



**NEWSPLETTER**

AUGUST 2023 N°7



Strengthening the attractiveness of Luxembourg's financial sector through robust, high-coverage collective agreements.

Luxembourg's financial sector plays a key role in the country's economy, attracting talent and investments from all over the world. However, to maintain and enhance this attractiveness, it is essential to put in place good working conditions governed by solid collective agreements.

Good working conditions are essential to ensure employee well-being and productivity. In the financial sector, where the pace of work is often intense and responsibilities high, providing adequate working conditions is crucial to maintaining employee motivation and satisfaction. Reasonable working hours, adequate wages and consideration, the prospect of advancement, a balanced workload, sufficient paid leave, work-life balance and attractive benefits - all contribute to a healthy working environment.

Sectoral collective agreements play a central role in regulating labor relations. They establish fundamental rights and standards for employees, such as minimum wage thresholds, overtime, hiring and termination conditions. These agreements help to avoid unfair pay disparities, promote equal opportunities and guarantee fair working conditions for all employees in the financial sector. On the other hand, collective agreements also offer legal certainty and stability for both employers and employees. So why are there so many bypasses and circumventions in the sector? Why are so few employees in the sector covered by a collective agreement?

In a competitive labor market, good working conditions governed by solid collective agreements are becoming a decisive factor in attracting and retaining talent. Financial sector professionals are looking for jobs that offer work-life balance, training and professional development opportunities, and

competitive compensation and benefits. By offering these benefits, Luxembourg's financial sector can stand out and attract the best candidates, creating a highly skilled and motivated workforce.

To maintain and enhance the attractiveness of the Luxembourg financial sector, it is imperative to guarantee good working conditions governed by excellent collective agreements. By offering a favorable working environment, the financial sector can attract and retain the best talents, helping to stimulate economic growth and strengthen Luxembourg's reputation as an international financial center.

It is therefore essential that all players in the sector work closely together to put in place measures that promote employee well-being and fair, attractive working conditions.

**We wish you a pleasant reading.**



**Sylvie Reuter,**  
**Central secretary of**  
**OGBL Finance sector**





# 1 THE EVOLVING FINANCIAL SECTOR: SUSTAINABILITY, SUBSTANCE AND COLLECTIVE AGREEMENTS AS KEYS TO THE FUTURE



**The financial sector needs stability, substance and good collective agreements to face current and future challenges. This was the consensus and common conclusion following the meeting between OGBL Finance Sector and the Minister of Labor, which took place on June 27.**

A delegation from OGBL Finance Sector, led by Sylvie Reuter and Serge Schimoff, was received on June 27, 2023 by the Minister of Labor, Georges Engel, to discuss the current situation and future of the financial sector.

The meeting was organized at the request of OGBL, with the aim of drawing the Minister's attention to various dysfunctions in the financial sector, and to take a joint look at the future. At the start of the discussions, Central Secretary Sylvie Reuter drew attention to the fact that the

two sectoral collective agreements in the financial sector (banking and insurance) expire again this year.

## **Increasing collective agreement coverage**

Both speakers agreed on the importance of collective agreements, especially in a sector like finance, which is partly run by large international groups from abroad. In addition, the Minister of Labor underlined and indicated the objective that at national level, at least 80% of workers should be covered by a collective agreement.

With regard to the coverage of the two sectoral collective agreements in the financial sector, Sylvie Reuter drew attention to the fact that both have the problem of no longer applying to more than a fraction of bank or insurance employees. Many employees are what are known as "cadres

supérieurs" (senior managers), but do not meet the conditions in force in Luxembourg and fall outside the scope of the collective agreement.

In addition, almost all employees in the financial sector who do not work for a bank or insurance company are not covered by a collective agreement. The problem here is that there appears to be no employers' federation on the employers' side to negotiate a collective agreement.

Both delegations emphasized the importance of the financial sector to the Luxembourg economy and stressed that good working conditions are essential to Luxembourg's attractiveness as a business location.

### **Reducing working hours, a favorite of the Minister and OGBL**

Sylvie Reuter emphasized that when it comes to working hours, OGBL is not at all inflexible. OGBL is aware that atypical working hours are commonplace in the financial sector. However, it points out that banks continue to work more and more overtime, but that this is not legally recorded. Likewise, it is currently common practice for workers sent on assignment abroad to do this through their teleworking quota, instead of equipping workers through a posting contract, as provided for under labor law. In addition, working hours for on-call duty must be regulated in the collective agreement.

### **Training throughout the career**

There was also consensus that continuing education and retraining are essential key elements for today's and tomorrow's world of digital finance. "Reskilling" and "Upskilling" are the watchwords of the future. For OGBL, it is important to emphasize that by developing the individual right to training, employees will be better prepared for new realities, digital upheavals and ongoing restructuring dictated for purely strategic reasons.

### **Equal social dialogue within companies**

Indeed, mergers, demergers and transfers heavily affect the financial sector. OGBL has complained that many international groups fail to comply with Luxembourg legislation in this respect. For example, when jobs are cut following a merger, social plans are bypassed by "salami tactics". Similarly, employees and staff delegation of banks such as RBC, CACEIS, Crédit Suisse and UBS are currently left in the dark about their professional future for the coming year. Social dialogue between management and staff delegation is not



working, or is even paralyzed, to the detriment of employees' health. Here too, improvements are needed.

Working conditions and wages must be improved, and dysfunctions eliminated, if the Luxembourg financial sector is not to lose any more of its attractiveness.

### **Substance and good collective agreements are needed to meet current and future challenges**

Particularly as the collective agreement for banks has lost much of its substance in recent years, making it difficult to attract or retain employees and talents in this sector, which is so important for Luxembourg.



**Serge Schimoff**  
President of OGBL  
Finance Sector



**Brigitte Strüb**  
LaLux  
Vice president of OGBL  
Finance Sector



**Denise Steinhäuser**  
BGL BNP Paribas  
Vice president of OGBL  
Finance Sector



**Frédéric Lamorlette**  
Worldline SIX  
Vice President of OGBL  
Finance Sector



**Martine Pierrat**  
Société Générale  
National committee

The financial sector therefore faces major challenges in becoming more attractive, both for current employees and for future talents.

The Minister of Labor also took the opportunity to talk about the role of the financial sector, and in particular the work done by employees during the Covid-19 pandemic.

Luxembourg's strong economic system, with the financial sector at its heart, and its more than 30,000 employees made a vital contribution to Luxembourg's success in overcoming the pandemic and its economic consequences.

- Substance and solid collective agreements are needed to face the current and future challenges of the financial sector in Luxembourg.
- Sectoral collective agreements in the financial sector expire this year, and it is necessary to remedy their limited coverage for employees, particularly managers.

- Good working conditions, including regulation of working hours and the need for retraining and further training, are essential to Luxembourg's attractiveness as a financial center.
- Social dialogue between management and representatives in banks needs to be improved, as concerns about job security and compliance with Luxembourg laws arise during mergers, acquisitions or restructuring.

Participating in this meeting:

Serge Schimoff, Sylvie Reuter, Angélique Lazzara, Ben Soisson OGBL Finance Sector

and

Francis Capitani, BGL

Claude Steffen, BIL

Calogero GALLETTA, Caceis Investor Services



## 2

### AFTER THE ELECTIONS, BEFORE THE ELECTIONS

**With the municipal elections barely over, the last coalitions in place and the new mayors are eagerly awaiting their swearing-in, the parliamentary elections are fast approaching.**

**Political parties are currently nominating their candidates for the autumn elections and finalizing their election programmes.**

In this issue of "Aktuell", OGBL gives them a helping hand.

We expect the political parties to stand up for the conservation and normal operation of the index, and against any manipulation of it. No matter what the economic context, as far as the index is concerned, for us there will be zero tolerance, and we will of course be analyzing election programmes in detail on this point and monitoring candidates' statements during the election campaign.

Another issue that concerns us is pensions. In reality, political debates should focus on current and urgent issues such as housing, inequality and the ecological transition, but unfortunately however, some prefer to tackle the issue of pension funding on the basis of hypothetical scenarios for 2070. The OGBL will not accept any further deterioration in our pension scheme - zero tolerance, here too!

In fact, according to the Chamber of Employees the 2012 reform has already introduced substantial progressive downgrades, which will mainly affect future pensioners between now and 2052. The 2012 reform, which was supposed to benefit younger generations, is in fact directed against today's youth. OGBL calls for this reform to be withdrawn, and for the pension readjustment for the end-of-life allowance called into question by the 2012 reform to be maintained in full.

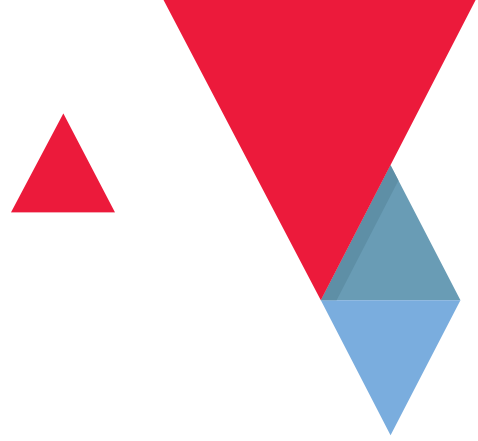
Taxation will certainly be a key issue in the election campaign. For OGBL, it is clear that the current tax system is inadequate and even reinforces inequalities.

Politicians must do more than simply denounce the growing inequalities in Luxembourg; they must respond to them in concrete terms. And there are pragmatic measures that can help.

Starting with social benefits, which need to be increased in order to reorganize efficiency: indeed, in recent years, social transfers are increasingly reducing the risk of poverty in Luxembourg.

Then, of course, there's taxation, which is the key to reducing inequality. And for this very reason, tax reform must not, as I recently heard from a leading candidate, lead to lower taxes for everyone.





A tax reform worthy of the name, as the next government must implement it, must include several aspects to achieve greater tax justice.

On the tax scale: an exemption up to the level of the social minimum wage, a widening of the brackets to flatten the "Mittelstandsbockel", but also the introduction of higher marginal rates for high incomes.

In order to neutralize the tax increases incurred over the past five years as a result of the government's decision not to adjust the tax scale in line with inflation, OGBL is calling for the tax scale to be adjusted in line with inflation by 5.5 index brackets, in addition to what has already been retained in the tripartite agreement of March 2023 at OGBL's insistence. And to avoid further delays in these adjustments in the future, OGBL is calling for a legal automatism providing for regular adaptation of the scale to inflation.

With regard to income taxation, OGBL demands that the principle of "equal income, equal tax" be respected. This means putting an end to the privileged tax regime enjoyed by capital income compared with salaries and pensions. It is unacceptable that capital income, which is mainly received by affluent households, is not taxed in full and benefits from numerous niches.

Another major injustice, denounced by the OECD, is the virtual tax exemption of movable and immovable assets. The absence of wealth tax for individuals, the absence of inheritance tax for direct descendants, and the absence of a progressive and effective property tax to combat speculation are not only elements of fiscal injustice, but they also represent a major "loss of revenue" for taxpayers.

The challenges of social, ecological and digital transition, which need to be financed, are enormous.

A final word on labor law - a core issue for our work. Unfortunately, the last five years have not seen any major progress in this area. The positive elements set out in the government agreement have not been implemented. We need to modernize labor law with a view to improving the rights of employees and worker's representatives.

These improvements must be made within the framework of social dialogue. OGBL is ready for this.



*Nora Back,  
President of OGBL*



# 3 OUR REPRESENTATIVE AT THE **CHAMBER OF EMPLOYEES, DENISE STEINHÄUSER** HAS THE FLOOR



*Our representative at CSL*

## WHY REDUCE WORKING TIME NOW?

**Technological and digital progress both enables and requires it, if we don't want to make ourselves ill through this permanent hyper-connectivity and take care of our mental health.**

The continuous reduction in weekly paid working hours was, is and remains the result of the success made possible by industrialization and the pressure from trade unions. Part of the struggle for recognition and participation was therefore to take back as much extra working time as possible - for one's own free time, for rest from arduousness, for health or education.

Limiting the company's access to man's labor power and its capital of has therefore always been an essential task for trade unions, perhaps the most important after negotiating wages, which are calculated on the basis of working time.

Advances in productivity, which increased dramatically thanks to the Industrial Revolution,

also offered an economic argument in this respect. With the help of machines, it was possible to produce economic goods in a fraction of the time originally required.

Fairly long working weeks of 70 or 80 hours were not exceptional, nor are they today. The British entrepreneur and social reformer Robert Owen had already developed a time formula in 1817: a working day consisting of eight hours of work, eight hours of sleep and eight hours of leisure and relaxation. This three-part division of the day was to become a vision for subsequent generations.

The Geneva Congress of the International Workers' Association (IWA), attended by Karl Marx and his companion Friedrich Engels in 1866, made the transition to an eight-hour day a general demand. A company in Frankfurt am Main, Germany, introduced the eight-hour day in 1884. It was thus a world forerunner - and ahead of politics.

The time formula developed by Robert Owen over 200 years ago is still relevant today, but as an upper limit. It has been present in the recommendations of the International Labor Organization (ILO) since 1979: the normal working week should not exceed 40 hours. This corresponds exactly to the eight-hour day, applied to a five-day week.

In Luxembourg, however, employees have only been working a 40-hour week since 1974. However, current events constantly demonstrate that the question of maintaining or reducing this working week has become a hot topic. The recent "Quality of work" study by the Chamber of Employees (CSL) has come up with some arguments in favor of a reform. Indeed, after surveying a representative sample of the working population, a common wish emerges: to devote less time to their work. More than half of those surveyed believe that they work longer hours than they would like. This proportion reaches 51% on average, with a notable increase among younger employees.





Absolutely! The rapid evolution of digital technology has had a profound impact on our lives, and in particular on our constant connectivity. While this hyper-connectivity offers many benefits and opportunities, it can also have adverse consequences for our mental health if we're not careful.

On the one hand, digital and technological progress have made unparalleled connectivity possible. We are able to stay constantly connected to others through social networks, instant messaging applications and online communication platforms. This enables us to keep in touch with loved ones, share experiences and ideas, and access an incredible amount of information and resources.

However, this constant hyperconnectivity can also become exhausting. We are often overwhelmed by an excessive amount of information, notifications and solicitations. Social and professional expectations to remain constantly available and responsive can create a sense of permanent obligation. This can lead to cognitive overload, stress and fatigue.

The Chamber of Employees (CSL) has come up with some arguments in favor of a reform. In fact, after surveying a representative sample of the population, the CSL found a deterioration in our mental well-being.

To preserve our mental health in this context, it is essential to find a balance between our use of technology and our personal well-being.

Here are three of the suggestions we have made to help us achieve this:

1. Practice digital mindfulness: Be aware of your online behavior and the emotions it arouses in you. Pay attention to your mental and emotional state when using technology.

Among them, 54% express the need to limit the length of their working hours in the future, a figure that rises to 58% among 25-34 year-olds. Nora Back, President of the Chamber of Employees, analyzes this situation, pointing out:

"This raises real questions about the kind of jobs we want to offer current and future generations of workers. The Grand Duchy is already struggling to find workers in many sectors, so there's no doubt that these 40 hours are now having a negative impact."

It is interesting to note that the desire to "work less" is shared "without significant difference" between residents and cross-border workers. This desire translates into an average of 34.4 hours of work per week, a 15% reduction compared to current full-time work. In 2018, this desire only amounted to 36 hours a week.

Nor should we overlook the fact that in France the working week is 35 hours, and together with the problem of commuting time, this is a handicap in the search for cross-border labor.

Today, strict working hours as they once were, seem a thing of the past. New laws, collective agreements and company agreements now allow unprecedented flexibility in the length and organization of working hours.



Ask yourself questions about the impact it has on your well-being and identify moments when you might be tempted to stray from your original intentions. Mindfulness will enable you to be more present in your use of technology.

2. Set personal rules: Take the time to establish clear rules for your use of technology. For example, decide not to use your phone during meals, limit the amount of time you spend on social networks, or schedule moments of complete disconnection each day. These rules will help you better control your use of digital devices.
3. Encourage real interactions: Value face-to-face relationships with family and friends. Organize face-to-face meetings and prioritize real conversations over virtual ones. Spending quality time with others can strengthen your social relations and contribute to your overall happiness.

These three tips will help you find a healthy balance between technology and your emotional well-being, allowing you to better manage your use of digital devices and enjoy more real, meaningful interactions.

Finally, digital and technological progress offers us enormous opportunities, but we also need to take steps to protect our mental health. By setting clear limits and being aware of our personal well-being, we can navigate this hyper-connected world in a balanced and healthy way.

Recharge your batteries and dare to say no!

*Denise Steinhäuser, BGL*



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Don't forget to share this promotion with your friends and family, so that they too can enjoy the benefits of sophrology.

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Offer valid until October 15, 2023 // These sophrology courses are for OGBL members only.

We look forward to accompanying you on your journey towards a better balance and a more serene life through sophrology.

## 4

## HOW TO MAKE THE SECTOR ATTRACTIVE TO EMPLOYEES?

The financial sector needs good collective agreements to face current and future challenges, and to become once again an attractive sector.

As the financial sector continues to evolve, it is essential to prioritize the needs of the employees who make it all possible.

Working conditions have been deteriorating for years, with problems ranging from wages and recognition to work-life balance, mental health, training and job security. To restore the sector's appeal, it is essential to improve these circumstances.

The six priority areas identified by OGBL Finance Sector are aligned with the national OGBL program ([http://www.ogbl.lu/wp-content/uploads/2023/06/Aktuell\\_0323\\_Dossier\\_EN.pdf](http://www.ogbl.lu/wp-content/uploads/2023/06/Aktuell_0323_Dossier_EN.pdf))

and provided the basis for our training day to draw up our catalog of demands for future collective agreements, which took place in Remich on June 28, 2023, and was attended by Nora Back, our President.

The outcome of this day was very enriching and will form the basis for our catalogue of demands and our election program, giving priority to fair wages and benefits, work-life balance, professional development in all its aspects, and mental health and well-being.











## 5

## GOSSIP ON THE STREETCAR EPISODE 4 – LOSS OF REPRESENTATIVENESS OF ALEBA

7.45 a.m., Luxembourg station, streetcar 217 to Kirchberg. Jacques Lamèche, comfortably seated, consults the Cinema section of l'essentiel when Marie Bigoudie, an employee at Banque DuFond, drops into the seat beside him with a sigh of relief: "Finally seated! The train journey standing like a sardine in its can makes me tired and takes all my energy before I get to my destination!"

Her colleague Jacques looks up, folds his newspaper and with a smile greets his colleague.

"Hello Marie, good to see you. You seem a little bit stressed. Look at me, I'm all Zen."

"All Zen! Am I dreaming? All relaxed in the middle of a union cold war! You're not going to tell me that this union conflict leaves you, unionist and delegate, cold! That's the point, you're fighting amongst yourselves and the employees are taking a back seat!" Outraged, she looks her colleague straight in the eye...

"I beg your pardon? Union war? Abandoning employees to their fate? Could you be more specific? And would you possibly mean withdrawing sectoral representativeness from Aleba?"

"Of course! Don't pretend you're not aware that you've sunk them, perhaps forever."

Jacques Lamèche straightens in his seat and in a calm voice replies. "My dear Marie, I don't think we can compare ourselves to a submarine armed with torpedoes. There's sinking following a hole in the hull... and this one results from a bullet they shot themselves in the foot!"

"How? You've got to explain that to me!"

Marie Bigoudie's colleague takes a breath and also looks her straight in the eye.

"To tell you the truth, there are two things that made the Minister of Labor withdraw representativeness from Aleba - and not someone else!"

Firstly: in the elections for the Chamber of employees in 2019, Aleba failed to achieve the 50% of votes required for unions with sectoral representativeness - it fell below this mark.

Secondly: in November 2020, Aleba and the employers' associations ABBL for banking and ACA for insurance announced in media releases that they had reached agreements with each other to renew the collective agreements for the two sectors on the same terms for three years - without the other unions active in the sector, which represent slightly more than 50% of the votes for the Chamber of employees. Something that has never happened before!

This collegial agreement between Aleba and ABBL/ ACA is not only an illegal act, but also a slap in the face for employees. I'll explain, but it still takes a little time and we've reached the terminus."

The streetcar stops, the doors open and our two protagonists step out onto the platform.

Marie Bigoudie puts her bag with her PC on the ground and says to Jacque Lamèche, "Go on, I'd like to know all the facts!"

"Well, the law on collective agreements in Luxembourg stipulates that the two national unions cannot be excluded from negotiations for a CLA. I agree that renewing a CLA on the same terms doesn't require much work, but we can assume that the bosses and Aleba at least reached an agreement - and that without the other unions. Perhaps the discussions took place over a friendly drink. But whatever the form, the action was illegal by law and constitutes professional misconduct for which Aleba is paying a high price - the loss of sector representativeness."

"Ah well. If I've understood correctly, the fact that we wanted to outwit the other unions and take them on turned against Aleba."

"What's more, the zero result of this special negotiation is an affront to employees. Indeed, when serious negotiations began with all the unions around a table (a virtual one, as we were in the midst of a pandemic), all

employees covered by the CLA were able to obtain linear increases, maybe modest, for the years 2022 and 2023. The Aleba/ ABBL agreement only provided for a 1% envelope to be distributed by management! Other qualitative improvements have also been negotiated and are included in the agreements."

Marie Bigoudie lets out a deep sigh.

"Whew, I can't believe it. What a caper! For decades I and many colleagues have trusted these people. I wonder how many times they've pulled the wool over our eyes. In any case, for me the die is cast and for them, the jig is up! I know who I can trust.

Video link: <https://youtu.be/Gc82GvH-gJc>





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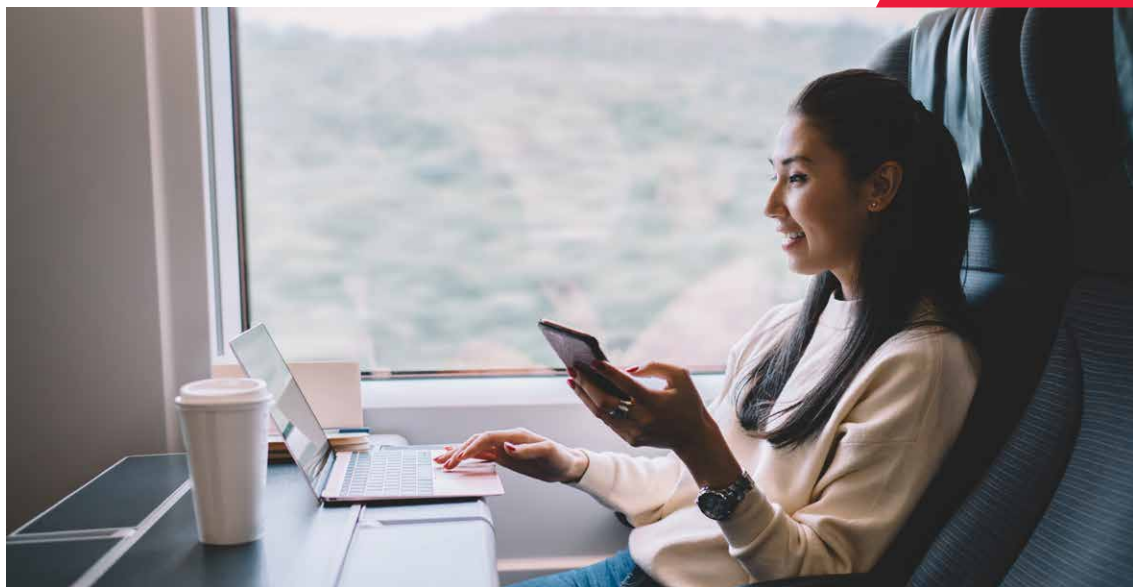
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## 6

## "I'M ON A MISSION ABROAD AND NOT TELEWORKING"



**Teleworking versus posting of workers (hereinafter referred to simply as "postings") in the financial sector. While teleworking has become a growing trend across the financial sector workplace, and offers flexibility to employers and employees alike, it can't solve overseas work assignments either.**

Many employees in the financial sector are sent on assignments abroad. These assignments vary in duration, nature and geographical area. Increasingly, however, employers in the financial sector are refusing to apply the posting system to such assignments, preferring instead to resort to teleworking. This is especially true if the duration of such assignments is limited and does not exceed a certain threshold.

This practice of using teleworking rather than posting has a negative impact on cross-border employees: their quota of social security days is deducted. Not only does this practice have a negative impact, but it is also not in compliance with the law, as the law on posting does not set a limit.

It is important to note that the posting is a common practice in economic sectors, enabling employers to send employees to other countries for a limited period while maintaining their social security in their country of origin.

However, some employers refuse to apply this practice, which is detrimental to cross-border employees.

As OGBL Finance Sector, we are calling on employers in the financial sector to apply the posting of workers and not to use teleworking to send their employees on assignments abroad. A mission abroad, i.e. having to act for the interests and on the orders of the employer abroad, is not the object of the definition of telework; on the contrary, it is a complete distortion.

Recourse to posting, as provided for by law and indeed by custom in other sectors, will make it possible to guarantee the rights of frontier workers and maintain their social security without deduction from their quota of days for social security.

Via our OGBL staff delegation in the companies, we insist that the laws are respected and that there is no bypassing in relation to foreign assignments.

Such assignments must be settled by posting and not by the quota of teleworking days to the detriment of cross-border employees.



## // June bonus

Dear banking sector employee,

We would like to inform you that, under the Luxembourg banking collective agreement, since 2019, the "prime de conjuncture", also known as the "prime de juin", has been replaced by the loyalty bonus. This bonus is awarded to employees in recognition of their long-standing loyalty and attachment to the company. It was paid with the June salary.

It's important to note that the exact details and conditions of entitlement to the loyalty bonus are defined in the banking collective agreement. We therefore recommend that you read the relevant clauses and provisions carefully. If you have any questions or doubts, our OGBL delegates are at your disposal. You can also contact us directly for further information.

Please note that only employees are entitled to the June bonus. And as this loyalty bonus is considerably higher than the former June bonus, we advise you to check your status as a "senior or collective bargained" employee and check whether your bonus has also been increased.

We're here to help you determine your correct status. Should you require any further information or clarification, please do not hesitate to contact us.



## // Finance Lunch

Do you work for a company in the financial sector? Are you looking for information and advice that your representatives are not providing? Look no further! Contact our secretariat directly on +352 264969 for help and advice.

If you prefer a more relaxed setting to ask your questions, join us at the Finance Lunch.

This event, open to our members, is held every Wednesday lunchtime at the Brasserie de la Chambre des Salariés (2-4, rue Pierre Hentges L-1726 Luxembourg). Enjoy lively discussions with experts, in a jovial atmosphere, while savoring a complimentary meal. To take part, simply send us an e-mail to [secfin@ogbl.lu](mailto:secfin@ogbl.lu), no later than the Tuesday before the event. Join us and discover the listening that's part of our DNA.

In addition to this, we regularly organize relaxed activities such as after works and other events. Keep up to date by visiting:

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[www.ogbl-finance.lu](http://www.ogbl-finance.lu)

We look forward to meeting you and talking to you in person.





## // Cross-border agreements

### **1<sup>st</sup> success, but will employers in the financial sector now enforce their teleworking regulations?**

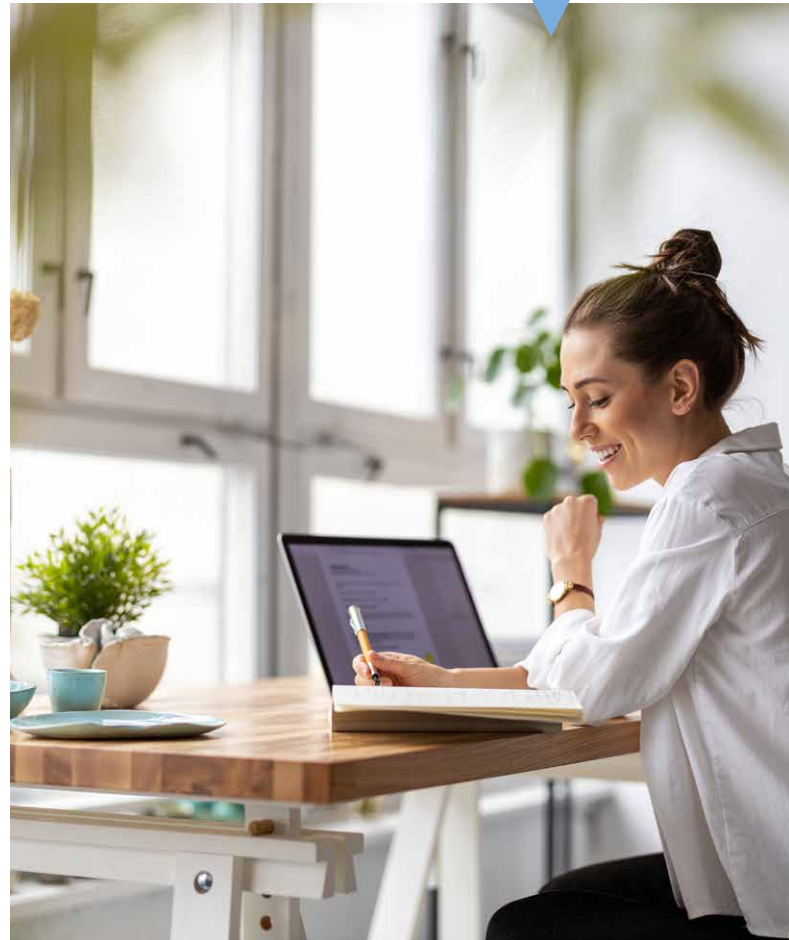
From July 1, 2023, cross-border teleworking will benefit from further improvements in social security law. These improvements have also been made possible thanks to OGBL's ongoing efforts at national and crossborder level.

From now on, any person providing work in a country is subject to the social insurance system of the country in which he or she is employed.

Previously, if a person habitually or regularly pursued a salaried activity, 25% or more of which was carried out in the state of residence, there was a transfer from the social security scheme of the country where he or she worked on a daily basis to the country of residence.

However, a multilateral framework agreement has been put in place for habitual cross-border teleworking. This agreement aims to unify the conditions enabling cross-border employees to telework more in their country of residence, without modifying social security law.

This framework agreement applies to all EU member states and is valid for a period of 5 years, with the possibility of an automatic 5-year extension.



It specifically defines cross-border teleworking as an activity that can be carried out from a member state and also at the employer's workplace.

Henceforth, teleworkers may remain affiliated to the social security scheme of the country where their company is located for a maximum of 49.9% of their working time, whereas previously this threshold was set at 25%.

want

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to

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**negotiate**

good working conditions in  
your company?

**defend**

your working conditions and  
those of your colleagues

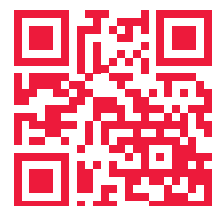
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# TRAINING AGENDA

# SOCIAL ELECTIONS 2024

**THURSDAY**

**21.09.23**

13H-17H  
@ CEFOS REMICH

**TUESDAY**

**26.09.23**

13H-17H  
@ CSL BONNEVOIE

**FRIDAY**

**29.09.23**

09H-13H  
@ CEFOS REMICH

**THURSDAY**

**05.10.23**

9H-13H  
@ CEFOS REMICH

**FRIDAY**

**13.10.23**

13H-17H  
@ CEFOS REMICH

**TUESDAY**

**17.10.23**

9H-13H  
TO BE DEFINED

**MONDAY**

**23.10.23**

13H-17H  
@ CEFOS REMICH

**FRIDAY**

**10.11.23**

9H-13H  
@ CEFOS REMICH

**TUESDAY**

**21.11.23**

13H-17H  
@ CSL BONNEVOIE

**THURSDAY**

**23.11.23**

13H-17H  
@ CEFOS REMICH

**THURSDAY**

**07.12.23**

9H-13H  
@ CEFOS REMICH

**FRIDAY**

**08.12.23**

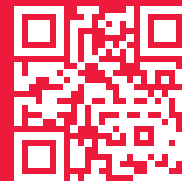
13H-17H  
@ CEFOS REMICH

**TUESDAY**

**12.12.23**

9H-13H  
@ CSL BONNEVOIE

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## Contact OGBL Finance Sector



**Sylvie Reuter**  
Central secretary  
54 05 45 420  
[sylvie.reuter@ogbl.lu](mailto:sylvie.reuter@ogbl.lu)



**Angélique Lazzara**  
Deputy Central Secretary  
54 05 45 421  
[angelique.lazzara@ogbl.lu](mailto:angelique.lazzara@ogbl.lu)



**Ben Soisson**  
Deputy Central Secretary  
54 05 45 422  
[ben.soisson@ogbl.lu](mailto:ben.soisson@ogbl.lu)

**63 Rue de Bonnevoie L-1260 Luxembourg ♦ T. +352 26 49 69 ♦ [ogbl-finance.lu](https://ogbl-finance.lu)**



# Genéisst Är **Vakanz**

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Desfrute das suas férias! Enjoy your holidays!**



**OGB•L**