCREMENT (Salary Structure)

- (1) A confirmed employee shall be entitled to receive an annual increment on the incremental date until he reaches the maximum of his salary structure, unless his increment has been deferred or stopped.
- (2) The quantum of annual increment is 5% of mid-point of the respective salary structure of the SS1, SS2 or SS3, as the case may be.
- (3) The incremental date of a confirmed employee first appointed or promoted to the salary structure on or after 1st January but not later than 30th June shall be 1st January of each subsequent year.
- (4) The incremental date of a confirmed employee first appointed or promoted to the salary structure on or after 1st July but not later than 31st December shall be 1st July of each subsequent year.
- (5) For the purpose of this Article 11(2), "salary structure" means the salary structure of SS1, SS2 or SS3 structure, as the case may be. Thus, where an employee was first appointed to the Bank as a SS1 on 1st January (incremental date 1st January) and subsequently promoted to the SS2 on 1st July, his new incremental date will be 1st July; and if he is subsequently promoted to SS3 on 1st January, his new incremental date thereafter shall be 1st January.
- (6) **Common incremental date**
 - (a) Notwithstanding the above, to cater for internal administrative and operational requirement, bank at any time may choose another month as the common incremental date, provided the new incremental date shall not be later than twelve (12) months from the last incremental date.
 - (b) If an employee has not served the full year i.e. twelve months prior to the common incremental date, his increment shall be computed proportionately based on the completed months he has served during the year, provided he is confirmed.
 - (c) Illustration on conversion to a common incremental date (assumed the new incremental date the first day of January each year).
 - (i) Employees whose incremental date falls on 1.7.2018 under the previous collective agreement will have their incremental date brought forward to 1.1.2019 and they will be accorded increment on 1.1.2019 on a pro-rated basis for the completed months they have served between 1.7.2018 to 31.12.2018.
 - (ii) For banks which for example choose to have the common incremental date to be say 1st March, the conversion shall be made based on the same principle as mentioned in Clauses under (6)(c).
- (7) Annual salary increments for employees in the Performance Related Remuneration System (PRRS) shall be in accordance with the bilateral agreement between the Bank and the Union.

ARTICLE 12 - NATIONAL SERVICE

Any period of National Service undergone by an employee while in the employment of a Bank shall count as continuous service with the Bank.

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ARTICLE 13 - DISABLED EMPLOYEES

Wherever possible, sympathetic consideration will be given to offer employment involving suitable lighter duties to partially disabled employees instead of retiring them from service. Such consideration will be given solely on compassionate grounds and on the merits of each individual case, and subject to such terms and conditions as may be arranged between the Bank and the employee concerned.

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ARTICLE 14 - TEMPORARY EMPLOYEES

- (1) The Bank may appoint Temporary employees in abnormal circumstances, such as those arising from cases of increase in volume of work, sickness, maternity, leave of absence without pay, or reorganisation. Such employment shall be for a period not exceeding 12 months with an extension of a period not exceeding 6 months. The Union shall be informed of such an extension.
- (2) The only other provisions of this Collective Agreement that shall apply to a temporary employee are the following:-
 - (a) Article 10(2) - Probation
 - (b) Article 15 - Transfer
 - (c) Article 19 - Rates of Pay
 - (d) Article 21 - Allowance
 - (e) Article 24 - Medical Benefits (Outpatient Treatment for employee only)
 - (f) Article 26 - Rest Days and Additional Rest Days on Saturdays of each Month
 - (g) Article 27 - Hours of Work
 - (h) Article 28 - Public Holidays
 - (i) Article 30 - Sick Leave
 - (j) Article 31 - Special Leave (except Marriage Leave)
 - (k) Article 33 - Interpretation
 - (l) Article 35 - Employment Injury
 - (m) Article 38 - Suspension of Service.
- (3) Other than permanent or temporary or part-time employees, all other forms of employment (including outsourcing) shall require the prior consultation with the Union before implementation.

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ARTICLE 15 - TRANSFER

- (1) Transfer of employees within the same city or town may be made by the Bank at any time at its sole discretion.
- (2) Where it is necessary to transfer any employee to another city or town, other than with the consent of such employee, such transfer will not be carried out without the Bank giving sympathetic consideration to cases where undue hardship will be caused:

PROVIDED THAT where the Bank is satisfied that undue hardship will be caused, then the transfer of the employee concerned shall not be carried out without the employee being given a reasonable period of time to organize his affairs. The period of time allowed in such cases shall not exceed three (3) months from the date of first notification of the transfer.

- (3) The transfer of an employee or where consent is withheld shall not adversely affect the employee's promotion prospects.

(4) **Transfer Expenses**

- (a) Employees who are transferred at the Bank's request, including employee who respond to the call of transfer will be eligible for transfer benefits package (TBP) if the transfer is to a station which is more than a travel distance of 50km from the employee's current station.

- (b) The transfer benefits package shall include the following:

- (i) The Bank will bear the cost of moving the employee's personal effects including the spouse and children. Employees shall be given three years period to exercise his claims.
- (ii) Accommodation in a Bank's appointed hotel for a specified number of days for the purpose of settling in.
- (iii) Subsistence Allowance for the employee and spouse and children for a specified number of days during the settling in period.
- (iv) A Monthly Housing Allowance of **RM575.00** per month for employees who are married and **RM425.00** per month for employees who are single, for transfer more than a travel distance of 50 kms provided the employee has not been granted a staff housing loan to purchase a property at the new station. This Housing Allowance will cease when the employee is transferred back to his original station or to a station which is within a travel distance of 50km from the original station or from his house of residence, whichever is applicable.
- (v) Adequate notice of transfer be given.
- (vi) Employee and spouse shall be entitled to visit new location on one occasion prior to transfer once at Bank's expense.
- (vii) Unrecorded Leave of not more than 3 days to attend to matters related to transfer.
- (viii) One time transfer allowance to offset related transfer expenses.

ARTICLE 16 - PROMOTION

- (1) Suitable SS1 employees may be eligible for consideration for promotion to SS2 vacancies if the employees have the necessary experience and/or qualification.
- (2)(a) SS2 employees may be considered for promotion to the SS3, when a vacancy exists in a senior post of responsibility.
 - (b) For promotees to SS3, the Bank may impose a probationary period of not less than three (3) months but shall not exceed four (4) months. The Bank shall, as soon as thereafter, notify in writing to the employee that he is being confirmed. In the absence of such a notice, the employee shall be deemed to be confirmed. In the event the employee is not confirmed in the SS3 post, he shall be reverted to his former position and salary as if he was not promoted.
 - (c) Notwithstanding Clause (2) (b) above, for the purpose of providing adequate time for the proper assessment of the probationer's suitability for employment, save for annual leave, the Bank may extend the probationary period exceeding the duration mentioned above in the event the probationer is granted other leave of absence cumulatively exceeding one month during the probationary period. The extension of probationary period in such cases shall not be longer than the total duration of the leave taken.
- (3) The determination of such posts, their responsibilities, the allocation of duties, and the selection of employees for promotion shall be at the discretion of the Bank.
- (4) The Bank shall inform employees by notification on Notice Boards in the Bank's offices, or through circulars or via electronic media which is accessible to employees, any vacancy in grades immediately above that of the employees.
- (5) Notwithstanding the provisions of this Article, the Bank may recruit from outside sources at its sole discretion, having complied with Clause (4) above.
- (6) Upon promotion to a higher position, including a grade immediately above the present, the employee's salary shall be adjusted by an increase of not less than 10% of his existing basic salary.

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ARTICLE 17 - EFFICIENCY AND DISCIPLINE

(1) The Bank may take disciplinary action in the event of inefficiency, misconduct, or indiscipline as follows:-

(a) **Inefficiency**

Should the Bank consider an employee is failing to carry out his duties efficiently, a warning letter will, after investigation and due inquiry, be addressed to him. If the employee's performance remains unsatisfactory despite being given reasonable time for improvement, being counselled and provided with training or coaching as the case may be, the Bank will issue another warning letter to the employee concerned. Where the employee's performance is still unsatisfactory after reasonable time following from the second warning, the Bank shall be entitled to impose appropriate disciplinary actions, including dispensing with the services of the employee in question if his performance remains unsatisfactory.

(b) **Serious Misconduct or Indiscipline**

Depending on the seriousness of the misconduct or indiscipline, the Bank may either:-

- (i) give the employee a written warning; or
- (ii) suspend the employee without pay for a period not exceeding seven (7) working days; or
- (iii) defer increment for a period not exceeding six (6) months; or
- (iv) stop increment for which the employee is eligible not exceeding two (2) years; or
- (v) terminate the services of the employee by giving one (1) month's notice or pay in lieu; or
- (vi) dismiss the employee summarily.

(2) **Inquiry**

- (a) Before any disciplinary action is taken, the employee concerned shall have the opportunity to be heard orally or in writing. Where an oral inquiry is to be held, he may, if he so wishes be accompanied by a union representative who is employed by the same bank and who comes within the scope of this Collective Agreement to assist him at the Inquiry. The Bank's decision shall be notified to the employee in writing.
- (b) Where an inquiry is held other than in the base branch place of work of the employee, transport and other expenses as a consequence of the inquiry including witnesses, and union representative and the employee shall be borne by the Bank. However, if such arrangement is at the request of the employee, then this provision shall not apply.

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- (c) Written inquiry notes of a Domestic Inquiry shall be given to the employee concerned at the close of the inquiry each day. However, if the employee refuses to sign the Inquiry Notes, then it need not be given.

(3) **Right of Appeal**

An employee on whom any form of disciplinary punishment is imposed as provided in this Article shall have the right of appeal to the appropriate authority of the Bank within thirty (30) days from the date of notification on person, or thirty (30) days from the date of posting, whichever is the later.

- (4) When action is taken by the Bank against an employee under this Article, the employee cannot invoke the Grievance Procedure under Article 4(2).

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ARTICLE 18 - TERMINATION OF EMPLOYMENT

- (1) Other than in cases of termination arising out of or related to misconduct or in the case of probationers who are new recruits, in a normal case either the Bank or confirmed employee may, at any time, give thirty (30) days' notice to the other to terminate employment. Such notice shall be in writing and the length of such notice shall be the same for either side.
- (2) However, either the Bank or the employee may, at any time, terminate employment without notice by paying the other an indemnity equivalent to the period of notice or, if notice has already been served, by paying an indemnity equivalent to the unexpired period of notice.

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ARTICLE 19 - RATES OF PAY

(1) The Bank shall pay every employee a monthly salary.

(2) **Salary Structure**

With effect from **1st January 2021**, the basic salary structure for:-

- (a) Sales & Service Non-executive 1
- (b) Sales & Service Non-executive 2
- (c) Sales & Service Non-executive 3

shall be as stated in **Appendix I**.

(3) **Salary Adjustment**

The mode of conversion for employees shall be set out as in Appendix II.

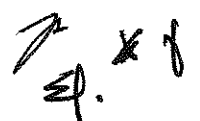
(4) **Sarawak Allowance**

- (a) **The Sarawak Allowance shall be incorporated into the Basic Salary after the computation of salary adjustment and annual increment based on the relevant rates of the Sarawak Allowance as at 1 January 2021, as per the following formula:-**

Basic Salary as at 31 December 2020 + Salary Adjustment + Annual Increment = New Basic Salary as at 1 January 2021 + Sarawak Allowance

Please refer to the illustrations in Appendix I and III.

- (b) **For employees who joined on or after 1 January 2021, the computation for incorporation of the Sarawak Allowance shall not include the Salary Adjustment.**



ARTICLE 20 – PERFORMANCE BONUS

- (1) Bonus will be determined at the discretion of the Banks taking into consideration the performance of the Bank and the performance of the employee. The performance of an employee will be assessed using an open Performance Appraisal System.
- (2) Where an employee is not satisfied with the job objectives, targets and or performance rating and bonus payout, he may invoke the Grievance Procedure under Article 4(2) (c) of this Collective Agreement.
- (3) No performance bonus shall be payable to employees who have been in service not exceeding three months at the point performance bonus is declared notwithstanding that the employees may be confirmed later.
- (4) Notwithstanding clause 1 of this Article, member banks may at their discretion pay additional bonus, ex-gratia or other payment based on the Bank's policy and qualifying criteria to all or targeted segment of employees over and above the provisions of this Article.

ARTICLE 21 - ALLOWANCES

- (1) When employees are required to travel for the performance of their duties, the Bank shall, at its own discretion, determine the mode of transport to be used by the employees for the travel. Employees who are required to use their own means of transport in the performance of their duties shall be paid a transport allowance at a rate not less than **RM1.10** per km for motorcars and at a rate not less than **RM0.80 sen** per km for motorcycles or reimbursed with actual transport costs. The Bank shall reimburse toll charges and parking fees.
- (2) An employee who is appointed to drive the Bank's vehicle and on a regular basis shall be reimbursed the driving licence renewal fee on an annual basis. In the case of other employees who are required to drive the Bank's vehicle on an ad-hoc/relief basis, the reimbursement of the driving licence renewal fee shall be at the sole discretion of the Bank.
- (3) **Subsistence Allowance**

An employee who is required to work in any Branch or place other than in the Branch or place where he normally works shall be entitled to an allowance, subject to the conditions specified hereunder:-

(a) **Duty Involving Travel Up To 15 Kilometres**

For duty in East Malaysia involving travel up to a distance of within 15 kilometres from normal place of work, an employee shall not be entitled to any payment other than the payment of transport, if applicable.

(b) **Duty Involving Travel Beyond 15 Kilometres And Not Requiring Overnight Stay**

- (i) For duty in East Malaysia involving travel beyond 15 kilometres from normal place of work and not requiring overnight stay - **RM25.00** per day
- (ii) For the purpose of this paragraph, "Duty" means work that involves a duration of 4 hours or more, inclusive of travelling time from and to the normal place of work.

(c) **Duty Involving Travel Beyond 15 Kilometres And Requiring Overnight Stay**

For duty in East Malaysia involving travel beyond 15 kilometres from normal place of work and requiring overnight stay - hotel accommodation at a Bank-appointed hotel plus **RM80.00** per day, excluding the day of return to normal place of work or a lump sum of **RM150.00** per day, excluding the day of return to normal place of work.

(d) **Duty in Peninsular Malaysia**

For duty in Peninsular Malaysia, hotel accommodation at a Bank-appointed hotel plus **RM95.00** per day, excluding the day of return to normal place of work or a lump sum of **RM180.00** per day, excluding the day of return to normal place of work.

(e) **Day of Return to Normal Place of Work**

An employee who is returning to his normal place of work after an outstation duty under paragraphs (c) and (d) above shall, in addition to payment for transport, only be paid the following:-

- (i) if he returns to normal place of work before 6.00 p.m. - half the subsistence allowance described in **Clauses 3(c) and 3(d)**.
- (ii) if he returns to normal place of work after 6.00 p.m. - one full day subsistence allowance described in **Clauses 3(c) and 3(d)**.

(4)(a) Where Banks are currently paying better rates, such rates will continue to be paid to employees.

(b) Notwithstanding Clauses (1) and (3) of this Article, the Bank may, at its sole discretion, make any payment in excess of the rates specified in accordance with existing practices in the Bank. Where Banks are already providing better benefits, such benefits shall continue to be given.

(5) **Acting Allowance**

The Bank shall pay Acting Allowance at **RM35.00** per day to an employee who is required to assume for the whole day the total responsibility and performing the full duties of a Class Two Officer or equivalent grade.

(6) **Digital Allowance**

In view of current work environment where digital access is a necessity, the Bank shall pay every employee a monthly allowance of RM100.00 as digital allowance. This allowance is to take effect from 01.12.2022. This payment shall not apply if banks have similar benefit scheme unless the amount payable is less than the amount in this Collective Agreement.

ARTICLE 22 – ADVANCES

(1) Housing Loan

Each employee, regardless whether he is married to another in the same Bank, is eligible to a housing loan as follows:-

- (a) Amount of housing loan shall be any amount so long the monthly repayment shall not exceed 75% of the wages of the employee. The repayment period shall not be more than 35 years or the period up to retirement age whichever is earlier.
- (b) The above loan shall be granted subject to such other terms and conditions as the Bank may impose.
- (c) **0% Interest Rate for Staff Housing Loan**
 - (i) Staff Housing Loan will be at 0% interest rate for the first RM100,000 (including existing outstanding loan up to RM100,000). Interest rate for the balance of loan above RM100,000 is to be determined by each bank.
 - (ii) The 0% interest rate is not applicable to any top-up loan or subsequent loan.

For example:

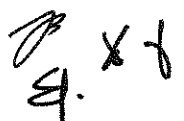
- i. An employee may have an existing Staff Housing Loan of RM70,000 as at the signing date of this Collective Agreement and the Bank has later approved an additional amount of loan for say RM50,000 for purchase of a second house, thus topping up the total loan amount to RM120,000. The employee will only enjoy the interest-free loan based on the original outstanding loan of RM70,000 and not RM100,000 out of the total loan of RM120,000.
- ii. An employee is not granted Staff Housing Loan as he does not meet the loan criteria (for whatever reasons) at the time he applies for the loan, but he is granted a mortgage loan of RM100,000 on commercial terms. Subsequently over time, he meets all criteria for a Staff Housing Loan for an amount of RM80,000. He now applies to convert his existing outstanding housing loan of RM80,000 to Staff Housing Loan. If his application for Staff Housing Loan for RM80,000 is approved, he will enjoy the 0% interest rate for the approved loan amount of RM80,000 since this is his first application for Staff Housing Loan.

(2) Vehicle Loan

Employees are eligible to vehicle loans in accordance with existing terms in each Bank.

(3) Sundry Loan

Employees are eligible to sundry loans in accordance with existing terms in each Bank.



ARTICLE 23 – UNIFORMS AND ATTIRE

(1) Sales & Service Non-executives 1

With the phasing out of the Non-Clerical employee category, Banks may not wish to require employees who are mapped into the SS1 grade to wear uniform. As such the provision of uniform and payment for associated allowances will cease.

However, if banks choose to continue the practice for whatever reason, the provision of uniform and associated allowances as provided in the previous Agreement will be retained only on a personal-to-holder basis for existing Non-Clerical who have been mapped into the SS1 grade but it will not apply to new recruits into the SS1 grade:-

- (a) 4 suits of uniforms annually;
 - (b) The Bank shall reimburse SS1 employees **RM135.00** every six months up to a maximum of **RM270.00** a year for the purchase of shoes, the design and make being at the Bank's choice;
 - (c) For Muslims only - 2 songkoks, renewable at the Bank's discretion;
 - (d) For Sikhs only - 2 turbans annually; and
 - (e) For Messengers only - raincoats, when necessary.
- (2) **Depending on operational needs, the Bank may abolish the wearing of uniform. However, the Bank will continue the payment of up to RM270.00 a year as reimbursement for cost of shoes to existing SS1 Employees who have been receiving this payment.**
- (3) **This payment shall be withdrawn when the employee ceases to be in the non-clerical grade.**
- (4) **This benefit will not apply to SS1 Employees who may be recruited after abolishment of provision of uniform.**
- (5) **Depending on operational needs, the Bank may reinstate the requirement for certain SS1 employees to wear uniform at anytime as it deems fit and resume payment as stated in Clause (1) of this Article.**
- (6) In the case of other employees who are required to use motorcycles on an ad-hoc or relief basis, the provision of a waterproof jacket and a helmet with visor, shall be at the discretion of the Bank.
- (7) Other employees who are required to wear uniforms will be supplied with uniforms and shoes annually, the design and quality of which shall be at the discretion of the Bank.
- (8) Where uniform is provided, the Bank shall provide free laundry service **for employees who are required to wear uniform**. Where free laundry service is not provided, the Bank shall reimburse a sum of **RM90.00** per month in lieu.
- (9) Employees supplied with uniforms are required to wear them during working hours.

(10) Proper Attire for Work

All employees shall be properly attired and appear neat and tidy while on duty. Where Banks insist on attire at their discretion, then such Banks shall provide employees with suitable attire.

- (11)** Notwithstanding Clauses (1) to (4) of this Article, the Bank may, at its discretion, provide benefits in excess of those provided in accordance with the Bank's existing practice.

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ARTICLE 24 - MEDICAL BENEFITS

(1) Outpatient Treatment

- (a) Employees will be eligible for medical consultation, treatment and medicines provided by the Bank's doctors and government doctors.
- (b) Employees will be eligible for diagnostic tests recommended by the Bank's doctor or by a specialist referred to by the Bank's doctor for the proper treatment of the illness. Employees will also be eligible for immunisation from the Bank's doctor.
- (c) The Bank's doctor may refer the employee in the first instance to a specialist in the Bank-appointed private hospital or where the employee chooses to a specialist in a Government Hospital.

In a locality where there is no private hospital, the Bank doctor may refer the employee to a specialist in a Government Hospital. In the event the particular specialist or specialist facility is not available or not immediately available in the General Hospital, the Bank's doctor may refer him to any other private specialist in the vicinity.

However, if the employee chooses to be referred to any of the Bank-appointed private hospital(s) in Malaysia instead of the specialist in the Government Hospital, the Bank's doctor shall then refer him to the Bank-appointed private hospital. In such circumstances, the Banks shall not be liable for any transportation costs incurred under this Clause.

- (d) Employees may undergo eye examination by any ophthalmologist, optometrist, or registered optician of their choice as and when problems develop. The cost of such eye examination shall be borne by the Bank.
- (e) The Bank shall pay for the cost of dental extraction from any registered dental practitioner.
- (f) The Bank shall pay for the costs of dental treatment from any registered dental practitioner and spectacles/contact lenses from any registered optician subject to a maximum combined limit of **RM625.00** per annum, non-cumulative.

(2) Non-Panel Doctors

- (a) Employees are permitted to receive out-patient medical consultation or treatment from non-panel doctors only in the following circumstances:-
 - (i) emergency;
 - (ii) where the services of the Bank's doctor are not available within a reasonable time or distance.
- (b) Any subsequent treatment should be had from the Bank's doctor. In each claim under this Clause, an employee is required to explain in writing the nature of the emergency for the Bank to be satisfied as to its liability.

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(3) **Hospitalisation**

- (a) Employees requiring hospitalisation as recommended by the Bank's doctor or government doctor or specialist referred to, may be accommodated at a Bank-appointed private hospital or if the employee so chooses at a Government Hospital in the following classes of accommodation:-
- (i) First class ward in a Government hospital or Second Class in a Bank-appointed private hospital. In the event where there is no Second Class ward in the Bank-appointed private hospital, the employee may be admitted to a 4-bedded ward or in the event a 4-bedded ward is not available, in a 3-bedded ward or a 2-bedded ward until a bed in a 4-bedded ward is available.
 - (ii) If an employee is hospitalised for emergency treatment in any other hospital other than the Bank-appointed private hospital, the liability of the Bank shall be limited to equivalent first class rates in a Government Hospital.
 - (iii) In the event where the employee chooses to be admitted to a private hospital other than a Bank-appointed private hospital, the liability of the Bank shall be limited to equivalent First Class rate in a Government Hospital. In such circumstances, the Banks shall not be liable for any transportation costs incurred under this Clause.

(b) **Medical Examination**

Employees are eligible to undergo medical examination at the expense of the Bank subject to the following conditions:-

- (i) Employees have attained the age of 40.
- (ii) Such medical examination shall be provided only once every 2 years.
- (iii) The medical examination shall be obtained only from the doctors or hospitals appointed by the Bank. Where the employee requires further medical examination/treatment by the doctor, the employee shall give consent to the bank to obtain such medical report if required.

(4)(a) **Family Medical Benefits for SS1, SS2 and SS3**

Medical benefits for the employee's legal spouse and children under the age of 18 years including disabled children above the age of 18 years who are not gainfully employed and children up to 23 years of age attending full time education in a local educational institution subject to a maximum of **RM2,200.00** per employee's family per calendar year as follows:-

- (i) Outpatient medical consultations (excluding dental extraction and treatment) and medicines prescribed by any registered general medical practitioner including consultations and treatment by a paediatrician for children of employees.
- (ii) Specialist Treatment.

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- (iii) Hospitalisation in any hospital.

In the event that the employee has more than one legal wife, such employee shall nominate one of them only for the purposes of this Clause.

- (iv) The employee may elect to off-set a sum not exceeding **RM1,000.00** to purchase Hospitalisation and Surgical Insurance for their legal spouse and eligible children on a reimbursement basis.

(b) Family Medical Benefits for Non-Clerical converted to SS1

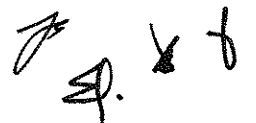
Family Medical Benefits for existing SS1 who were converted from Non-clerical to SS1 grade shall continue to enjoy the following benefits on a personal-to-holder basis as far as they remain in the same grade.

- (i) Medical consultations and medicines (excluding dental extraction and treatment) prescribed by the Bank's doctor only for the wife and children under the age of 18 years including disabled children above the age of 18 years who are not gainfully employed and children up to 23 years of age attending full time education in a local educational institution.
- (ii) In the event that hospitalisation is recommended by the Bank's doctor, hospitalisation in a 2nd Class ward in a Government Hospital. For hospitalisation, Bank will cover only the employee's legal spouse and children under the age of 18 years including disabled children above the age of 18 years who are not gainfully employed. In the event that the employee has more than one legal wife, such employee shall nominate one of them only for the purpose of hospitalisation coverage.
- (iii) Bills incurred in respect of medical consultations, medicine and hospitalisation obtained from any other doctor or hospital shall not be paid by the Bank.
- (iv) The Bank shall reimburse a sum not exceeding **RM1,000.00** per calendar year to purchase Hospitalisation and Surgical Insurance for their spouse and children. This shall be effective from the date of signing of this Agreement. This provision is separate and in addition to Clauses 4 (b) (i), (ii) and (iii) hereinabove.

(5) Medical Facilities/Benefits Not Borne by the Bank

Notwithstanding the above, medical benefits provided by the Bank to employees (and it includes eligible family members) shall not include:-

- (a) Cost of artificial devices, artificial dental appliances, dental treatment (subject to the provision of clause (1)(f) above), pregnancy, prenatal or post-natal care, confinement or abortion or miscarriage. However, the Bank will bear medical expenses incurred in the treatment of miscarriage provided that such treatment is obtained from the Bank's panel of doctors or Bank-appointed hospitals.
- (b) The Bank will not provide medical benefits in respect of injuries sustained as a result of participation in wrongful or dangerous activities on the part of employees.



- (c) If and when any form of national health service or other type of Government sponsored medical benefits is introduced, the question of medical benefits for employees will be re-examined jointly and to the extent that if any newly introduced medical benefits are adequate, the Bank will be absolved from the responsibility of paying for them.
 - (d) Other than in the case of an emergency provided for in Clause (2), where an employee chooses to be treated by any medical practitioner instead of the Bank's doctor or any specialist instead of the specialist referred to by the Bank's doctor, the Bank will not be liable to pay the charges incurred.
 - (e) Where an employee repeatedly chooses to go to any medical practitioner (other than a Bank's doctor or Government Hospital), Sick Leave will be granted but on "no-pay" basis and the Bank will not be responsible for the payment of the medical bill.
- (6)(a) All the medical benefits provided under this Article are confined only to expenses incurred in Malaysia. Banks will not be liable for any medical expenses incurred by employees outside Malaysia (except where an employee is required by the Bank to work or undergo training outside Malaysia).
- (b) Where there is no specialist treatment or operations available in Sarawak Hospitals, the Bank may consider sympathetically to send the employee to Peninsular Malaysia hospitals in cases of matter of life and death.

(7) **Disability Care Subsidy**

An amount of **RM110.00** monthly per family will be paid as Disability Care Subsidy if a confirmed employee has a disabled spouse, child and/or children subject to the following:--

- (a) The disability (OKU) must be certified by relevant government authority.
- (b) The spouse, child and/or children with disability is not gainfully employed.
- (c) The disable child's age does not exceed 18 years old.
- (d) This payment will take effect from **1.1.2021**, or from the date the application for Disability Care Subsidy is approved, whichever is the later.
- (e) The above payment shall not apply if banks have similar benefit scheme unless the amount payable is less than what is stated in this Collective Agreement.

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ARTICLE 25 - MATERNITY BENEFITS

- (1) Every female employee shall be entitled to paid Maternity Leave for a period of ninety (90) consecutive days in respect of each confinement. **The period of paid Maternity Leave shall be increased to ninety-eight (98) consecutive days effective 01.01.2023.**
- (2) The female employee can apply for approval to extend the maternity leave by up to another 90 days on a half-pay basis, provided the employee has given at least advance notice of 2 months.
- (3) If Banks have similar policy, such policy shall continue unless it is overall less favourable than what is stated in the Collective Agreement.
- (4) Maternity Leave shall not commence earlier than a period of thirty (30) days immediately preceding the confinement of a female employee or later than the day immediately following her confinement:

PROVIDED THAT where a Bank's doctor or the registered medical practitioner certifies that the female employee, as a result of her advanced state of pregnancy, is unable to perform her duties satisfactorily, the employee may be required to commence her Maternity Leave at any time during a period of fourteen (14) days preceding the date of her confinement as determined in advance by the Bank's doctor or the registered medical practitioner.

- (5) Where a female employee abstains from work to commence her Maternity Leave on a date earlier than a period of thirty (30) days immediately preceding her confinement, such abstention shall not be treated as Maternity Leave but as Sick Leave under Article 30.
- (6) Notwithstanding the provisions of Clause (1) above, a female employee shall not be entitled to any paid Maternity Leave if at the time of her confinement she has five (5) or more surviving children. For the purpose of this Clause, "children" means all natural children irrespective of age.
- (7) A female employee shall, within a period of ninety (90) days immediately preceding her expected confinement, notify the Bank of it and the date from which she intends to commence her Maternity Leave.
- (8) **Leaving Work earlier, or Time-off for pregnant employees**
 - (a) Female employee is eligible to leave one hour before end of normal hours of work (except on day preceding the Additional Rest Day where the working hours are shorter or due to exigency of service) when she is in her 22nd week of pregnancy and above.
 - (b) Similarly, if the Bank changes the working hours to allow Muslim employees to leave office earlier by one hour or more during the month of Ramadan, time-off, even if this arrangement has been earlier approved for pregnant Muslim employees, shall not apply.
 - (c) Employees who wish to enjoy this privilege should apply for time-off by giving the Bank adequate notice. Applications should be accompanied by relevant documentary evidence to certify the status of pregnancy.

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(9) **Lactation Benefit**

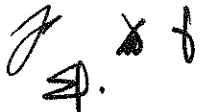
- (a) Breastfeeding is the normal way of providing infants with the nutrients they need for healthy growth and development.
- (b) In view of the benefits of lactation support at work, Banks are encouraged to set up lactation room to cater to the needs of female employees.

(10) **Child Care Subsidy**

- (a) Every employee with children of 7 years and below shall be reimbursed childcare subsidy of up to a maximum of **RM1,200.00** per annum.
- (b) The reimbursement shall be paid monthly, on a pro-rated basis.
- (c) Banks currently providing benefits which are better than those contained in this Clause shall continue to provide same.

(11) **Delivery Charges**

Banks will reimburse a female employee an amount not exceeding **RM1,100.00** for normal delivery or **RM1,650.00** for delivery involving caesarean operation per confinement in respect of two (2) confinements. Where Banks are currently paying delivery charges, such practice will continue.



ARTICLE 26 - REST DAYS AND ADDITIONAL REST DAYS ON SATURDAYS OF THE MONTH

- (1) Every employee shall be allowed in each week a Rest Day. Such a Rest Day (other than for those performing shift work) unless altered by prior notice, shall be a Sunday.

(2) **Payment For Normal Hours of Work on Rest Day**

The Bank may require an employee to work on a Rest Day. An employee who is required to work on a Rest Day shall be paid the following during Normal Hours of Work:

- (a) Work which does not exceed half ($\frac{1}{2}$) the Normal Hours of Work, half ($\frac{1}{2}$) the Ordinary Rate of Pay; and
- (b) Work which exceeds half ($\frac{1}{2}$) the Normal Hours of Work but which does not exceed the Normal Hours of Work, one (1) day's Ordinary Rate of Pay.

(3) **Payment For Work Outside Normal Hours of Work on Rest Day**

- (a) The Bank may require an employee to work Outside the Normal Hours of Work on a Rest Day. An employee who is required to work Outside the Normal Hours of Work on a Rest Day shall be paid three times (3) his hourly rate of pay, calculated on the basis of the first hour or part thereof and thereafter on half-hourly ($\frac{1}{2}$) basis:

PROVIDED THAT no employee shall be required to commence work later than 11.00 a.m. unless it is due to operational requirements.

(4) **Week-End (Sunday) Banking**

- (a) Banks may at its discretion and in accordance with operational needs, introduce Week-End Banking (Sunday) Service subject to the terms and conditions as follows:-
- (i) Any employee who is required by the Bank to work on their week-end on account of Week-End Banking shall be paid a lump sum payment of **RM65.00** per day plus the benefits as contained in the Collective Agreement for Work on Weekly Rest day.
- (ii) The Week-End Banking Allowance of **RM65.00** is for one day's attendance on Rest Day regardless of the number of hours worked.
- (iii) Only the employees selected to attend to work related to Week-End Banking services are to be paid the Week-End Banking Allowance.
- (iv) The Bank shall introduce a rotation system and no employee shall be required to work more than once in three (3) week.
- (v) The employee shall be paid the Week-End Banking Allowance without option of substitution of the Weekly Rest Day.
- (vi) "Work on Week-End" shall mean work related to Week-End Bank's opening hours and NOT work that had been carried over from the previous day.

(vii) It is also agreed that before the Bank introduce Week-End Banking, it shall inform SBEU Headquarters.

(b) This Week-End Banking shall not be applicable to 7-Day Banking. The implementation of the 7-Day Banking shall be discussed with the Union.

(5) **Additional Rest Days on Saturdays of Each Month**

(a) Every employee shall be allowed an additional rest day on the Saturday of each month.

(b) **Payment for Work Done on the Additional Rest Days in the Month**

The Bank may require an employee to work on the additional rest days in the month. An employee who is required to work on the additional rest days in the month shall be paid at one and a half (1½) times his hourly rate of pay, calculated on the basis of the first hour or part thereof and thereafter on half hourly (½) basis.

PROVIDED THAT no employee shall be required to commence work later than 11.00 a.m. unless it is due to operational requirements.

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ARTICLE 27 - HOURS OF WORK

(1) Normal Hours of Work

The Normal Hours of Work for an employee shall be thirty-nine (39) hours a week. In each week, there shall be five (5) full working days, i.e., the first four (4) days of which shall consist of eight hours (8 hours) of work (excluding a break of one (1) hour for meal), one (1) day shall consist of seven (7) hours of work (excluding a break of one (1) hour for meal).

(2) The commencing and ending points of Normal Hours of Work of an employee or employees shall be as determined by the Bank from time to time according to operational needs.

(3) It is recognised that as and when necessary, according to operational needs of the Bank, an employee may be required to work in excess of the Normal Hours of Work prescribed in Clause (1) above. Such excess work is defined as "Work Outside Normal Hours of Work". For the purpose of this Clause, "Work Outside Normal Hours of Work" means work performed at the prior request of the Bank, in excess of eight hours (8 hours), or seven (7) hours as the case may be on the five (5) full working days and shall be a continuous period commencing either before or after the Normal Hours of Work.

(4) The Normal Hours of Work, unless otherwise determined by the Bank and notified to an employee, shall be: -

(a) Weekdays - Monday to Thursday

From 8.30 a.m. to 5.30 p.m. with a lunch break of one (1) hour to be staggered between 11.30 a.m. to 2.30 p.m.

(b) Weekday - Friday

From 8.30 a.m. to 4.30 p.m. with a lunch break of one (1) hour to be staggered between 11.30 a.m. to 2.30 p.m.

PROVIDED THAT no employee shall be required to commence work later than 11.00 a.m.

(c) Flexi Working Hour

Based on employee request, the Bank may allow Flexi-Working Hours with appropriate terms and conditions of service.

(5) Shift Work

The Bank may, according to operational needs, introduce Shift Work as and when necessary. In order to ensure continuity of operations, all shift employees shall remain on duty until relieved by either the succeeding shift employees or until permitted to leave by the Officer-In-Charge. For the purpose of this Clause, "Shift Work" means work which by reason of its nature requires to be carried on continuously or continually, as the case may be, by two or more shifts, and "day" means a continuous period of twenty-four (24) hours beginning at any point of time.

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(6) **Shift Allowance**

Employees who are required to perform Shift Work shall be paid a Shift Allowance as follows:-

- (i) 2-Shift Cycle - **RM265.00** per month.
- (ii) 3-Shift Cycle - **RM305.00** per month.

(7) **NACCS (KLACH/REACH/SPICKS) Allowance**

Employees who are required to perform work on account of the above System shall be paid an allowance as follows:-

- (i) Employees required to perform work at or before 6.00 a.m. – **RM55.00** per day.
- (ii) After 6.00 a.m. but before 7.30 a.m. – **RM40.00** per day.

(8) **Payment For Work Outside Normal Hours of Work on Weekdays**

The Bank may require an employee to work Outside the Normal Hours of Work on Weekdays. An employee who is required to work Outside the Normal Hours of Work on a Weekday shall be paid one and a half (1½) times his hourly rate of pay, calculated on the basis of the first hour or part thereof and thereafter on half-hourly (½) basis.

(9) **Meal Allowance**

Employees who are required to work overtime for more than two (2) hours after their Normal Hours of Work shall be paid a Meal Allowance of **RM18.00** per employee per occasion.

(10) **Inconvenience Allowance**

The Bank may require an employee to work at Odd Hours according to operational needs. An employee who is required to work at Odd Hours shall be eligible for Inconvenience Allowance as follows: -

- (i) An employee who commences work at anytime between 10.00 p.m. to 1.00 a.m. shall be paid **RM40.00** per day.
- (ii) An employee who commences work at anytime between 1.00 a.m. to 6.00 a.m. shall be paid **RM55.00** per day.
- (iii) This will not apply to employees on Shift Work and NACCS.

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ARTICLE 28 - PUBLIC HOLIDAYS

(1) Every employee shall be entitled to a paid Holiday on all gazetted Federal and State Public Holidays applicable to the State or Federal Territory in which he is stationed.

(2) **Payment For Normal Hours of Work on Public Holidays**

The Bank may require an employee to work the Normal Hours of Work on a Public Holiday. An employee who is required to work the Normal Hours of Work on a Public Holiday shall be paid Two (2) times the Ordinary Rate of Pay, regardless the period of work done on that day is less than the Normal Hours of Work.

(3) **Payment For Work Outside Normal Hours of Work on Public Holidays**

The Bank may require an employee to work Outside the Normal Hours of Work on a Public Holiday. An employee who is required to work Outside Normal Hours of Work on a Public Holiday shall be paid three (3) times the Hourly Rate of Pay, calculated on the basis of an hour or part thereof.

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ARTICLE 29 - ANNUAL LEAVE

(1) Entitlement to Annual Leave

The Bank shall grant their employees paid Annual Leave calculated as follows:-

Calendar Year (Continuous Service in the Bank)

- (a) 1st to 2nd calendar year (inclusive) - 15 working days;
- (b) 3rd to 5th calendar year (inclusive) - 17 working days;
- (c) 6th to 15th calendar year (inclusive) - 24 working days; and
- (d) 16th calendar year onwards - 27 working days.
- (e) "Calendar Year" means a year beginning on 1st January, that is to say that the year of appointment of an employee, irrespective of the month of appointment, will be his first calendar year. Leave entitlement of an employee should be calculated in accordance with the following example:-

Example

When an employee is appointed to an appointment on **01 April 2021**.

2021 (1st Calendar Year) - 11 Working Days (proportionate)
2022 (2nd calendar Year) - 15 Working Days
2023 (3rd Calendar Year) - 17 Working Days
2024 (4th Calendar Year) - 17 Working Days
2025 (5th Calendar Year) - 17 Working Days
2026 (6th Calendar Year) - 24 Working Days and so on.

- (f) Where a SS2 employee is promoted, say, on 1st August, the Annual Leave entitlement will be calculated proportionately, i.e., for the period up to 31st July according to the entitlement under this Article, and for the period commencing 1st August according to the entitlement in the particular category to which such employee has been promoted.
- (2)(a) Leave entitlement for any incomplete year shall be calculated proportionately.
- (b) For the purpose of calculation, any fraction of a day of Annual Leave which is less than one-half ($\frac{1}{2}$) of a day shall be disregarded and where the fraction of a day is one-half ($\frac{1}{2}$) or more, it shall be deemed to be one (1) day.
 - (c) The Bank may grant leave on a half-day basis.
- (3) Annual Leave shall be taken in accordance with an Annual Leave Roster to be drawn up by the Bank at the beginning of each calendar year. The Bank may roster leave at a stretch not exceeding 6 working days:

PROVIDED THAT seven (7) days of Annual Leave entitlement is excluded from the Leave Roster for the purposes of attending to contingencies which do not qualify for leave under Article 31.

J. B. 87

PROVIDED FURTHER THAT where an employee has not utilised the 7 days of the unrostered Annual Leave arising under Article 29(3) of the Collective Agreement before 1st September of a calendar year, then the employee shall take such unutilised Annual Leave in accordance with a new roster to be drawn by the Bank as follows:-

- (a) 4 days of the 7 days leave to be granted before 31st October of the year; and
- (b) the remaining 3 days before 31st December of that year.

Other than in cases where accumulation of leave has been approved, or where leave is not granted due to exigencies, employees are required to utilise the leave entitlement of a year within that year and shall not be permitted to carry forward any leave to the following year.

- (4) Employees who intend to utilise their leave on dates otherwise than as rostered shall make a written application at least seven (7) days in advance and the Bank may, subject to operational requirements and provided the leave of other employee(s) can be re-rostered, grant such application.
- (5) Where an employee who is on paid Annual Leave becomes entitled to Sick Leave or Maternity Leave while on such Annual Leave, the employee shall be granted the Sick Leave, or Maternity Leave, as the case may be, and the Annual Leave shall be deemed to have not been taken in respect of the days for which Sick Leave or Maternity Leave is so granted:

PROVIDED THAT such leave shall not be automatically utilised to extend the approved Annual Leave or Maternity Leave without the approval of the Bank.

- (6) The Bank reserves the right to arrange or re-arrange leave programmes for their employees in accordance with its operational needs.
- (7) **Accumulation of Annual Leave**

An employee may, with the prior written approval of the Bank, accumulate part of his Annual Leave for a period not exceeding three (3) years for the purposes of going overseas (for this purpose Singapore is deemed to be overseas) or to perform a pilgrimage, subject to the following conditions:-

- (a) The employee gives written notice of his intention to do so in the first year during which he proposes to accumulate his Annual Leave;
- (b) Annual Leave may be accumulated subject to an employee taking at least the following minimum number of working days annually:-
 - (i) Less than two (2) years' service - 8 Days;
 - (ii) Two (2) years or more but less than five (5) years - 12 Days;
 - (iii) Five (5) years or more but less than sixteen (16) years - 16 Days; and
 - (iv) Sixteen (16) years and more - 16 Days.
- (c) Annual Leave may only be accumulated for a period not exceeding three (3) years and shall be taken in full in the year immediately following the accumulated period:

PROVIDED THAT in cases of any postponement of such leave for any valid reason whatsoever, the employee shall be permitted to carry forward such accumulated leave to a later date within one year from the last day of the calendar year in which the accumulated leave was due;

- (d) Accumulated leave not taken under the conditions and within such periods stipulated above shall be forfeited absolutely;
- (e) Prior written notice of one (1) month must be given to the Bank stating when such accumulated leave is to be utilised;
- (f) Pay in respect of the number of days of accumulated leave may be paid to the employee two (2) weeks prior to the commencement of leave upon written application;
- (g) Valid travel documents are to be produced prior to departure overseas;
- (h) The number of days that may be accumulated are as follows:-

LENGTH OF SERVICE	LEAVE AS PER AGREEMENT	NO. OF DAYS WHICH CAN BE TAKEN	NO OF DAYS WHICH CAN BE ACCUMULATED
Less than 2 years service	15 days	8 days	7 days per year
2 yrs or more but less than 5 yrs	17 days	12 days	5 days per year
5 yrs or more but less than 16 yrs	24 days	16 days	8 days per year
16 years and more	27 days	16 days	11 days per year.

(8) **Payment in Lieu of Leave**

Payment shall be made at the Ordinary Rate of Pay in respect of any Annual Leave that is outstanding but not taken at the time of resignation or death of an employee.

- (9) Where an employee gives notice of resignation, the requisite period of notice may be reduced by the amount of leave due to the employee.

(10) **Call Back**

- (a) During leave, an employee may be called back for duty with his consent. The employee shall then be compensated as follows:-
 - (i) Reimbursement of travelling expenses to and from location of leave at time of Call Back at rates based on Article 21 (1);
 - (ii) An allowance for food and lodging equivalent to Subsistence Allowance as per Article 21(3)(c); and
 - (iii) Restoration of leave entitlement for the number of days he is on duty during leave, including travelling time.

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- (b) For the purpose of this Clause, an employee is deemed to be on outstation duty from the moment he consents to Call Back until the duty is completed. He may then either resume his leave or apply to treat the remainder of his leave as being accumulated for future entitlement.

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ARTICLE 30 - SICK LEAVE

- (1) The Bank shall allow Sick Leave with full pay on the certificate of recommendation of the Bank's doctor or appropriate Government Hospital Authority, up to the period indicated below:-
 - (a) Not exceeding, in the aggregate, **thirty-days (30)** days in each year, non-cumulative, if no hospitalisation is necessary; or
 - (b) Sixty (60) days in each year, non-cumulative, if hospitalisation is necessary.
- (2) Where an employee is certified by the Bank's doctor or Government Hospital Authority to be ill enough to be hospitalised but is not hospitalised for any reason whatsoever, the employee shall be deemed to have been hospitalised for the purpose of this Article.
- (3) The Bank may, at its own discretion, grant Sick Leave with or without pay in excess of the number of days provided in Clause (1) of this Article only in cases where the Bank's doctor or where, there is no appointed Bank's doctor, the Government Hospital Authority certifies in writing that the illness suffered by the employee is serious enough to incapacitate him from the performance of his duties in the Bank.
- (4) In cases of emergency, having regard to the nature or circumstances of the illness and where the services of the Bank's doctor or Government Hospital are not obtainable within a reasonable time or distance, employees are permitted to receive out-patient medical attention or treatment from the nearest registered medical practitioner, and in these circumstances the recommendation for leave, if any, issued by such registered medical practitioner may be accepted. Any recommendation for leave subsequent to the emergency must be issued by the Bank's doctor.
- (5) Except in cases of emergency where an employee obtains medical attention from other than the Bank's doctor or where applicable from the Government Hospital Authority, or in cases where, if having regard to the nature or circumstances of the illness, the services of the Bank's doctor are not obtainable within a reasonable time or distance, such leave as is recommended by such registered medical practitioner will be on a no-pay basis.
- (6) Any period of Sick Leave or any period of hospitalisation during Annual Leave shall be treated as Sick Leave provided that it is supported by a medical certificate issued by a medical practitioner in accordance with the provisions of this Article.
- (7) An employee who absents himself on Sick Leave which is not certified by the Bank's doctor, or in cases of emergency by a registered medical practitioner, shall be deemed to have absented himself from work without the permission of the Bank and without reasonable excuse for the days on which he is so absent from work.
- (8) If any public holiday falls within the period during which the employee is on sick leave, the Bank shall determine and grant another day as a paid holiday in substitution for such public holiday or the day substituted therefore.

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- (9) **Prolonged Illness**
- (a) An employee who is certified by the Bank's doctor or an appropriate Government Hospital Authority to be mentally unsound, or suffering from illness requiring prolonged treatment such as tuberculosis, cancer, leukemia or cerebral thrombosis or injury arising from an accident shall, upon confirmation of such illness or injury by the Bank's doctor, be granted up to a maximum of six (6) months' leave on full pay, a further six (6) consecutive months' leave on half-pay and a further twelve (12) consecutive months' leave without pay:
 - (i) PROVIDED THAT no paid leave will be granted unless the employee undergoes the course of treatment recommended by the Bank's doctor or the appropriate Government Hospital Authority.
 - (ii) In considering the granting of Prolonged Illness Leave, the Bank may require the employee to undergo further medical assessment to be conducted by doctors appointed or approved by the Bank.
 - (b) Upon full recovery within the two-year period, the employee may resume duties on production of a fit certificate from the appropriate medical authority.
 - (c) In the event the employee who resumed duty under Clause (b) above suffers a relapse or illness which is related to or which arises from his previous illness within six (6) months from the time the employee resumed duty, then the relapse or illness shall not be treated as a new case, but as a continuation of the first case. Consequently, the leave that has already been consumed in the first instance by the employee shall be set off against his entitlement under Clause (a) and the employee shall only be granted the balance of the unutilised leave, if any, under the Clause.
 - (d) If an employee is still unfit after the two-year period of the Prolonged Illness Leave, the employee may be retired on medical grounds with full benefits.
 - (e) Leave under this Clause will only commence after an employee has exhausted all his/her entitlement under the Annual Leave and Sick Leave Articles in the Collective Agreement.
- (10) Banks will only accept Medical Certificates issued by Medical Practitioners registered in Malaysia for the purpose of paid Sick Leave under this Article. Medical certificates issued by Medical Practitioners from outside Malaysia will not be accepted by the Banks for the purpose of paid Sick Leave but may subject to the Bank being satisfied as to the circumstances be accepted as a reasonable excuse for absence from duty. Such Sick Leave will be on a no-pay basis.
- (11) For the purpose of this Article, "Bank's Doctor" includes a specialist where the employee is referred to by the Bank's doctor and a Bank-appointed private hospital.

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ARTICLE 31 - SPECIAL LEAVE

(1) **Marriage**

- (a) The Bank shall grant ten (10) working days as Marriage Leave to an employee who is single on the occasion of his marriage once only during his service with the Bank.
- (b) A probationary employee who gets married will not be entitled to any Marriage Leave during the period of probation. The employee will become entitled to the Marriage Leave on confirmation of appointment. Such leave shall be taken within three months from the date of confirmation. Thereafter the employee shall cease to be entitled to such leave.

(2) **Emergency/Compassionate Leave**

- (a) The Bank shall grant paid leave to an employee not exceeding a total of ten (10) days in any one calendar year, non-cumulative, under the following circumstances:-
 - (i) Death of a member of employee's immediate family - 3 days;
 - (ii) Serious illness of employee's immediate family - 2 days;
 - (iii) Disasters such as flood, fire, robbery, etc. affecting the employee - 2 days.

Immediate family is defined as employee's spouse, child, parents, brothers, sisters, grandparents, parents-in-law and grandparents-in-law.

- (b) In the event that three (3) days under this Clause is insufficient at any one time, an employee may be granted additional days from his Annual Leave entitlement under Article 29(3).

(c) **Paternity Leave**

The Bank shall grant five (5) working days as Paternity Leave to an employee who has completed at least 12 months service for five (5) confinements, irrespective of number of spouses.

(3) **Examination**

The Bank shall grant paid leave up to a maximum of seven (7) days per year non-cumulative to enable employees to sit for examinations relevant to the Banking Industry, held on working days only.

(4) **Sports**

The Bank will give sympathetic consideration to grant leave to enable their employees to represent the State or Malaysia in sports.

FOR THE PURPOSE of application for Special Leave under this Article, an employee is required to provide satisfactory proof to support his leave application.

(5) **Hajj Leave and Umrah**

- (a) A Muslim employee who has completed 10 years of continuous service shall be eligible to apply for 30 calendar days paid leave to perform the obligatory Hajj Pilgrimage once during his employment with the Bank.
- (b) Prior to the introduction of this Article, there may be Banks that have provided paid Hajj Leave to their employees. If an employee has already utilized such Hajj Leave, he will not be eligible to apply again for paid Hajj Leave under this Article. However, if the paid Hajj Leave taken before was less than 30 calendar days, the employee may apply for Hajj Leave under this Article again provided the total duration, including his previous paid Hajj Leave does not exceed a total of 30 calendar days.
- (c) Employees who wish to perform Umrah can also apply once during his employment with the Bank, paid leave up to 7 working days provided he has completed 10 years of continuous service. The 7 working days paid leave shall be set-off against the 30 calendar days set aside for performing Hajj.
- (d) This provision shall not apply if banks have already granted the employees the 30 days paid leave in the past.
- (e) An employee who intends to utilize leave under this Article shall notify the Bank as soon as practicable of his intention and the date from which he intends to commence the leave. Responsibility for providing advance notification to the Bank lies with the employee.

(6) **Pilgrimage Leave for Non-Muslim Employees**

- (a) A non-Muslim employee who has completed 10 years of continuous service shall be eligible to apply, once during his employment with the Bank, up to 7 working days paid leave to go for his pilgrimage or to perform his religious duties according to his faith and belief at religious places based on guidelines which may be issued by the government or banks from time to time.
- (b) An employee who intends to take paid pilgrimage leave shall notify the Bank as soon as practicable of his intention and the date from which he intends to commence the leave. Responsibility for providing advance notification to the Bank lies with the employee.
- (c) Pilgrimage leave shall only commence from the date of departure, or if the date of departure is on a non-working day, the leave is deemed to only commence on the first working day following the non-working day(s). If the duration of the pilgrimage trip is less than 7 working days, the leave shall end on the day the employee completes his pilgrimage and returns home, whichever is the earlier. If the duration of the pilgrimage is shorter than 7 working days, the remaining unused leave is deemed to have been taken and cannot be brought forward.
- (d) Application for Hajj, Umrah and Non-Muslim Pilgrimage Leave shall be submitted according to the Bank's procedure and it should be accompanied by relevant supporting documentary evidence, such as itinerary of trip and travel ticket.

ARTICLE 32 - CASH DISCREPANCY

- (1) The Bank shall absorb all cash shortages (except fraud) incurred by tellers.
- (2) The Bank will investigate the cash discrepancy and may institute disciplinary action according to their own internal procedures.
- (3) In the case of Bank Islam Malaysia Berhad, as the said Bank opted to continue with the payment of teller's allowance, the practice of restitution of cash shortage shall remain.

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ARTICLE 33 - INTERPRETATION

- (1) Ordinary Rate of Pay shall be calculated as follows:-

$$\frac{\text{Monthly Rate of Pay}}{26}$$

- (2) Hourly Rate of Pay shall be calculated as follows:-

$$\frac{\text{Monthly Rate of Pay X 12}}{39 X 52}$$

- (3) Work Outside Normal Hours of Work means work performed at the prior request of the Bank in excess of the Normal Hours of Work per day.
- (4) Monthly Rate of Pay means basic wages and all other payments in cash payable to an employee for work done in respect of his contract of service but does not include:
- (a) the value of any house accommodation or the supply of any food, fuel, light or water or medical attendance or of any approved amenity or approved service;
 - (b) any contribution paid by the employer on his own account to any pension fund, provident fund, superannuation scheme, retrenchment, termination, lay-off or retirement scheme, thrift scheme or any other fund or scheme established for the benefit or welfare of the employee;
 - (c) any travelling allowance or the value of any travelling concession;
 - (d) any sum payable to the employee to defray special expenses entailed on him by the nature of his employment;
 - (e) any gratuity payable on discharge or retirement; and
 - (f) any annual bonus or any part of any annual bonus.
- (5)(a) Doctor, Medical Practitioner, Specialist means medical practitioner registered under the Medical Act 1971.
- (b) Dental Practitioner means Dental Surgeon as defined under the Dental Act 1971.
- (6) In respect of Performance Bonus, performance of the Bank shall mean the performance of each member bank in the region this Collective Agreement relates and the financial results as stated in the accounts as published in the banks' audited financial statements for the relevant year.

ARTICLE 34 - RETIREMENT BENEFITS

(1) Age of Retirement

- (a) The date of retirement of an employee shall be the day on which he attains the age of 60 years.
- (b) An employee may opt to retire at any time after attaining the age of fifty (50) years.
- (c) In the absence of a birth certificate, the date of birth shown in the Identity Card of the employee concerned shall be deemed to be the date of birth for the purpose of determining the retirement age. If the Identity Card fails to record the actual month or date of birth, the last working day shall be on 31st December of the year, provided that if the month is shown, the last working day shall be the last day of the month.

(2) Retirement Benefits

- (a) The Bank shall contribute each month 16% of the wages for that month to the Employees Provident Fund. Such contribution shall be deemed to be inclusive of any employer's contribution to the Employees Provident Fund as may be prescribed by law from time to time.
- (b) For the purpose of Clause (2)(a) above, "wages" shall have the meaning assigned to it by the Employees Provident Fund Act, 1991.

(3) Computation of Retirement Benefits For Service Up To 30th September 1981

- (a) In respect of service prior to 1st October 1981, an employee shall be entitled to retirement benefits in accordance with the provisions contained in the individual Collective Agreements between the Union and the Individual Banks which expired on 31st December 1977, and in the case of Banks which were not parties to any Collective Agreement, according to the existing terms in such Banks.
- (b) The Bank shall remit the accrued lump sum retirement benefits to the Employees Provident Fund or pay dividends according to EPF rates within 90 days from the date of signing this Agreement. The dividends on the lump sum shall accrue 90 days from date of signing of this Agreement.
- (c) Any tax on the accrued lump sum retirement benefits when it is remitted to the Employees Provident Fund shall be borne by the employees.
- (d) Where a Bank elects to retain the retirement benefits, the lump sum retirement benefits under Clause (2)(a) of Article 34 in the SCBA/SBEU Industrial Court Award No:133/82 dated 29th June 1982, will be paid together with accrued dividends upon retirement or as a result of medical disability at any age as certified by the Bank's panel of doctors.
- (e) Where the lump sum accrued retirement benefits are retained in the Bank's books, the accrued lump sum and accrued dividend shall be paid to the employee's account with the Employees Provident Fund on his resignation.

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- (f) Where a Bank elects to remit the accrued lump sum retirement benefits to the Employees Provident Fund, an employee may elect to retain his lump sum retirement benefits in the Bank's books. In such an event, the accrued lump sum retirement benefits shall not earn any dividend.
- (g) Where the Bank retains the accrued lump sum retirement benefits, the accrued sum together with dividends shall be paid to the beneficiary in the event the employee dies whilst in service.

PROVIDED THAT no employee who is entitled to a lump sum retirement benefit under Clause (3)(a) of this Article shall be paid the sum if he resigns or is dismissed or has his service terminated in circumstances involving fraud, embezzlement or dishonesty resulting in financial loss to the Bank.

(4) **Retirement Leave**

- (a) Employees who have completed at least twenty-five (25) years of continuous service up to the time of retirement shall be eligible for 30 calendar days' leave to be taken one month before the date of retirement. However, an employee of any religious faith who has qualified for such leave may be granted at the Bank's discretion to utilise the leave at a stretch at any time for a religious pilgrimage to be performed overseas.
- (b) An employee who has taken the Hajj Leave Under Article 31(5) will only be eligible for the Retirement Leave to be taken one month before the date of retirement.

(5) **Hospitalisation and Surgical Insurance**

The Bank shall reimburse an employee upon his retirement a sum not exceeding **RM850.00** to purchase Hospitalisation and Surgical Medical Insurance for a period of three (3) years. This provision shall take effect from date of signing the Collective Agreement.

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ARTICLE 35 - EMPLOYMENT INJURY

(1) Temporary Disablement Benefit

Where the employee has received normal wages in full for the period of temporary disablement, for which he is entitled to disablement benefit from SOCSO, the Bank shall be entitled to deduct from the wages of the employee the amount of temporary disablement benefits after the employee has received the temporary disablement benefits from SOCSO.

(2) Insurance

- (a) The Bank shall insure every employee on a 24-hour basis to the amount of **RM170,000.00** in the event of death or total permanent disablement arising from whatever causes that are covered by a Personal Accident policy and, in the event of permanent partial disablement arising from the same circumstances.
- (b) The Bank shall also provide Group Term Life policy to every employee for an amount of **RM70,000.00** in the event of death and total permanent disability. The terms and conditions are subject to the provisions of the insurance policy and requirements of the insurance company which may include employees undergoing medical examinations.

Notwithstanding the provisions in this Article, the Bank may, at its discretion, provide better insurance coverage for its employees.

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ARTICLE 36 - EXISTING BENEFITS

- (1) The Banks shall not remove any existing benefits given currently received daily or monthly in cash or kind by their employees which are not covered under the present terms of this Collective Agreement except that:-
 - (a) benefits given in kind for a specific reason, as and when such reason ceases to exist, shall stop being given; and
 - (b) allowances paid for the doing of a specific task, as and when such task ceases to be performed by the employees or classes of employees concerned, shall cease to be paid.
- (2) Employees who are in receipt of any benefits originally granted to them daily or monthly in cash or kind for the doing of a specific task which is no longer performed by the employees concerned or for a specific reason which has ceased to exist, will continue to receive the said benefits. Such benefits received shall henceforth be treated as personal benefits applicable only to the employees concerned and shall cease when the holder leaves office.

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ARTICLE 37 - EXCLUSION

- (1) The benefits of this Agreement in respect of salary, bonus and allowances shall be paid to all employees who are in service on the date of signing of this Agreement and to employees who have been promoted, or who have retired, or who have been medically boarded out, or who had died whilst in service of the Bank.
- (2) For employees who are promoted to a category outside the scope of this Collective Agreement between 1 January 2021 and the date of signing of this Agreement, the bank shall have the discretion not to extend the arrears of the incorporation of the Sarawak Allowance, in the event that such employees already enjoy similar benefits as a result of their promotion.
- (3) In the event an employee is promoted to a category outside the scope of this Collective Agreement and where his salary prior to promotion had been incorporated with the Sarawak Allowance, he shall not be entitled to the Sarawak Allowance in his new grade.

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ARTICLE 38 - SUSPENSION OF CONTRACT OF SERVICE

An employee who is on Unpaid Leave or on Prolonged Illness Leave in accordance with Article 30 (9) of this Collective Agreement shall be deemed to have not been in service for the period the employee is on such leave and consequently, the employee shall not be entitled to any benefits under the Collective Agreement, except for medical benefits in the case of prolonged illness, for the duration of the period of such leave.

PROVIDED THAT an employee who is an "officer" of a trade union and who is on approved Unpaid Leave to enable the employee to carry out his/her duties as an officer of the union shall not be deemed to have suspended his/her contract of service with the Bank for the duration the employee is on such Unpaid Leave.

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ARTICLE 39 - IMPLEMENTATION

(1) Arrears of Salary

- (a) All arrears of basic salary and Sarawak Allowance shall be effective from **01 January 2021** and shall be paid not later than 45 days from the date of signing of this Collective Agreement.
 - (b) All other arrears of wages ("wages" as defined under the Labour Ordinance Sarawak) under this Agreement from **01 January 2021** shall be computed and paid to employees not later than sixty (60) days from the date of signing of the Collective Agreement.
 - (c) Other than the above, all other payments, reimbursements and changes will be effective from the date of signing the Collective Agreement.
- (2) Employees who commenced employment on or after **01 January 2021** at a salary below the minimum of the new respective salary range shall be adjusted to the minimum of the new salary range with effect from the date of joining service..

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ARTICLE 40 - CHECK-OFF

- (1) The Bank agrees to assist the Union to collect union dues from its members monthly salary and remit the same to the Union's Head Office provided that: -
 - (a) Subject to the administrative procedural requirement of each bank, the employee who is covered under the Collective Agreement submit a signed copy of the written request for salary deduction for union dues to the Human Resource Division or the Union submits the necessary written request on behalf of the requesting employees to the Human Resource Division of the Bank.
 - (b) Nothing shall preclude the union members from withdrawing his or her consent at any time during the period of this Agreement by serving the Bank 30-working day notice in writing.
 - (c) Banks will not do check-off for employees who are not covered by the Collective Agreement. However, if banks are existingly doing check-off for employees who do not come within the scope of representation of the Union, the bank will continue the check-off arrangement until and unless advised otherwise by these employees. The Bank will not entertain any new request for check-off from employees who are not covered by this Collective Agreement.
 - (d) Should there be a dispute, disagreement, discrepancy or errors over the deduction, the Union undertakes to immediately refund the Bank the monies so deducted and indemnify the Bank from any claims whatsoever arising thereof.

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APPENDIX I

SALARY STRUCTURE
ARTICLE 19)(2)

No.	Grade	Min	Max	Annual Increment
(a)	SS 1	1,945	4,066	150
(b)	SS 2	2,714	6,316	226
(c)	SS 3	3,319	7,503	271

Salary to add the rolling in of the Sarawak Regional Allowance into the Base Salary

No.	Grade	Min	New Min		New Max		Annual Increment
			Sarawak RA	Max	Sarawak RA	Max	
(a)	SS 1	1,620	(1,620 + 325) 1,945	3,460	(3,460 + 606) 4,066	150	
(b)	SS 2	2,309	(2,309 + 405) 2,714	5,492	(5,492 + 824) 6,316	226	
(c)	SS 3	2,824	(2,824 + 495) 3,319	6,669	(6,669 + 834) 7,503	271	

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SALARY ADJUSTMENT
ARTICLE 19 (3)

1.0 Salary Adjustment

Employees will be granted a salary adjustment based on their salary as at 31 December 2020 subject to the maximum salary in their respective salary ranges as follows:

- (a) Salary below RM2,500 - **15%**
- (b) RM2,501 to RM4,000 - **9%**
- (c) Above RM4,000 - **8%**

2.0 Illustrations of the mode of conversion for employees shall be as follows:-

SS 1	Present Salary	Adjustment		RA to be Incorporated to the Base Salary	New Salary
		15%	9%		
Min	1,409	1,620		325	1,945
Max	3,174		3,460	606	4,066

SS 2	Present Salary	Adjustment		RA to be Incorporated to the Base Salary	New Salary
		15%	8%		
Min	2,008	2,309		405	2,714
Max	5,085		5,492	824	6,316

SS 3	Present Salary	Adjustment		RA to be Incorporated to the Base Salary	New Salary
		15%	8%		
Min	2,456	2,824		495	3,319
Max	6,175		6,669	834	7,503

- 3.0 This adjustment shall not apply to employees who joined service on **01.01.2021** and thereafter. Employees whose salary is less than the minimum in the new Salary Structure will move to the new minimum.
- 4.0 If an employee whose salary on adjustment as at **31.12.2020** is below the minimum salary of the new Salary Structure, his salary will be adjusted to the minimum of the new Salary Structure.
- 5.0 Employees whose salary, after the initial salary adjustment, exceeds the maximum of the new Salary Structure when the annual increment due on **1.1.2021** is added, will be placed on the maximum of the new Salary Structure. Such employees will be paid a one-off lump sum payment equivalent to 12 times the difference between the new maximum salary and the "total salary".
- 6.0 Employees will be placed at the maximum of the Salary Structure if by adding the annual increment, their "total salary" would have exceeded the maximum of the Salary Structure. In such cases, employees will be paid a one-off lump sum payment equivalent to 12 times the difference between the maximum salary and the "total salary".

"Total salary" in this context refers to salary with full increment granted".

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**SARAWAK ALLOWANCE
ARTICLE 19 (4)**

20%		17.5%		15%		12.5%	
Basic Salary	Swk Allow	Basic Salary	Swk Allow	Basic Salary	Swk Allow.	Basic Salary	Swk Allow.
1,620	325	2,309	405	5,492	824	6,669	834
		2,824	495				
		3,460	606				

ARTICLE 19(7) INCORPORATION OF SARAWAK ALLOWANCE INTO SALARY

ARTICLE 19(7) INCORPORATION OF SARAWAK ALLOWANCE INTO SALARY										APPENDIX 1							
Grade	MINIMUM SALARY							MAXIMUM SALARY							INCREMENT		
	OLD MIN	BASIC SALARY INCREASE			Sarawak ALL		NEW MIN	OLD MAX	BASIC SAL INCREASE			Sarawak ALL		NEW MAX	OLD	NEW	
SS 1	1,409	15%	211.35	1,620	20%	325	1,945	3,174	9.00%	285.66	3459.66	17.50%	606	4,066	115	150	
										-	-						
SS 2	2,008	15.00%	301.2	2,309	17.50%	405	2,714	5085	8.00%	406.8	5491.8	15.00%	824	6,316	177	226	
										-	-						
SS 3	2,456	15.00%	368.4	2,824	17.50%	495	3,319	6,175	8.00%	494	6669	12.50%	834	7,503	216	271	

(Note: Sarawak Regional Allowance increase to the next higher ringgit)

[Handwritten signature]

**GRIEVANCE INFORMATION FORM
(ARTICLE 4)**

Date:.....

Name of Employee:

Department: :.....

Nature of Grievance

(Explain in detail the nature of grievance or specific provision of Collective Agreement which has been violated and details of complaints, if any.).

.....
(Employee's signature)

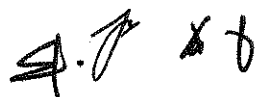
.....
(Union's Representative's Signature)

Acknowledgement of Head of Department/Manager of above.

.....
(Signature)

Name:.....

Date:.....



MEMORANDUM OF UNDERSTANDING
ON
CODE OF CONDUCT FOR THE PREVENTION
OF SEXUAL HARASSMENT IN THE
WORKPLACE

BETWEEN

SARAWAK COMMERCIAL BANKS' ASSOCIATION

AND

SARAWAK BANK EMPLOYEES' UNION

SIGNED THIS 03 OCTOBER 2007

SP. B *X b*

SEXUAL HARASSMENT IN THE WORKPLACE

1.0 FOREWORD

- 1.1 As responsible business organisations, the member banks of Sarawak Commercial Banks Association (SCBA) are committed to providing a safe and harmonious working environment for all its employees. As such, all forms of sexual harassment in the workplace will not be tolerated and the SCBA and its member banks are committed to helping to prevent and eradicate it. In this regard, this Code of Practice has been established in its efforts to prevent and eradicate sexual harassment in the workplace.
- 1.2 Please note that any employee who breaches this Code of Practice shall be liable to face disciplinary action, up to and including dismissal. All employees, including those in a supervisory or managerial capacity have a duty to comply with this Code of Practice and indeed, demonstrate leadership by example.
- 1.3 All employees of the member banks of SCBA, including trade union representatives and senior management have a responsibility to ensure that the Code of Practice is implemented to help create a climate at the workplace which is free from sexual harassment.
- 1.4 It is important for all employees to be familiar with the contents of this Code of Practice.
- 1.5 The Code of Practice is issued in collaboration with, and has the full support of Sarawak Bank Employees' Union and Sarawak Commercial Banks Association.

**CODE OF PRACTICE
ON THE PREVENTION AND ERADICATION
OF SEXUAL HARASSMENT IN THE WORKPLACE**

1.0 **AIM**

The aim of this Code of Practice is to provide guidelines to prevent and eradicate sexual harassment in the workplace.

2.0 **RATIONALE**

2.1 The Bank should be a safe, comfortable and conducive work environment for all employees. All employees should be treated with dignity and respect and everyone has a responsibility to uphold these values to create a supportive work environment.

2.2 Sexual harassment adversely affects work performance, productivity, morale and therefore, the general work environment. It also adversely affects the Bank's corporate image. It is therefore in all our interests to see that this issue is addressed promptly and effectively. The establishment of this Code of Practice on sexual harassment will allow everyone to be able to identify its occurrence and be aware of their responsibilities and the steps required to tackle any incident of harassment should it arise.

3.0 **DEFINITION OF SEXUAL HARASSMENT**

3.1 For the purpose of this Code, sexual harassment means any unwanted or unwelcome verbal, non-verbal or physical sexual advances, requests for sexual favours or other verbal or physical conduct of a sexual nature when;

- (a) either the conduct interferes with another person's work or creates an intimidating, hostile or offensive working environment; or
- (b) having regard to all circumstances, a reasonable person would have anticipated that a recipient would be offended, humiliated or intimidated; or
- (c) submission to or rejection of the conduct might be used as a basis for decisions affecting a person's work or promotional prospects; or
- (d) submission to or rejection of the conduct might, on reasonable grounds, be perceived by the recipient as an offence or humiliation, or a threat to her/his well-being, but has no direct link to her/his employment.
- (e) the conduct is based on the gender or sexuality of the recipient.

3.2 Please note that sexual harassment may consist of a single intense or severe act or of multiple acts. It also does not have to be explicitly sexual in nature. It is also sexual conduct which is imposed on and unsolicited or unreciprocated by the recipient.

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3.3 Within the context of this Code, sexual harassment in the workplace includes any employment related sexual harassment occurring outside the workplace as a result of employment responsibilities or employment relationships. Situations under which such employment related sexual harassment may take place includes, but is not limited to, sexual harassment:

- (a) at work related social functions, conferences or training sessions;
- (b) in the course of work assignments outside the workplace;
- (c) during work related travel;
- (d) over the phone; and
- (e) through electronic media.

4.0 FORMS OF SEXUAL HARASSMENT

4.1 Sexual harassment encompasses various conducts of a sexual nature which can manifest itself in five possible forms, namely verbal, non-verbal, visual, psychological and physical. Appended below are some examples of these five kinds of sexual harassment. These are of course not exhaustive and are meant strictly as a guide.

- (a) **verbal** - offensive or suggestive remarks and comments, jokes of a sexual or explicit nature, use of "affectionate" terms of endearment (eg. darling/love), questions of a personal nature and unwanted propositions.
- (b) **non-verbal** - staring, leering or ogling with suggestive overtones, licking of lips, holding or eating food provocatively, hand signals or sign language denoting sexual activity, persistent flirting.
- (c) **visual** - showing pornographic material, drawing sex- based sketches or writing sex-based letters, sexually provocative pin-ups, sexually offensive publications, sexual exposure.
- (d) **psychological** - repeated unwanted social invitations, relentless proposals for dates or physical intimacy, unsolicited and unwanted gifts.
- (e) **physical** - deliberate and inappropriate body contact, indecent exposure, pinching, stroking, brushing up against the body, hugging, kissing, fondling, sexual assault.

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5.0 **THE ROLE OF A TRADE UNION**

- 5.1 Sexual harassment can be prevented, addressed and eradicated most effectively if action is taken jointly by the employer and trade union.
- 5.2 Trade unions can contribute to the prevention of sexual harassment by ensuring that the standard of conduct of their members do not cause offence. Trade unions have an important role in creating a work environment that will ensure a safe and healthy work environment. This is where individual employees, irrespective of status or position, are treated with dignity and respect and are free from any form of harassment, humiliation and intimidation.

6.0 **HANDLING COMPLAINTS OF SEXUAL HARASSMENT**

- 6.1 Victims of sexual harassment do not complain for a variety of reasons. Examples are because they;
- (a) hope it will stop;
 - (b) are embarrassed;
 - (c) do not want to be labelled as a troublemaker;
 - (d) fear victimisation;
 - (e) do not want to get anyone into trouble;
 - (f) fear they will be told it was self-provoked;
 - (g) do not think they will be taken seriously;
 - (h) do not believe any action will be taken;
 - (i) fear they will not be believed; or
 - (j) fear it will make matters worse.
- 6.2 Most often, victims do not complain because the offender is in a more senior position to themselves and they fear for their job security. All employees should however appreciate that if complaints are not made, management may be unaware of its occurrence and is not in a position to take appropriate action.
- 6.3 Please therefore note that if you feel you are a victim of sexual harassment, report this to your superior, branch manager or departmental head. If the superior, branch manager or departmental head is the source of the harassment, then you may, of course, report the matter to an executive in Human Resource Department.
- 6.4 All complaints of sexual harassment will be taken seriously and investigated by the Bank. Employees should not put up with this kind of offensive behaviour which shows a profound lack of respect by one employee for another.
- 6.5 It is obviously difficult for a victim to carry out her/his work effectively when experiencing harassment. The situation may become so intolerable that the victim decides to leave. If this happens, it is not only costly for the Bank, but the source of the harassment remains in the Bank and the problem is still not resolved and could even recur with someone else.

6.6 You should be aware that any employee may be alerted to a potential problem in several ways; through someone saying they have been harassed, through third party allegations/suspicions or because of your own suspicions. Whatever the source, please do not treat the matter lightly. As employees, it is our responsibility, in the interest of teamwork and in support of our fellow colleagues, to act promptly and carry out a preliminary investigation or at the very least, inform somebody who is in a position to conduct a preliminary investigation. Of course, the victim also has a responsibility to make use of the opportunities in this Code of Practice to address their problems/complaints.

7.0 **PRELIMINARY INVESTIGATION**

7.1 The purpose of the preliminary investigation is to gather sufficient information to decide whether or not there are reasonable grounds to believe that the suspicion or a victim's allegation is partly/wholly true.

7.2 The individual who will carry out the preliminary investigation will usually be the Branch Manager or Head of Department. It is therefore in the interest of both the Bank and the individual against whom allegations have been made that a fair and professional process is used. This will help ensure that as much accurate information as possible is available to the decision-making authorities at the various stages of the disciplinary processes and that the rights of the individual are upheld.

7.3 If procedures have not been carried out properly, there is a strong possibility that the Bank would either be unable to continue proceedings at all, or be more restricted in the options available to Managers in a position to take disciplinary action.

7.4 The outcome of the preliminary investigation may be:

- (a) The complaint is unjustified, in which case it is possible that no action will be taken.
- (b) The complaint does not constitute misconduct, but may require some form of action.
- (c) The allegation constitutes misconduct and requires further action. In this case, an appropriate person from the Human Resources Department will step in to handle the matter.

8.0 **DISCIPLINARY INQUIRY**

To ensure that the above policy is effective, it is essential that disciplinary action be taken against offenders. Since sexual harassment is a form of misconduct, an appropriate verbal or written disciplinary inquiry will be conducted before any disciplinary action is imposed against the accused employee. Depending on the seriousness of the offence, the disciplinary punishment imposed can range from a written warning to the dismissal of the guilty party from employment. Please note that individuals who are found to make a deliberate false claim of harassment may also be liable for disciplinary action.

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SIGNED AND DATED THIS 03 OCTOBER 2007

For and On Behalf of

SARAWAK COMMERCIAL BANKS' ASSOCIATION

sgd.

(ANDREW KANCHU AH BEE)
PRESIDENT
Sarawak Commercial Banks' Association

sgd.

(DRAHMAN JALADIN)
SECRETARY
Sarawak Commercial Banks' Association

For and On Behalf of

SARAWAK BANK EMPLOYEES' UNION

sgd.

(HADIAH BTE LEEN)
PRESIDENT
Sarawak Bank Employees' Union

sgd.

(ANDREW LO KIAN NYAN)
SECRETARY
Sarawak Bank Employees' Union

IN THE PRESENCE OF

sgd.

(HAMIDAH NAZIADIN)
PRESIDENT
MALAYAN COMMERCIAL BANKS' ASSOCIATION

SP. J x J

MEMORANDUM OF AGREEMENT

BETWEEN

SARAWAK COMMERCIAL BANKS' ASSOCIATION

AND

SARAWAK BANK EMPLOYEES' UNION

PERFORMANCE BONUS

The Performance Related Bonus system was implemented in the 2006-2008 SCBA/SBEU Collective Agreement. A successful implementation of this system calls for good faith on the part of member Banks of SCBA and the Union.

The respective Banks shall provide the Union with the relevant information regarding the appraisal system used by the bank to appraise an employee, including performance parameters, KPIs, competencies, weightage & gradings.

The respective Banks shall provide the Union with the information on the total bonus payout in respect of each appraisal ratings of the employees in respective grades covered by the SCBA/SBEU Collective Agreement.

The respective banks shall ensure that performance Bonus paid shall be similar or within a range as per Bank's policy to employees who achieved similar performance ratings.

This aspect of information sharing will be reviewed when the **2024-2026** Collective Agreement is negotiated.

Signed and Dated this

.....
(.....)
SECRETARY
Sarawak Bank Employees' Union

.....
(.....)
SECRETARY
Sarawak Commercial Banks' Association



MEMORANDUM OF AGREEMENT ON CONDUCT OF SEPERATION SCHEME

This Memorandum of Agreement is made on the 8th Day of December 2022 between Sarawak Commercial Banks' Association (hereinafter referred to as "the Association" or "SCBA") and Sarawak Bank Employees' Union (hereinafter referred to as "the Union" or "SBEU")

WHEREAS:

A. The Union and the Association have negotiated and amicably agreed to conclude the new (16th) Sarawak SCBA/SBEU Collective Agreement which shall be effective retrospectively from 1 January 2021.

B. Both parties are desirous of amicably settling and signing the Collective Agreement **latest by the 4th day of January 2023**, or on a mutually agreed date.

THE AGREEMENT REACHED IS AS FOLLOWS:

1. The Union and the Association acknowledge and recognize that the new Sarawak SCBA/SBEU Collective Agreement represents the finality of the Collective Agreement upon cognizance granted by the Industrial Court. Hence for the avoidance of doubt, this MOU is not an integral part of the Collective Agreement.
2. Notwithstanding Clause 1 above, the Union and the Association acknowledged that due to business and operational requirements, banks may undertake staff rationalization exercise which may result in reduction of employees covered by the Collective Agreement.
3. Both parties hereby agreed that the following guidelines shall be adopted in the event of any banks conducting a Mutual Separation Scheme (MSS) or Voluntary Separation Scheme (VSS) or any similar schemes (hereinafter referred to as the "Scheme"):
 - a) The Union shall be notified at least fourteen (14) days prior to the implementation of such Scheme.
 - b) The Scheme and its terms and conditions shall be notified to the Union and be transparent and informed to applicable employees.
 - c) The Scheme shall be opened to all employees in similar category covered by the Collective Agreement.

IN WITNESS WHEREOF, the above understanding has been signed by the duly authorized representative of the parties the day, month and year first above written.

SIGNED for and on behalf of
**SARAWAK COMMERCIAL BANKS'
ASSOCIATION**

SIGNED for and on behalf of
SARAWAK BANK EMPLOYEES' UNION

Sgd.

Sgd.

.....
**MAUREEN PARIL
PRESIDENT**

.....
**FABIAN OLIVER
PRESIDENT**

MEMORANDUM OF UNDERSTANDING

BETWEEN

**SARAWAK COMMERCIAL BANKS' ASSOCIATION (SCBA) &
SARAWAK BANK EMPLOYEES' UNION (SBEU)**

**ON RE-DESIGNATION OF NON-CLERICAL, GENERAL CLERICAL AND SPECIAL
GRADE CLERK TO SALES & SERVICE NON-EXECUTIVE 1, 2 AND 3**

1. In recognizing the changing business focus of banks over the years, it is hereby agreed between Sarawak Commercial Banks' Association (herein after referred to as "SCBA") and Sarawak Bank Employees' Union (herein after referred to as "the Union") that the existing Non-Clerical, General Clerical and Special Grade Clerical employees be re-designated as Sales & Service Non-Executive grades 1, 2 and 3 respectively (or in short referred to respectively as SS1, SS2 and SS3).
2. This re-designation is in response to the call of the Union for member banks of SCBA to empower employees covered by the Collective Agreement by enlarging their job scope so that they remain useful and relevant to the evolving needs of banks. This exercise is also aimed at ultimately phasing out the Non-Clerical grade and emplace the existing employees to perform clerical duties.
3. To reflect this idea of empowerment, the Union commits these three employee categories to take on new and added duties and responsibilities particularly in all forms of sales and service functions in line with the evolving and changing needs of banks and as a result of rapid technological changes and digitalization.
4. Notwithstanding this change of designation, the duties and responsibilities of Non-Clerical employees who will be re-designated as SS1 will continue to perform such duties in addition to their enlarged scope of work.
5. The Union recognizes and accepts that due to technological changes, revision of operational procedures and changes in business model which may occur from time to time, what were once the tasks handled by higher employee grades may need to be redefined and cascaded down to lower employee grades or vice versa.
6. To ensure that work is not disrupted, employees in the higher Sales and Service Non-executive grades may be called upon to relieve the lower employee grades from time to time. For example, an employee in SS2 may be required to handle functions which were previously performed by Non-Clerical employees. However, unless for exigency, SS3 will not be called upon to perform tasks that were formerly considered as non-clerical duties.
7. The duties of employees in the SS grades will not be limited to sales and service at the frontline, but also cover a wide range of other banking operational duties and tasks, such as those in the retail banking, credit processing documentation and recovery, trade finance, data processing, cash handling, compliance, dual control, transaction verification/approval, clerical and administrative support, etc.

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A. J. X b

8. As a general rule, the existing employees will be mapped over to the new grades as follows:-
 - (i) From Non-Cerical to Sales and Service Non-executive 1
 - (ii) From General Clerical to Sales and Service Non-executive 2
 - (iii) From Special Grade Clerk to Sales and Service Non-executive 3
9. The Bank may upon evaluation of performance over the next 12 months, decide to map an employee to a higher grade and such upgrade shall not be considered as a promotion. By the same token, a Special Grade Clerk may be mapped to SS2, without reduction of salary, if the employee concerned is unable to take on enlarged scope of duties. If that occurs and the salary of the employee concerned has already exceeded the pay scale for the SS2, he will continue to be paid the existing salary on a personal-to-holder basis.
10. No existing General Clerks and Special Grade Clerk shall be mapped to SS1.
11. Due to differing and diverse needs and practices of each bank, it is the sole discretion of each bank to differentiate the 3 SS grades either by way of job scope, responsibilities and duties or other factors deemed appropriate by the bank.
12. It is the discretion of banks to take in new recruits into any of the SS grades.

Signed and Dated this 14th Day of January, 2019.

Sgd.

.....
(LAW KIAT MIN)
SECRETARY
Sarawak Bank Employees' Union

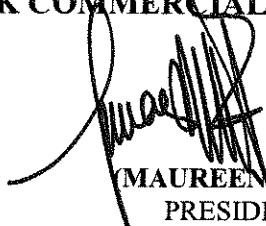
Sgd.

.....
(TN. HJ. NURDDIN BIN AWI)
SECRETARY
Sarawak Commercial Banks' Association

Handwritten initials and marks: "E. P." and "x d"

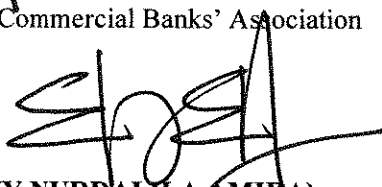
SIGNED AND DATED THIS 4TH DAY OF JANUARY, 2023

For and On Behalf of
SARAWAK COMMERCIAL BANKS' ASSOCIATION



(MAUREEN PARIL)
PRESIDENT

Sarawak Commercial Banks' Association



(ELVY NURDALILA AMIRA)
SECRETARY

Sarawak Commercial Banks' Association

For and On Behalf of
SARAWAK BANK EMPLOYEES' UNION



(FABIAN ANAK OLIVER PATRICK MUNAN)
PRESIDENT

Sarawak Bank Employees' Union



(JOSEPH KONG YING LUNG)
SECRETARY

Sarawak Bank Employees' Union

IN THE PRESENCE OF



(DATUK NORA ABD. MANAF)
PRESIDENT

Malayan Commercial Banks' Association