

## Overview of the most important text changes in the Collective Labor Agreement Banks 2023-2024

This overview only serves as a guideline to quickly gain insight into the CLA articles in which important text changes have been incorporated and does not contain all text changes in the CLA Banks 2023-2024. The text in the collective labor agreement is more complete and remains leading in all cases.

Chapter/article	Title	Nature of change
1.5	Term	The CLA applies from 1 January 2023 to 1 January 2025.
1.10	Study-arrangements	The CLA parties studied the options for and desirability of leave saving in 2022. This included consideration of the option to have leave saving administered by an external party. The CLA parties collectively concluded that there are still some, mainly tax-related issues and that a standard framework scheme for leave saving is lacking. The CLA parties agreed to continue to monitor developments and return to the discussion of the possibility and desirability of leave saving as soon as this seems appropriate.
2	Definitions	Definitions for 'child' and 'parent' are added.
4.4	Sustainable sustainability and development - Policy development	The CLA parties recognise that it is important that employers maintain attention to the sustainable employability and vitality of their employees and will continue to engage in dialogue on this issue. During the term of the CLA, the WVB, in consultation with the employers, will evaluate the effectiveness of existing facilities with respect to sustainable employability and personal development and identify whether and, if so, what need exists for adapting and/or expanding the CLA in this regard. The WVB will continue to put the subject of vitality on the agenda at member meetings in the coming period and encourage exchanges between employers, also in relation to time and place independent working and a partial return to the office.
4.5	The personal development interview	Sentence added: The employer will encourage the employee to take their own initiative in regularly formulating a plan for their personal development and make use of the possibilities for support in this respect offered by the CLA.
4.11	Informal care	Sentence added: Managers should encourage employees to inform them if they are informal carers, to enable discussion whether informal carer support is desirable and how this can be organised.
6.7	Structural income-adjustement	The salary scale amounts and job salaries of the employees will be structurally increased from 1 January 2023 by 3.5%, from 1 July 2023 by 1% and from 1 January 2024 by 4%.
6.8	One-off payment	On 1 January, a one-off sum of € 1,000 gross on a full-time basis will be paid to all employees employed by the employer on 1 January 2023. This payment also applies to temporary workers, working for the employer on that date. Other external workers including self-employed workers, payroll-company workers, and workers hired through secondment fall outside the scope of this arrangement. If the working hours are less than the standard working hours of 36 hours per week on average, the one-off payment will be adjusted proportionally.
6.18	Job downgrading	Text replacement: if you have been in your current position for three years or more (was: if you have been in your current position for more than three years).
7.8	Time and place independent working (TPIW)	4th bullet point added: The employee is entitled not to be available outside individually agreed working hours unless special (urgent) circumstances exist such that their availability is necessary.  Tekst replacement: The CLA parties recommend that employers make use of tax opportunities. (was: current tax facilities can be used, such as for internet use).

9.5	Individual allowance	Text replacement: if you have been in your current position for three years or more (was: if you have been in your current position for more than three years).
11.5	Final pay scheme	Maximum state pension deductible adjusted to structural income-adjustment: € 20,011.16 on 1 January 2023 and € 21,755.41 on January.
11.6	Indexed average pay scheme	Maximum state pension deductible adjusted to structural income-adjustment: € 20,011.16 on 1 January 2023 and € 21,755.41 on January.
11.7	CDC scheme	Maximum state pension deductible adjusted to structural income-adjustment: € 20,011.16 on 1 January 2023 and € 21,755.41 on January..
11.17	Changes in legislation (pension)	The implementation of the Future Pensions Act (Wet Toekomst Pensioenen) has been postponed to 1 July 2023.CLA parties will continue to consult during the term of the CLA with the aim of reaching interim pension arrangements by 1 July 2023.
12.5	Diversity	Agreement about purchasing Impact Package from Everyday Heroes will be continued.
12.7	Workcode	During the term of the CLA Banks 2023–2024, the CLA parties will bring the five principles of the Work Code to the attention of employers to jointly explore any aspects for which future CLA arrangements are desirable. The five principles are: 1. We organise work in sustainable working relationships; 2. We pay, value and treat workers who do the same work equally; 3. Working with us means increasing your job market value; 4. Good employment practices include responsible contracting practices; 5. Workers have access to benefits for invalidity and pensions.
12.8	Financing the third year of unemployment.	The parties to this CLA are parties to the CLA Private Aanvulling WW (supplement unemployment benefit) and WGA – Service Provider Sector – not (semi) public domain, Sector 4. The term of this CLA runs until 1 October 2027 and legally terminates without notice being required.