

21ST Triennial Delegates CONFERENCE 2023



The Sarawak Bank Employees' Union held its 21st Triennial Delegates Conference in Miri from 22nd to 23rd September 2023. More than 60 Officials throughout Sarawak and Delegates attended.

Delegates also push for job empowerment in the Finance industry to create value and to enhance customer service and call on the Government to amend the Sarawak Labour Ordinance.

The conference also expressed grave concerns on RHB decision to close down its branch in Limbang.

SBEU ELECTS NEW TEAM

President Fabian Oliver (HLB, Kuching), Joseph Kong (RHB, Sibui) 7 Robert Thong retain the President & General Secretary and General Treasurer positions respectively while Agnes Tang You Keong (HLB, Sarikei) continues as Vice President (SS3).

Supardi Hamsawi (HSBC, Kuching) is elected Deputy President, Flora Diming (PBB, Kuching) & Abang Hisyamuddin (CIMB, Kuching) as Vice Presidents, Sherry Lai (CIMB, Miri) as Assistant General Secretary, and Roger Yu as Assist General Treasurer.

Sukhdeep Singh (RHB, Kuching), Chiong Yew Hock (PBB, Sibui) and Connie Chung (Maybank, Bintulu) make up the rest of the Executive Council of SBEU.

Andrew Lo remains as Chief Executive officer.

In conjunction with the TDC, SBEU also organise a joint program together with Sarawak Commercial Bank Association to train SBEU Officials and Bank Managers on job empowerment

As part of SBEU Community Service, the Delegates spend time with students of PDK, Mosjaya Miri.

RESULT OF VOTE RECEIVED FOR THE RESPECTIVE 3 POSTS BEING CONTESTED

NO.	NAME	BANK	TOTAL VOTE RECEIVED
POST OF VICE PRESIDENT – SALES & SERVICE 2 (SS2)			
1	FLORA ANAK DIRIMING	PUBLIC BANK, JLN TUN ZAIDI	725
2	NORAZLIN BINTI ECHIP	BANK MUAMALAT, KUCHING	361
POST OF VICE PRESIDENT – SALES & SERVICE 3 (SS3)			
1	BALLEY ANAK JIRUD	MAYBANK, REGIONAL OFFICE	388
2	TANG YOU KEONG AGNES	HONG LEONG BANK, SARIKEI	693
POST OF ASSISTANT GENERAL TREASURER			
1	ROGER YU SEE HONG	HONG LEONG BANK, PENDING	610
2	MOHD NAZIRUL HAZIQ BIN MAHDI	MAYBANK, REGIONAL OFFICE	418
3	RAFEAH BINTI LUDIN	RHB BANK, BATU KAWAH	54



INTRODUCTION



We pleased to publish this condensed Report to the 21st Triennial Delegates Conference (TDC). The report covers the 3 years period up to 31 March 2023 and incorporates the Financial Statement for the 3 years period ending 31 March 2023 of both the General Funds and SBEU Benevolent Fund.

We take this opportunity to thanks all Members and Officials who have steadfastly stood by SBEU during this trying period.

COLLECTIVE AGREEMENTS

We have concluded 3 Collective Agreements during the period with SCBA, AmBank and HSBC-CSB with 10% to 18% salary adjustment. Members gave a very strong mandate during the EGMs held throughout Sarawak.

THE FINANCE SECTOR

The Banking & Financial Industry has faced the COVID pandemic with resilience. Generally, Banks have recovered from the economic downturn and emerged stronger. This has translated in a significant improvement in terms and conditions of the Collective Agreement.

We remain ready for issues on work/life balances and performance expectations. We are grateful that our Members continue to show their utmost dedication and commitment towards their jobs. We also need to look into the safety and health (including mental health) of our Members.

RESTRUCTURING, REENGINEERING & REDUNDANCIES & JOB EMPOWERMENT

A major source of concern is the continuing deteriorating employment environment in the Banking industry due to digitization. We foresee further reduction in jobs in the Banking sector that will have an impact on SBEU's membership.

To meet these challenges, The SCBA/SBEU CA provides for job empowerment and new duties, including sales function with the change in job title to Sales and Service.

We have established a SCBA/SBEU joint task force to expedite the implementation in all Banks with a view to increase empowerment of all SS grades to take on more roles and duties, from SS3 to take over substantial duties of Officer grade, while Special Grades duties to be cascaded down to the SS2 and SS1 accordingly.

Members will have to face these challenges with a willingness to embrace changes and job empowerment.

We are pleased to note that CIMB Bank has created a contact centre with employees to be based in Sarawak and working from home/off site. This can be seen as a recognition of our Members' willingness to perform new jobs with added responsibilities. We will continue to work with Banks on these initiatives

DISPUTES

There were no major trade disputes during the period. We continue to address members grievances especially relating to Performance Appraisal and Performance Bonus.

PERFORMANCE

The performance of SBEU Officials at HQ and Branch level in managing the Union has room for improvement. We need to further enhance the initiative and resourcefulness of Officials. They must be proactive in the management of SBEU, display commitment and a passion for the job, lead by example and built teamwork. We need to develop second line Officials, especially women to take on the challenging roles in SBEU.

MEMBERSHIP

Members continued to be very supportive and united.

Members also contributed more than RM2.5M after the signing of the CAs. Membership continue to decline from 1345 to 1162 due to VSS, centralization and rationalization exercise and promotion to dubious executive roles.

FUTURE

The future looks challenging for Unions in the country in general and in the Banking industry in particular. Yet SBEU is positive that there are opportunities. We must adapt and change. While we gear ourselves to meet the challenges of the future, we must not forget our past. We must do what we are set up to do: to ensure that Bank employees get good pay and other benefits for their labour, to be employed in meaningful jobs and to see that our workplace are safe and congenial.

These are the tasks that SBEU Officials and Members, with hard work, vision dedication and professionalism of Officials plus the solidarity and support of all Members, will succeed in achieving.

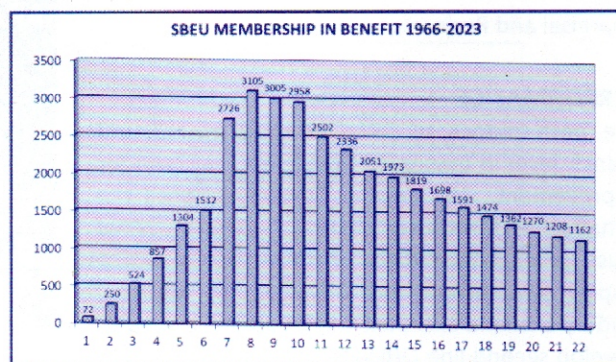


1 MEMBERSHIP

Members in benefit is **1162 (1345)** decrease of 183 (353). Whilst we also have members 72(90) who were promoted to non-executive officers, our effort to recruit other officers to join are futile with most display a disappointing apathy towards the union. We are continuing our efforts. Females outnumber males by **718 to 444**, and account for **62% (61%)** of total membership. Only 61 members or 5% (18%) under 30 years.

During the period **34(31)** employees joined SBEU. There is falling recruitment for the Clerical grades in the Banking and Financial Industry as the Bank focus its recruitment on Sales staffs.

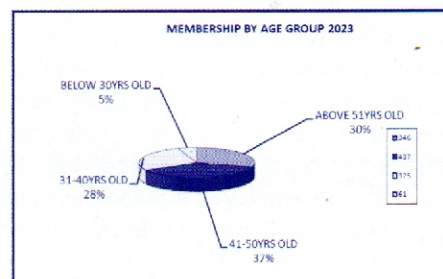
At the same time a total of **301(306)** members left the union, due to promotions and resignations and, sadly, redundancies. A total of 139 (179) members opted for the Voluntary Separation Scheme (VSS) during the period.



As a result, membership declined further, though not as drastic as previous years. Due to our vigilant and constant organizing effort, we achieved the remarkable figure of more than 95% representation of eligible employees in 15 Commercial & Islamic Banks.

However, our efforts to organize insurance company is not successful yet due to a combination of general apathy and lack of effort from some officials.

The government has indicated that The Trade Union Act amendments to provide for Freedom of Association will be re tabled in Parliament. Once amended, this will allow workers to join any union of their choice and from any sector or industry. This will create opportunities for SBEU to expand our membership. At the same time, it may lead to disgruntled members leave to form their own union. We must face these challenges with transparency and with professionalism as ultimately, workers will choose the unions that are most effective to represent their interest.



ORGANISING

1.1 RECRUITMENT OF NON -EXECUTIVE OFFICERS

- We are continuing our efforts to organize the non-executive officers. Most officers adopt a wait and see attitude and some even cited the subscription fees as a reason not to join even though we have reduced the subscription fees by half (for those that are not covered by a CA). T
- Those members who are promoted to any non-executive positions can and should remain as SBEU members. In accordance with the High Court's decision in Wee Na Li's case, we shall not allow any withdrawal by members who are promoted to non-executive positions.
- We are adopting a different approach through our job empowerment policy. This will reduce the distinction between our SS3 and non-executive office job functions and ultimately may facilitate SBEU to represent these categories of employees.

1.2 ORGANISING – SBEU @Workplace

Under this programme, Branch Officials visit members at their workplace to attend to their grievances and other issues that may arise.

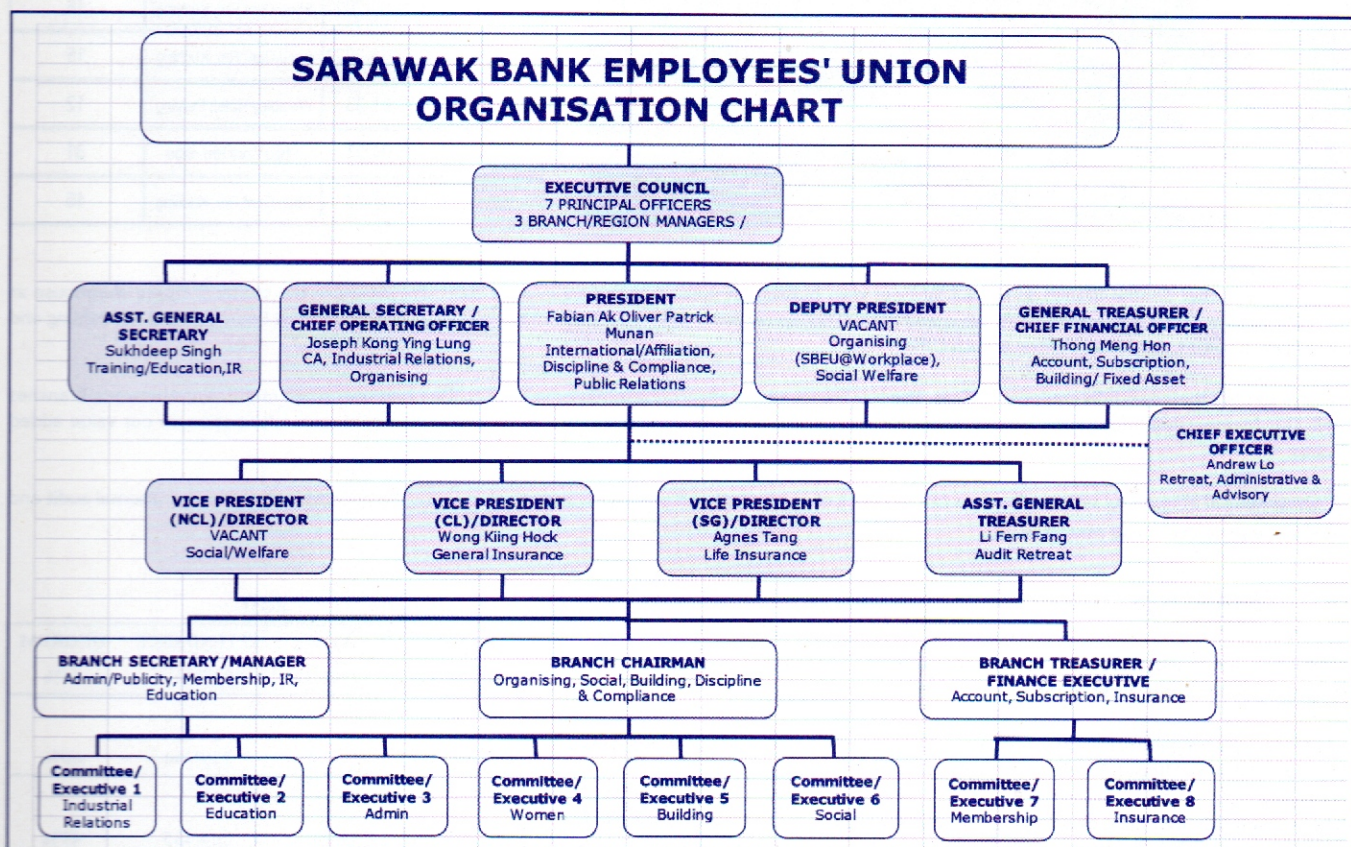
During the period under review, SBEU made **258 (220)** visits and reached out to 2880 (**2229**) members. This programme is instrumental in forging solidarity and unity amongst members as well as improving our services and assistance to our members. Some of these visits are done via online platform SBEU @ Workplace

BRANCH / REGION	APR 2020 - MAR 2021		APR 2021 - MAR 2022		APR 2022 - MAR 2023		TOTAL	
	NO. OF VISIT	NO. OF MEMBER	NO. OF VISIT	NO. OF MEMBER	NO. OF VISIT	NO. OF MEMBER	NO. OF VISIT	NO. OF MEMBER
SOUTHERN	22	272	47	506	39	429	108	1207
CENTRAL	20	251	28	275	32	337	80	863
NORTHERN	19	233	26	266	25	311	70	810
TOTAL	61	756	101	1047	96	1077	258	2880

2 ADMINISTRATION & MANAGEMENT

The key feature in SBEU's administration and management structure is the Annual Management Workshops held in the 1st quarter of each year. The workshops, attended by all key Officials of SBEU are very useful in reviewing the work of the Union for the previous year and to lay out the programs for the coming year. The Management Handbook, now in its 26th edition, was produced as a guide and reference to assist Officials to carry out their duties in a professional and effective way.

SBEU introduced the Functional Organisation Structure in 1996. The Annual Workshops further reviewed and streamlined the functional authorities of Principal Officials at HQ and Branch level by allocating functions to the Official best suitable that job. There are clear duties and responsibilities for each Official both at HQ and at Branch level. Going forward we may develop a more lateral organisational structural to better suit the varied demands and requirements of our Members.



2.1 OFFICIALS

Law Kiat Min relinquished his post as General Secretary in 2022 after he took early retirement from HSBC. He is replaced by Joseph Kong. Li Fern Fang resigned as Assistant General Treasurer in 2023.

Overall the General Secretary, assisted by CEO and the Branch Secretaries, is responsible for the administration and management of SBEU. The 3 full time and 1 part-time staff assists in day to day running. The General Secretary and General Treasurer are seconded full time to SBEU. AGS/Kuching Br Sec, D-President and Miri Br Sec. are from 3pm to 5.30pm, Monday to Thursdays. President VPSG and NRC are on time off from 3pm to 5.30pm for 2 days in a week.



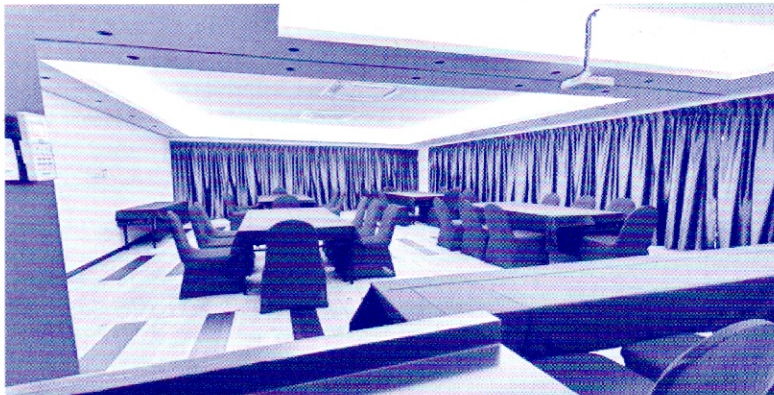
Principal Officials who are not on time-off are required to spend at least 4 hours a week at the Union Office, excluding the weekly secretariat/work sessions. Branch committees are required be present at the weekly work sessions at the Union Office.

Law Kiat Min served as a member of SOCSO Employment Insurance Scheme Committee from 2019-2020. CEO served in the Wage Consultative Council and of the National Labour Advisory Council until 2022. Several SBEU Officials were appointed as workers Panel members of the Industrial Court.

The performances of most Officials are satisfactory with rooms for improvement. Officials have to demonstrate more professionalism, resourcefulness and initiative in discharging their duties. We have introduced performance-related payment of honorarium to Officials that are linked to the successful implementation of the program of activities.

2.2 EXCO MEETINGS

A total of 10 EXCO meetings were held during the period. Decisions are taken by consensus and mostly unanimously. We need to encourage more debate and constructive input during the meetings. We augment these meetings with regular online discussions



2.3 OFFICES

We are pleased that Central Branch as moved into our own building at Pulau Li Hua Sibn in April 2023. We purchase the corner 2 storey shophouse at RM1.45M. Total build up area is 4500 sq ft. We spend RM300,000 to renovate the 1st floor into a multi-purpose Conference Room suitable for training and zumba/gym activities, GS Office, Central Branch Office.

All Branches have their own fully equipped Offices. This has improved our effectiveness in reaching out to Members and in communications between Branches & HQ. Our Membership Information System (MIS) that give us the ability to consolidate our membership data base with information on our value added services.

Our computerized accounting system allows us to keep track of our budget and preserve transaction integrity. We need to improve on our internal audit and enhance our compliance and control levels.

2.4 BRANCHES

All branches continued to be very active with numerous activities organised, apart from taking up issues and grievances at their level.

To improve professionalism, the EXCO has agreed to employ part time staff at Kuching, Sibn & Miri to assist Branch Officials in administration and compliance work.

All Branches BGMs were held on schedule with maintain our record of always achieving the required quorum. This is commendable especially when taken into account that a large number of Members are from outstation locations

2.5 MANAGEMENT WORKSHOP

Annual Management Workshops were held in 1st Quarter 2021, 2022 and 2023. Even a global COVID-19 pandemic did not deter us as we conduct one workshop via Zoom, connecting all Officials members from all over Sarawak.

The Workshops, now in their 26th year, attended by all key Officials of SBEU are very useful in reviewing the work of the Union for the previous year and to lay out the programs for the coming year. The Workshops have enabled SBEU to manage our budget in a prudent and cost-effective manner.



EXECUTIVE COUNCIL MEETING			
	DATE	VENUE	ATTENDANCE
94th	16-01-21	via ZOOM	17
95th	17-04-21	via ZOOM	29
96th	19-08-21	via ZOOM	18
97th	10-12-21	Retreat2 @ Serapi, Matang	20
98th	03-04-22	Sbeu Conf Rm, Kuching	24
99th	18-19/07/2022	Sbeu Conf Rm, Kuching	16
100th	06-07/12/2022	Sbeu Conf Rm, Kuching	15
Sp Exco	10-01-23	Wembley Hotel, Penang	12
101st	08-04-23	Sbeu Conf Rm, Sibn	31
102nd	03-07-23	Sbeu Conf Rm, Kuching	15

BGM

BRANCH	DATE	ATTENDANCE	QUORUM
SOUTHERN	19/6/2019	309/703	44%
CENTRAL	15/6/2019	220/364	60%
NORTHERN	22/6/2019	204/435	47%
TOTAL		733	

SARAWAK BANK EMPLOYEES' UNION

WEBSITE: www.sbeu.org.my

MANAGEMENT HANDBOOK

24TH EDITION

2021/2022

STAY SAFE. STAY SUSTAINABLE



2nd FL Lot 79 Block B Queens Court, King Centre

93350 Kuching Sarawak Malaysia

Tel 082-453027, Fax 082-461829

email headoffice@sbeu.org.my

2.6 STAFF

SBEU currently employs CEO, plus 3 full-time and 1 part-time Administrative Executives at HQ and 13 staffs at the Retreat1 and Retreat 2 plus a team of part-time staff.

In view of the retirement of Law Kiat Min as General Secretary, the EXCO has decided to extend the CEO Contract by 3 years until 30th September 2026 to lead and train the new team. He has added responsibility of managing the Retreat1 & Retreat2.

We will constantly review our staff requirement and to ensure cost-effectiveness and to maintain optimal services to Members and customers.

26.(a) STAFF



3 FINANCE

3.1 GENERAL FUND

The Financial position of SBEU continues to improve with total assets increased from RM21.5 million to \$22.0 million. This is mainly due to the 10% levy amounting to RM1,445,386.85 million, Benevolent Fund premiums and returns on investments. The above figure does not take into account market appreciation of our properties.

Our subscription income registered a decrease from RM759,000 to RM670,000 per year. This is due to reduction of membership due to centralization, automation, re-structuring, VSS, MSS, promotion and retirement.

Our value added services contribute a substantial RM309,000 to our income for the year ending 31/3/23. Other sources are rental from our buildings and interest on FDs.

Major expenses are staff salaries, allowances of Officials, meeting expenses, Trade disputes and Collective Bargaining. We also spend a major portion on training and education and social welfare. While we maintained a surplus budget, we are always conscious of the need to manage our expenses prudently.

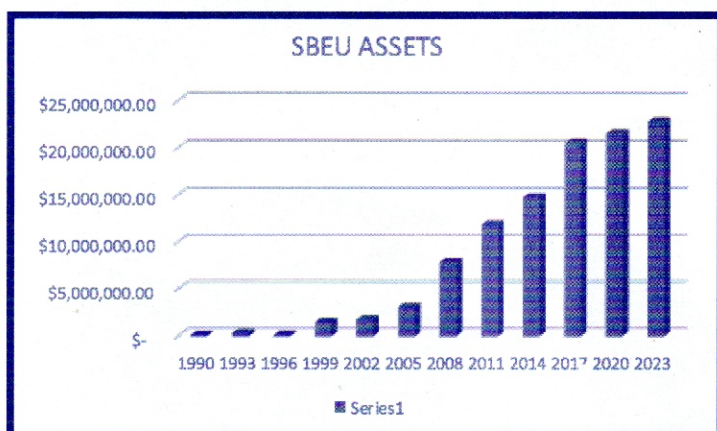
We managed to keep our expenses to manageable levels despite more issues and disputes to handle. The computerized accounting system which is fully operational since 2016 will allow the SBEU to keep a tighter control of spending and ensure that expenses are within budget.

The annual Management Workshops has enable SBEU to manage our budget prudently and more importantly, in a cost-effective manner. We must continue to exercise financial prudence and discipline.

Please refer to the Financial Reports for more details.

10% Levy Collection for CA 2021-2023

NO	BANK NAME	AMOUNT RECEIVED	
		Levy 1	Levy 2
1	AFFIN BANK BERHAD	30,537.40	20,097.00
2	ALLIANCE BANK BERHAD	14,342.75	20,654.80
3	AMBANK BERHAD	81,401.70	
4	BANK ISLAM BERHAD	38,555.23	43,138.00
5	BANK MUAMALAT	1,150.40	
6	CIMB BANK BERHAD	246,564.37	137,513.95
7	HONG LEONG BANK BERHAD	117,209.91	167,317.30
8	HSBC BANK BERHAD - Clerical	7,433.70	
	- CSB	21,096.09	
9	MAYBANK BERHAD	357,594.50	290,219.26
10	MBSB BANK BERHAD	16,858.00	
11	OCBC BANK BERHAD	4,021.40	3,714.30
12	PUBLIC BANK BERHAD	317,134.99	353,143.87
13	RHB BANK BERHAD	139,651.09	
14	STANDARD CHARTERED BANK BERHAD	17,683.83	
15	UOB BANK BERHAD	19,588.80	17,779.60
		1,430,824.16	1,053,578.08
			2,484,402.24



3.2 BENEVOLENT FUND

We continue to build up the asset of the Benevolent Fund which reached RM11,890,749.04 (RM11,363,841.04). Member's fund of those in Benefit - stood at RM8,527,544.85 (RM8,323,017.22).

We have invested the Benevolent Fund into properties, mainly the Union Yes Retreat. This is a deliberate policy as the priority is to provide a low risk and secure investments to protect Members' money and further protect the fund and to preserve value. The Fund declared dividend on 2%, 2% and 4% for year ending 2020, 2021 and 2022 respectively. Our Retreat @ Siar contributed a substantial RM1,866,533.23 to our income for the year ending 31/03/2023.

Total withdrawal amounted to RM973,160.46 (RM1,309,333.26) by 136 (227) members who have retired, left the banking industry or promoted to an executive category. The Fund paid out Funeral benefit of RM2000 to the beneficiaries of 4 (3) members who died during the period.

SBEU is the only Union in Sarawak to provide these benefits to members.

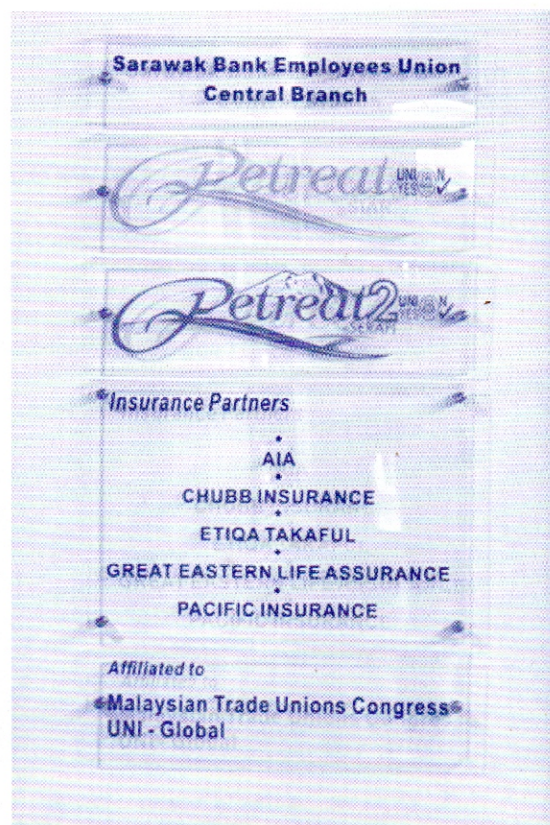
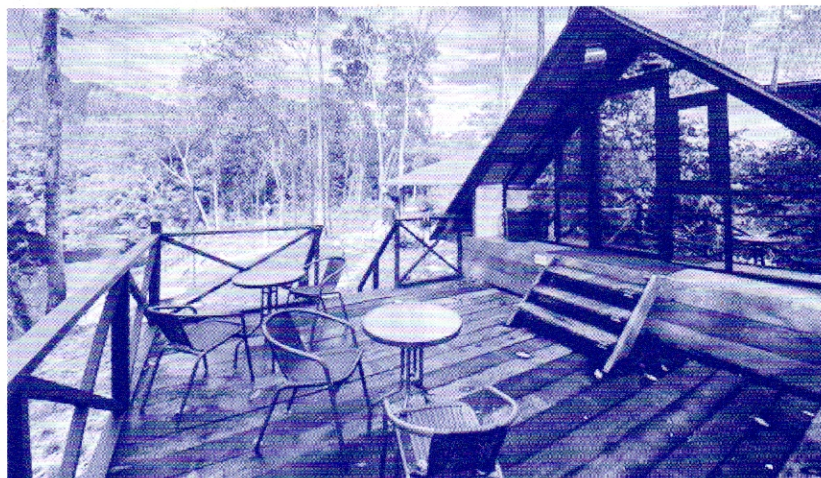
3.3 SBEU PROPERTIES

During the period we continue to maintain and improve our Retreat further by upgrading the hostel to include attached bathrooms. We also doubled our water storage capacity.

We also invested 2 million to develop Retreat2@ Serapi on our land at Matang. Kuching

We purchased a Corner 2 Storey commercial lot at Pulau Li Hua Sibu and spend RM300,000 for renovation to house our Central Branch office and a multipurpose conference/training room

SBEU now a total of 11 properties throughout Sarawak - 4 in Kuching, 2 in Lundu & 2 in Sibu one each in Miri & Bintulu, & Sarikei.



SARAWAK BANK EMPLOYEES' UNION BENEVOLENT FUNDS
(Registered under the Trade Unions Ordinance, 1959)

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2023

	Note	2023 RM	2022 RM
ASSETS			
Non-Current Assets			
Property, plant and equipment	5	1,636,076	1,433,970
Investment properties	6	6,639,404	6,805,531
		<u>8,275,480</u>	<u>8,239,501</u>
Current Assets			
Receivables	7	163,926	37,204
Cash and cash equivalents	8	968,143	1,139,819
		<u>1,132,069</u>	<u>1,177,023</u>
TOTAL ASSETS		<u>9,407,549</u>	<u>9,416,524</u>
FUNDS AND LIABILITIES			
FUNDS			
Accumulated members' funds	9	5,390,682	5,361,241
LIABILITIES			
Non-Current Liabilities			
Deferred tax liabilities	10	68,789	62,169
Current Liabilities			
Sundry payables	11	1,102,427	1,294,090
Dividends payable		2,845,651	2,699,024
		<u>3,948,078</u>	<u>3,993,114</u>
TOTAL LIABILITIES		<u>4,016,867</u>	<u>4,055,283</u>
TOTAL FUNDS AND LIABILITIES		<u>9,407,549</u>	<u>9,416,524</u>

SARAWAK BANK EMPLOYEES' UNION
(Registered under the Trade Unions Ordinance, 1959)

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2023

	Note	2023 RM	2022 RM
ASSETS			
Non-Current Assets			
Property, plant and equipment	5	4,211,288	3,886,865
Investment	6	18,000	18,000
		<u>4,229,288</u>	<u>3,904,865</u>
Current Assets			
Other receivables	7	1,086,864	1,291,939
Cash and cash equivalents	8	5,653,590	4,460,692
		<u>6,740,454</u>	<u>5,752,631</u>
TOTAL ASSETS		<u>10,969,742</u>	<u>9,657,516</u>
FUNDS AND LIABILITIES			
Funds			
Accumulated funds		10,369,078	9,302,308
LIABILITIES			
Current Liabilities			
Other payables	9	600,524	355,084
Current tax liabilities		140	124
		<u>600,664</u>	<u>355,208</u>
TOTAL LIABILITIES		<u>600,664</u>	<u>355,208</u>
TOTAL FUNDS AND LIABILITIES		<u>10,969,742</u>	<u>9,657,516</u>

SBEU now a total of 11 properties throughout Sarawak - 4 in Kuching, 2 in Lundu & 2 in Sibü one each in Miri & Bintulu, & Sarikei.

SBEU PROPERTIES						
Date of Purchase	LOCATION	PROPERTY TYPE	CURRENT POTENTIAL USE	Tenure(Lease)	Expiry Date	Purchase Price
1 03 Apr, 1990	3rd Floor, Lot 32 Blk D King Centre, 93350 Kuching	Strata Title 3rd Floor of 4 storey Shophouse	SBEU Dormitory	Leasehold 60 Years	24 Sept 2038	RM84,190.03
2 05 July 1994	Lot 3672-3-2 2nd Floor Medan Jaya Comm. Centre Blk 31 Kemena Land Dist 97000 Bintulu	Strata Title 2nd Floor of 3 storey Shophouse	Bintulu Branch Office General Treasurer Office	Leasehold 60 Years	27 Feb. 2052	RM100,507.94
3 28 Feb 1995	Lot 2441 Blk 5 Miri Concession Land Dist. 98000 Miri	Commercial 3 Storey Shophouse	Miri Branch Office & Gr and 1st Floor rented out	Leasehold 60 Years	21 Jan 2050	RM453,487.20
4 17 Nov 1998	2nd Floor, Lot 79 Queen's Court, Jalan Wan Alwi 93350 Kuching	Strata Title 2nd Fl of 4 Corner Unit 4 Storey Shophouse.	SBEU HQ & Kuching Br Office	Leasehold	Pending Title	RM200,000.00
5 29 Jun 2001	Lot 371 Blk 5 Gading Land Dist. Sias Beach, Lundu Kuching	Beach Front land	Union Yes Retreat	Freehold Perpetuity		0 RM355,000.00
6 23 Apr 2004	Lot 317 Blk 4 Matang Land District, 11th ML Matang Rd Kuching	Country Land adjacent to mountain stream	VACANT Picnic/Camping Retreat	Leasehold 60 Years	12-May-2071	RM140,000.00
7 03-May-05	Sublot 10 Lot 16 Blk 24 SLD Tiang Soon Height Sarikei	Corner Unit 3 Storey Corner Shophouse	RENTAL INCOME	New Development		RM485,000.00
8 26-Feb-08	Lot 9 Block 5 Gading Land Dist	Beach Front Land	UnionYes Retreat	Leasehold	2036	RM600,000.00
9 11-Jul-08	2nd Fl Lot 78 Bld W Queens	(2nd Flr of 4 Storey Intermediate Shophouse	Kuching Branch/MTUC	Strata Title Leasehold		RM243,000.00
10 18-Jun-10	Lot 2351 Blk 9, Seduan Land District Sibü Pulau Li Hua	Vacant Land 1 Acre	Proposed Sibü Office & Recreational Centre	Leasehold 99 years	17-Oct-2098	RM912,042.00
11 10-Feb-23	SL49, Block 19 Seduan Land District Pulau Li Hua Sibü	2 Storey Corner commercial shop	Central Branch office Rental Income	Leasehold 99 year		RM1,4500,000

4 COLLECTIVE AGREEMENT

1. SCBA/SBEU CA 2021-2023

After 2 long years of tough negotiations (delayed by Covid 19 Pandemic), Sarawak Commercial Banks Association & SBEU has agreed to a new CA for the period of 1 Jan 2021 to 31 Dec 2023. The CA was officially signed on 7 January 2023 with a MOU that provide for higher benefits to be subsequently incorporated. Among the highlights were

1. SALARY INCREASE BY 8% TO 15%.
2. INCORPORATION OF SARAWAK ALLOWANCE INTO SALARY
3. DIGITAL ALLOWANCE RM100 per month
4. REMOVAL OF OVERTIME CAPPING
5. MOU ON SIMILAR HIGH BENEFITS
6. CUMULATIVE INCREASE OF BETWEEN 15% TO 24%
7. UP TO 66% INCREASE IN ALLOWANCES. AVERAGE 10% TO 18%
8. MOU On VSS
9. road map to upgrade employees SS2 to SS3

Subsequently the CA was enhanced via the MOU with the additional and higher benefits.

1. SALARY INCREASE - 18% - SS1
15% - SS2 & SS3
(DIGITAL ALLOWANCE RM100 rolled in the salary increase)
2. Retirement Age extends to 61 years
3. ONE OFF Festival Assistance of ONE MONTH SALARY
4. Zero % housing loan interest up to \$300,000
5. Additional 2 annual increment for those at maximum
6. Alternative/Traditional Medical Treatment

Sarawak Allowance

15

- ▶ Incorporated into basic salary
- ▶ With effect from 1 Jan 2021
- ▶ Higher bonus- 3% to 5% additional salary increase
- ▶ Increase Annual increment (salary range increase)
- ▶ COLA?

SARAWAK ALLOWANCE (SA)

A break through feature in this CA is the incorporation of the Allowance. It will mean that bonus is based on gross salary, no longer basic. This translates in 3% to 6 % higher income for our members The Existing SA rate reduces from 20% to 12.5% as basic salary goes up.



We have now lock it the rate at date of incorporation (1/1/2021). Members will no longer see their SA rate reduced as their salary increase. The incorporation will be implemented in the following manner.

Salary as at 31 Dec 2020 + Salary Revision + Annual Increment
= New Salary as at 1 January 2021 + Sarawak Allowance



Members Say YES!

SBEU members throughout Sarawak has overwhelming endorse the CA via secret Ballot.

LEVY

They have also agreed to contribute 10% of the arrears to the SBEU. Total collected as at 31 July 2023 is RM2.5million

2. AmBank/SBEU CA 20321-2023

The Ambank CA was signed in February 2023 with terms and conditions that are similar to the SCBA/SBEU Ca except for annual increment, which is based on a performance matrix.

On 25th May 2023 SBEU & Ambank has agreed on the implementation of higher benefits into the CA, effective 1 Jan 2021 to 31 Dec 2023. We implemented by September 2023.

SECRET BALLOT RESULTS					
TO EXECUTE CA AND TO IMPOSE LEVY OF 10%					
VENUE	VOTES RETURNED	VOTES FOR	VOTES AGAINST	SPOIT VOTES	RESULT
KUCHING	274	217	12	45	79.20%
LUNDU	3	3	0	0	100.00%
SRI AMAN	10	9	0	1	90.00%
SIBU	202	194	1	7	96.04%
KAPIT	13	13	0	0	100.00%
BINTULU	51	51	0	0	100.00%
MIRI	129	120	5	4	93.02%
LIMBANG	31	31	0	0	100.00%
SBEU	713	638	18	57	89.48%

2. AmBank/SBEU CA 20321-2023



3. HSBC Bank/SBEU CA 2019-2022 for CSB

Due to the delay of the SCBA/SBEU CA and the CA for the HSBC CA for the period 1 July 2019 to 30 June 2022 was only signed in January 2023. with a 10% salary increase.

All monetary benefits are backdated to 1 July 2019.

This translates into a gross salary increase of between RM406 to RM1026 per month. Maximum salary range is RM8105.

Other monetary allowances are increased between 10 to 50 %.



5 INDUSTRIAL RELATIONS

A part from negotiating Collective Agreements, Industrial Relations matters are a major focus of SBEU with the cases listed below are not exhaustive.. The introduction of Performance Bonus in the Collective Agreement in 2007, Members have been exercising their rights to raise grievances when they are dissatisfied with their job targets, performance rating and bonus payout. We manage to resolved most of these issues with the respective Banks. Banks have reviewed Member performance and have improved the bonus in several cases.

1. AFFIN BANK

i. VSS for Terminally ill

The Bank has introduced MSS for those who are terminally ill. The MSS which is offered strictly to those who are terminally ill and the scheme would provide some financial relieve to staffs who may otherwise need to be retired on medical ground.

ii. Rationalization of Hire Purchase

The Bank rationalized Hire Purchase HUBS during the 1st half of 2020 in Miri and Sibü. Of the 3 staffs in Miri, one staff has requested to be transferred to Kuching. While one of the 5 staffs in Sibü Branch will be transferred to Kuching based on the agreed principle of least inconvenience, as she is still single and the youngest amongst all the employees in Sibü Branch.

2. AMBANK

I. Dismissal for misappropriation of RM1,208.10

Member was dismissed in July 2019 while accepting a transfer of cash from another teller at the end of day. He is alleged to have taken the cash based on CCTV footage. Matter referred to Industrial Court. The Court decided that the dismissal was with just cause and excuse.

II. Inclusion into Performance Improvement Program

3 Staff were placed in PIP after they did not meet their sales target. Bank agreed to remove them after we dispute the decision.

3. ALLIANCE BANK

I. Virtual Centralisation

The Bank identify 3 branches in Sarawak and selected 3 staff, one at each branch to work remotely on Group Compliance processes such as performed review and maintenance of internal blacklist as part of its virtual centralization initiatives. The program took effect in Feb 2022 and branches to monitor progress. So far there is no report of adverse reaction from Members who are handling the new roles.

4. BANK ISLAM

I. Closing down of HP Centre

The Bank informed that they are closing down HP and centralising it in Head Office. There is an excess of 4 Members as a result and they were redeployed to other branches within the same locality.

5. BANK MUAMALAT

I. CRR convert to SS3

The Federal Court's decision in the Bank Muamalat and Alliance Bank's case which decided that CRR (G11) and Executive Officer II respectively job scope are non-executive in nature.

We have met Bank Muamalat HR on 21 November 2019 where the Bank agreed in principle on SBEU's proposal to integrate the CRR to SS3. This was confirmed in their letter dated 13 January 2021, however the bank has so far failed to implement.

The Bank has also no right to recover these purported salary adjustment via deductions of the arrears that are due to the employees under the SCBA/SBEU Collection Agreement. As result the Bank has not complied with the CA. Any recovery (if at all justified) must be in compliance with the Sarawak Labour Ordinance.

After SBEU threatened industrial actions, Bank agreed to implement the SS3 wef 1 Jan 2021.

ii. CIMB Bank

I. New Performance Framework

The Bank is constantly reviewing its performance management framework and has engaged with SBEU. We have work with the Bank to resolve several grievances by Members on their performance ratings and bonus payouts.

II. Show Cause - Non Declaration of Excess Cash -

Member did not report the cash excess on the day of the incident for 2 cash excess of RM1,012.00. She only reported the excess the following morning but the cash has been kept in the cash drawer at all times. She received a letter of caution and asked to ensure compliance with policies and procedures at all time.

III. CONTACT CENTRE

In a very positive development, the Bank has set up a Contact Centre based in Sarawak where CIMB Staff can work from home. This will minimize transfers outside their locality and empower Members to perform new roles within the ever changing financial landscape.

The Bank will provide training and various benefits and allowances. We urge Members to embrace this initiative.

6. HSBC BANK MALAYSIA BHD

I. Closure of Bintulu Branch and offer of VSS to all Staffs in Sarawak

Bintulu branch is to closed at end of 2021 and the Bank assured that those who did not take up the VSS will continue to remain in the same locality even after the closure. The factor for the VSS does not include Sarawak Allowance. We regret the Bank remain adamant at not incorporating the SA into the factor.

We have now sign an MOU on VSS and the incorporation of the Sarawak Allowance into the basic salary in the SCBA/SBEU CA

7. HONG LEONG BANK

I. Dismissal for Misappropriation

Member has admitted to misappropriating a sum of RM820 during surprise check and she was dismissed on 16 November 2021 after being given a chance to explain.

II Work/Life Balance

Some branches are discouraging Members from claiming overtime and are sending work related WhatsApp's messages late at night. Bank has agreed to address the issue.

8. MBSB BANK

I. EX-GRATIA PAYMENT

The Bank agreed to pay an ex-gratia payment of RM1000 to our Members who are covered under the SCBA/SBEU Collective Agreement who had obtained a performance rating of 3 and above.

II. COST OF COVID-19 TESTS

The Bank shall reimburse our Members being cost of tests for COVID-19 that are required and or requested by the Bank from the time that the MCO was first implemented to date.

9. MAYBANK

I. Digital Support for Staff under Mobile Work Arrangement

Bank will give free laptop and monthly data subsidy of RM50 (for one year) to employees who had children age 7 to 17 years old and whose base pay is below RM4,000. Plus a one time wifi upgrade/installation claimable up to RM200. Staffs can also utilize their unutilized balance from Dental and Optical Benefits of RM550 to purchase digital related equipment.

ii. JOB EMPOWERMENT

Maybank is at the forefront in job empowerment and has created numerous SS3 position in the Bank. We hope other Banks will follow the example.

10. OCBC BANK

i. JOB EMPOWERMENT

We are taking the issue with the Bank on their failure on job empowerment. The Bank has been promoting Members to Officers so much as that more than 80% of staff are non SBEU members.

We have raised our displeasure over the undue delay in paying the arrears of the SCBA/SBEU.

11. PUBLIC BANK

I. Appeal for unpaid sick leave to be converted to paid sick leave -

Bank has rejected member's appeal for the 10 days unpaid sick leave for 2020 to be converted to paid sick leave. This is his first request and it is for a genuine purpose due to an ongoing sickness since 2018. After we took the matter up, Bank has reverted allowing the excess 10 days to be treated as non-hospitalization medical leave on paid basis.

II. Letter of explanation to member for alleged lapses and/or negligence

We regret that the Bank is taking such action as we believe she is being targeted after she raise some issues through the Union. Bnk assured us such discriminatory practice has ceased.

III. Overtime and work life balance

We continue to have recurring issues where Members been pressured to perform work in excess of normal hours and their overtime claims suppressed. We note that Officers also face the same issue.

We demand Bank do an audit to cross check attendance against OT claim to ensure that all OT work is paid. Bank will do the necessary audit and has assured us that the bank shall pay all overtime for work in excess of normal hours.

12. RHB BANK

I. Notice of intended Disciplinary Action -

The member, who is on prolonged illness due to major depression was issued with the notice requesting him to explain as he was seen performing religious activities and moving from house to house and overnight for a few days in each house. He has given his explanation that such activities is to help him in his healing process which is also encouraged by the treating Doctor. Bank has issued him a letter of advice on 22 February 2021

II. Rationalisation of Branches

Satok Branch and Tabuan Jaya Branch closed and Staffs to be absorbed by nearest branches. Bank will also introduce Service Ambassador functions for the excess Staff to take up at the existing branches. Bank assured that there will be no retrenchment/redundancy as a result of the rationalization exercise.

III. Closure of Limbang Branch

The Bank informed that Limbang Branch will be expected to close by first quarter of 2024 and 3 Members to be absorbed by Lawas branch. We dispute the closure and the inconveniences to Members.

IV. Process Improvement Initiatives/SS3

The Bank are in discussion with us on process improvements and as part of job empowerment: We urge the Bank to promote our Members from SS2 to SS3. The bank has assured us that it will stop the arbitrarily promoting our Members to Officers without complying with the provisions of the CA.

14. STANDARD CHARTERED BANK Closure of Bintulu Branch

We regretted the Bank's move to close down Bintulu Branch by July 2020. The Bank has not acceded to SBEU's proposal to improve on the package for those directly affected by the closure despite SCBA's intervention.

15. UOB BANK

SINGAPORE FINTECH FESTIVAL

The Bank extend invitation to CEO to attend the Singapore FinTech Festival 2022 on 4 - 6 November 2022 as a Delegate. The SFF 2022 showcase the latest in digital banking and the future direction financial institutions.

We have written to the bank on the undue delay in paying the CA arrears.

COMMON ISSUES

1. PROMOTION TO OFFICERS – RE-DESIGNATION TO SS3 / SEPARATION SCHEME

We have written to the following Banks to dispute their promotion of SS2 to Officers and not to SS3. This is against the intention of the CA and deny them SBEU representation.

- AFFIN, HLBB, OCBC, PBB, RHB & UOB

A Standing Committee Meeting was held in SBEU on 12 June 2023 which was attended by MCBA and Member Banks. We have come to the following understanding:

- to put future promotion on hold until the issue is resolved.
- to setup a task force to formulate job empowerment guidelines

2. MUTUAL SEPERATION SCHEME

We have received assurances from the following Banks to demand transparency in implementing MSS and to ensure that Members are not coerce into applying.

- BIMB, CIMB, HLBB & RHB



6 TRAINING & EDUCATION

SBEU continue to place emphasis on Training and Education of our Officials and Members. The Education Programme was reviewed and consists of:

- Induction Program with Team Building Courses for IRCs & Members
- Managing Disputes, Industrial Relations and Domestic Inquiry Course for EXCO and Br Committees
- Enhancing Work Performance for Members, IRCs & Br Committees
- Leadership Courses for key Officials
- External courses conducted by MTUC, LLRC UNI, HRDF, MOHR, JHEKS & Management & Training Consultants
- SCBA / SBEU Joint Course for members, IRCs & Br Committees
- External Training courses for our Retreat Staffs & SBEU HQ Staffs

TRAINING AND EDUCATION ACTIVITIES 2021-2023													
BRANCH	INDUCTION	MANAGING DISPUTE EFFECTIVELY	ENHANCING WORK PERFORMANCE /SEMINAR	PERFORMANCE APPRAISAL SEMINAR	CA - KNOW YOUR RIGHTS & BENEFITS	TRANSFORMING STRESS TO MOTIVATIONAL ENERGY	JOINT COURSE	TEAM BUILDING	OTHER TALK/FORUM	LEADERSHIP/ X-CHANGE PRGM	OTHERS (INTL/NATIONAL COURSES)	TOTAL	TOTAL PARTICIPANTS
KUCHING	1	2	2	1	1							7	200
SIBU/SARIKEI		2	2	2	1							7	205
MIRI/BINTULU		2	2	2								6	170
HQ							1 HLBG/SBEU 2 SCBA/SBEU Stress Mgmt/Worklife Balance & Enrich Job Satisfaction/Job	2	1 OSH Course 2 Pillow Talk	3 Exchange Program	1 UNI Finance Thematic Conference 6TH UNI World Congress	13	507
EXTERNAL													
TOTAL	1	6	6	5	2		3	2		3	56	87	1082

Our programme continues unabated with 87 Educational & Training courses organised during the past three years for 1082 members, IRCs and officials. This represents the total membership of SBEU.

The joint course & training session is part of the joint effort between SBEU and SCBA to further improve the quality and performance of the employees. The course itself is designed to cater both the responsibilities of the employers and the employees in their respective workplace. Some of the topics covered were

- Sales, Service & Job Performance
- How to become High Value Employees
- Digitalisation

Officials were also sent to national level courses conducted by Govt Agencies, UNI, MTUC & LLRC and professional organizations in Sarawak & West Malaysia. Due to the COVID, overseas courses are limited and are more often held online.

Education and training remains a key priority for SBEU and the EXCO will continue to implement a comprehensive training programme for the Union.

Our Union Yes Retreat and Training Centre has enabled us to hold more programs comfortably and economically at our very own training centre.

With the inclusion of a performance pay bonus system in the Collective Agreement, we have revamped the Performance Appraisal course to educate members on their roles and rights in the appraisal process. This will ensure that the performance pay system will be equitable and there is a fair and objective assessment of the employee's performance.

We hope this will empower members to strive for service excellence in their career and that the management will view SBEU as a relevant partner in ensuring a better workplace and improved productivity in the Bank. Ultimately, with improved productivity and enhanced customer service, members can look forward to better benefits and higher pay.



7 VALUE ADDED SERVICES

Our value-added services are what distinguished SBEU from other Unions. Apart from offering value added services for our Members, the scheme also generates substantial income for the Union with insurance contributing RM610,042.72 and Retreat @ Siar Beach, Lundu contributing RM1,866,533.23 for the 3 year period ending 31/3/2023. During the term we decided to discontinue the membership discount scheme due to very low usage by Members.

7.1 UNION YES RETREAT & TRAINING CENTRE @ SIAR BEACH, LUNDU

Our very own Union Yes Retreat & Training Centre opened for business on 1st May 2006.

Members, including those who have retired enjoy preferential rates. The Retreat is very popular and has hosted functions for Banks, Companies, NGOs, Government Departments and schools. We gained international recognition when we hosted more than 70 participants to the 2022 Miss Tourism International.

During the period under review, we upgraded the hostel to include ensuite bathrooms, purchased a 15000 gallons water storage tank to mitigate the water supply issue. We have continuously improve and upgrade our facilities, including heavy-duty washing machine, dryer, generator, banquet tables & chairs. We have added a beach bar the tree top terrace.

Currently, the Retreat has a total of 47 rooms, comprise of Chalets, Deluxe, Superior rooms, 2-Bedroom Penthouse Suites, Hostels, cozy Cabins, Beach houses, and culvert-like Dungeons.

We generated gross income of more than RM1,866,533.23 over the 3 years on revenues of RM5,805,932.70 against expenses of RM3, 939, 399.47. Our investment yield is about 5% per annum.

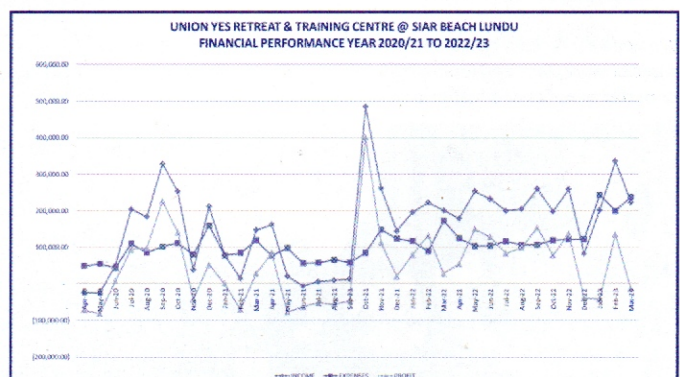
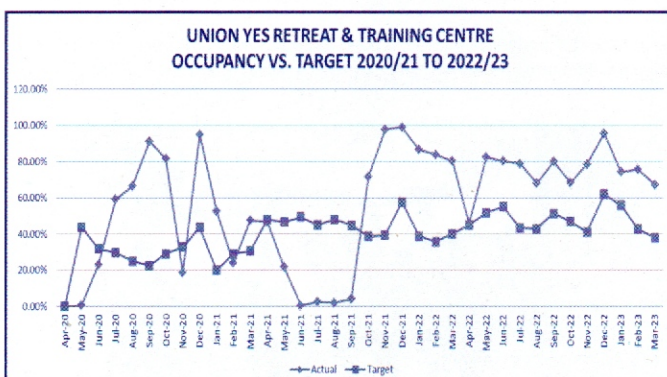
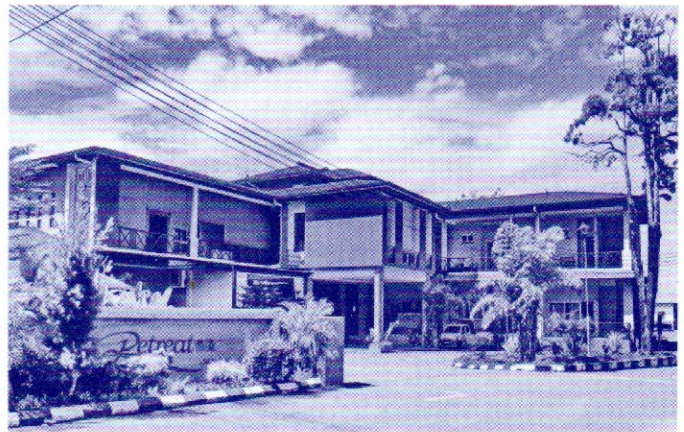
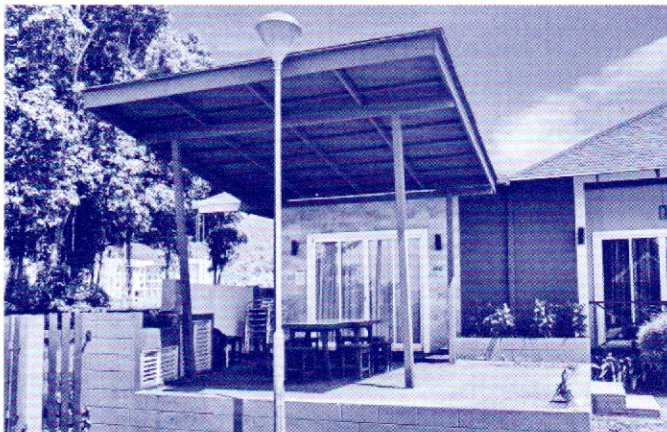


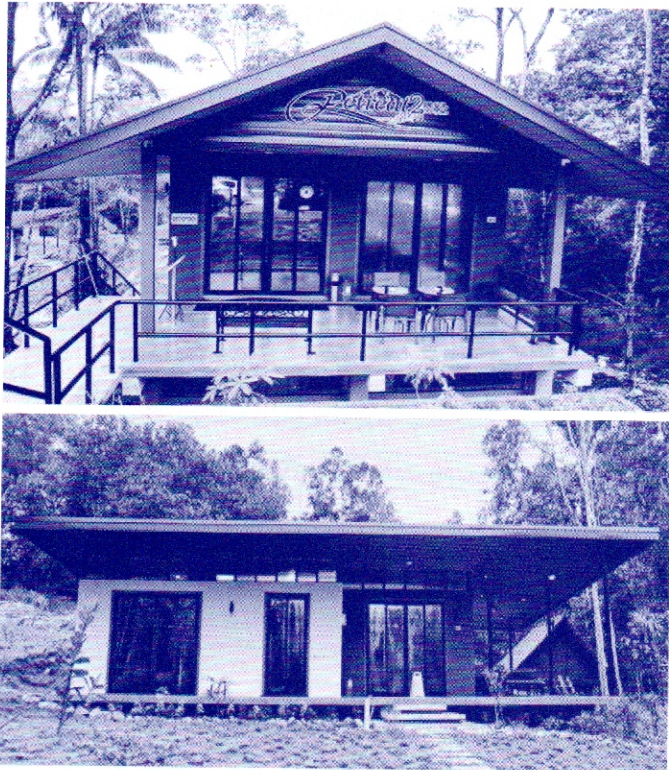
Our room occupancy rates (actual vs. target) as follows:

Year	Actual (%)	Target (%)
2020/21	47.99%	30.00%
2021/22	49.50%	44.38%
2022/23	74.86%	47.89%

Our occupancy for 2020 and 2021 had been affected due to Covid-19 pandemic with MCO/Inter-District Travel ban 18 March 2020 onwards until September 2020. We manage to recover from the pandemic with occupancy of 74.86% in year 2022/23 with revenue of RM2, 633, 030.58.

Customer feedback is positive with very encouraging number of returning customers. Total staff is now 30 (including the Café).





7.2 RETREAT 2 @ SERAPI, MATANG

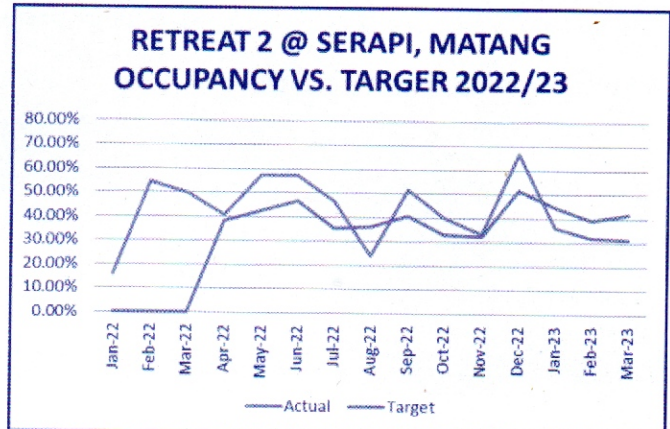
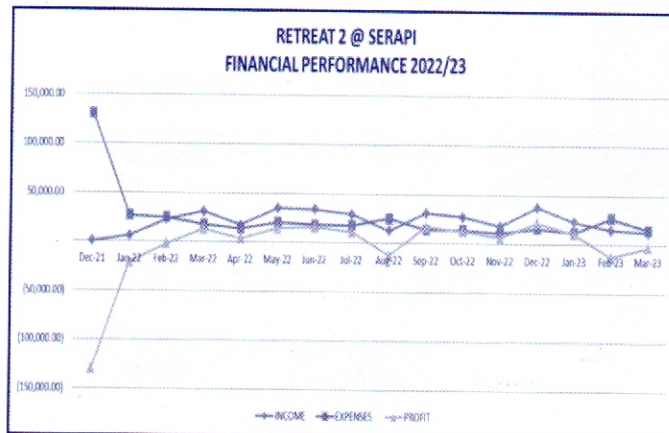
Retreat2@Serapi started operation in January 2022. We started developing the Mountain retreat during the pandemic to take advantage of the lull in construction costs. We managed to complete it in 8 months. (April 2021 – December 2021). Retreat 2 has a total of 4 units, comprising of 2-Bedroom Apartment, 2-Bedroom Bungalow, 3-Bedroom Bungalow and Cottage. Facilities include Pavillion, Camping & picnic grounds by the crystal clear waters of the mountain stream

Total investment cost is estimated RM3, 000, 000.00. We employ 2 permanent staff and 2 part timers

For the 15 months ending 31//3/2023, We generated an encouraging operating profit of RM98,502.06 on revenues of RM355, 957.29 against expenses of RM257,455.23

The Retreat 2 is getting popular for family gatherings and day tripper with positive customer feedback

Our room occupancy rates for the 3 months of 2021 is 45.21% and 43.32% vs. 40.29% (2022).



1.3 LIFE & MEDICAL INSURANCE - GMBIS

The SBEU/Great Eastern Life Insurance Ltd Group Multiple Benefit Insurance Scheme (GMBIS) was first introduced in 1985.

We launched the ING I Protection and Edusave (now known as AIA) in 2005.

GREAT EASTERN LIFE ASS (M) BHD						
Year Branch	No. of Insured			Premium Received (RM)		
	2020/2021	2021/2022	2022/2023	2020/2021	2021/2022	2022/2023
Southern	1402	1363	1370	904,659.53	924,354.13	778,329.33
Central	1161	1112	1226	738,897.84	758,592.44	717,840.44
Northern	1178	1147	1244	726,381.63	746,076.23	671,364.23
Total	3741	3622	3840	2,369,939.00	2,429,022.80	2,167,534.00

Our roadshow during BGM in **December 2022** to promote the GELA has brought in an additional **377** participants.

AIA BER						
Year Branch	No. of Insured			Premium Received (RM)		
	2020/2021	2021/2022	2022/2023	2020/2021	2021/2022	2022/2023
Southern	188	176	152	100,427.58	94,173.04	90,908.12
Central	140	137	131	87,612.71	81,358.18	78,068.80
Northern	129	126	113	90,847.01	84,592.48	81,272.48
Total	457	439	396	\$ 278,887.30	\$ 260,123.70	\$ 250,249.40

As at **31/3/2023** total of **4528(4632)** members and their spouses participated in both schemes with average monthly commission of RM11,116.80. The Scheme paid out a total of **RM2,260,567.48 (RM1,486,670.07)** for **69(81)** claims during the period. The AIA A. Educare also paid out a total of **RM560.00(5)** for the Education Excellence Awards for UPSR, PMR and SPM

Protect Care & A.Educare Claims

Date	Accidental / TPD	Death	Critical Illness	Hospital Benefits	Diagnosis
20/01/2021				\$ 100.00	Hospital income
14/04/2021	4,600.00				Accident
27/09/2021		34,993.77			Natural Death
07/01/2022		22,698.62			Natural Death
TOTAL	4,600.00	57,692.39		\$ 100.00	

A.Educare Excellence Awards

Date	Amount	Remarks
03/05/2019	\$ 100.00	PT3
10/10/2020	\$ 120.00	SPM
26/11/2021	\$ 120.00	SPM
29/12/2022	\$ 100.00	PT3
29/12/2022	\$ 120.00	SPM
Total	\$ 560.00	

MEDICAL INSURANCE

OVERALL SBEU

We currently have tie up with AIA A-Health medical insurance and ETIQA Insurance for members' spouses and children to take advantage of the provisions in the CA who allows members to claim up to \$828 off their family medical entitlement to buy such insurance. This benefit is also extended to Non-Clerical staffs.

Year	AIA (A.HEALTH)		ETIQA H&S		OVERALL	
	No. of Insured	Premium (RM)	No. of Insured	Premium (RM)	No. of Insured	Premium (RM)
2020-2021	31	13,283	603	499284	1073	534,308
2021-2022	29	12,833	566	468648	1056	533,858
2022-2023	23	10,277	535	442980	853	450,177

BY REGIONS

		AIA (A-HEALTH) / ETIQA H&S											
		No. of Insured					Premium Received (RM)						
Year		2020-2021		2021-2022		2022-2023		2020-2021		2021-2022		2022-2023	
Region		A-Health	Etiqa	A-Health	Etiqa	A-Health	Etiqa	A-Health	Etiqa	A-Health	Etiqa	A-Health	Etiqa
Southern		18	267	18	252	17	229	7,321	221,076	7,763	208,656	7,400	189,612
Central		9	163	8	158	4	156	4,395	134,964	3,656	130,824	1,821	129,168
Northern		4	173	3	156	2	150	1,567	143,244	1,414	129,168	1,056	124,200
		31	1042	29	1002	23	830	13,283	521,025	12,833	531,060	10,277	439,900
Total		1073		1031		1,056		534,308		533,858		450,177	

7.4 GENERAL INSURANCE

SBEU is an authorized agent for Chubb & Pacific Insurance to sell General Insurance (Mainly Motor Insurance) to employees of the Bank and their immediate families. We also provide Fire Insurance and Home Content Insurance, amongst other types of General Insurance.

700 members and their families purchased their insurance from SBEU. It is an important value added service to our members.



MOTOR INSURANCE

Year Branch	2020-2021		2021-2022		2022-2023		Overall	
	Premium	Cases	Premium	Cases	Premium	Cases	Premium	Cases
SOUTHERN	140,024	305	141,305	386	160,248	413	441,577	1,104
CENTRAL	74,223	170	109,918	256	112,167	257	296,308	683
NORTHERN	104,416	241	149,510	314	138,043	318	391,969	873
Total	318,663	716	400,734	956	410,458	988	1,129,854	2,660

8 WOMEN & SOCIAL WELFARE

8.1 SOCIAL WELFARE

While social activities decline due to the pandemic, SBEU continued to organize numerous social & welfare activities during the term. Apart from social activities to develop interaction amongst Members & their families, SBEU welfare activities mobilized significant contributions for charity and community development.

We organized blood donations, movie with kids, charity car wash, visits to Care Homes, and participate in community programmes and assistance to hard core poor,

Social and recreational activities include Zumba, Bowling Tournament, Treasure Hunts. The highlight is the State wide IRC day where 60 IRCs from all over Sarawak gather at our Retreat @ Siar for a day of teambuilding and bonding.

These activities help in solidarity amongst Members as well as to assist the less fortunate members of society.

8.2 WOMEN

Women make 60% of the total SBEU membership a slight increase from 59%. With the Retirement of Hadian Leen during the previous TDC, the resignation of Li Fern Fang as AGT and Branch Treasurer, the number of women at EXCO has reduced to a disappointing level to only 1 Vice President, 1 Branch Secretary, and 1 Branch Chairman. We need to address this decline. We do hope women will play a leading role in SBEU.

We must continue to place emphasis on increasing women participation and developing women leaders.



