



Finance

THE DUTCH APPROACH

RESPONSE TO EMPLOYMENT EFFECTS BY REGULATION ETC.

26-09-2019

WORKSHOP 2 MALTA



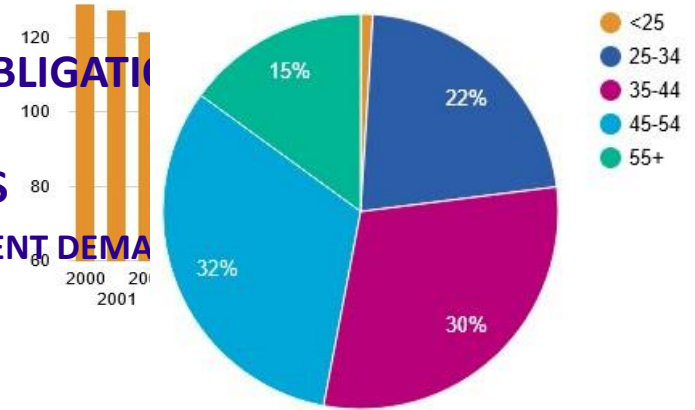
DUTCH FINANCE SECTOR

- **BANKS:**
 - **BIG BANKS WITH EACH THEIR OWN COLLECTIVE LABOUR AGREEMENT (CLA) :**
ABN AMRO, ING, RABO, SNS
 - **MANY SMALLER BANKS WITH A SECTORAL CLA**
- **INSURANCES:**
 - **BIG INSURANCE COMPANIES WITH EACH THEIR OWN CLA: NN, Aegon, ACHMEA, a.s.r., Vivat**
 - **AN INSURANCE SECTORAL CLA**
- **PENSIONS: HAVE THEIR OWN CLA'S : APG, PGGM, MN-services**
- **FINTECHS: NONE**



SITUATION

- **COLLECTIVE LABOUR AGREEMENT: NO LEGAL OBLIGATION**
- **HUGE JOBSLOSSES**
- **MANY AND QUICK CHANGES IN JOB FUNCTIONS**
DUE TO REGULATION, NEW TECHNOLOGIES, NEW CLIENT DEMAND
- **STRESS AT WORK**
- **HIGH AVERAGE AGE IN BANKING SECTOR**
DUE TO PROTECTION AGAINST JOB LOSSES
- **IMAGE OF AGING EMPLOYEES (EXPENSIVE, SLOW, ILLNESSES, FLEXIBILITY)**
- **ELDERLY PROTECTION MEASURES VS. AGE DISCRIMINATION**
- **RISE OF PENSION AGE TO 67 AND MORE**
- **LONG-TERM EMPLOYMENT**
- **LAW ON BONUS**



FNV POLICY

- **DECENT JOBS FOR EVERYBODY**
 - NO WORK STRESS
 - DECENT PAY
 - FACTOR 20 AS MAX PAY GAP
 - NO FLEX
- **STAR/FOUNDATION OF WORK POLICY AGENDA 2020:
INVEST IN PARTICIPATION AND EMPLOYABILITY 55+**
- **STAY EMPLOYED AT OWN EMPLOYER/GOOD LABOUR CONDITIONS/GOOD
INCOME/VOLUNTARY JOB SWITCHES/INFLOW OF UNEMPLOYED ELDERLY**
- **RETRAINING/TRAINING, TRANSFER OF ELDERLY PROTECTION MEASURES**
- **TRANSFORM PAY SCALES**



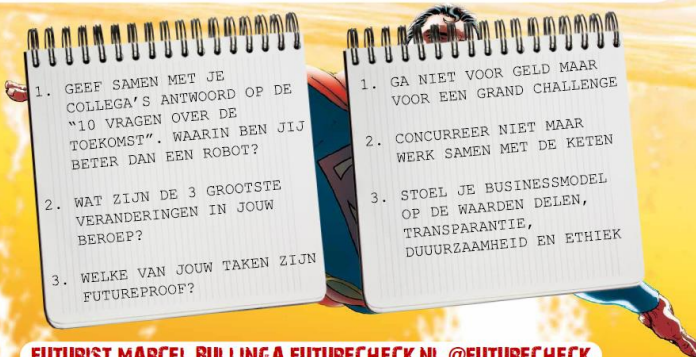
FNV FINANCE

FOR OUR MEMBERS

→ AWARENESS OF CHANGES:

- WHICH JOBS WILL VANISH,
- WHAT DO YOU NEED FOR THE NEW ROLES

TIPS SUPERPROFESSIONAL

- 
1. GEEF SAMEN MET JE COLLEGA'S ANTWOORD OP DE "10 VRAGEN OVER DE TOEKOMST". WAARIN BEN JIJ BETER DAN EEN ROBOT?
 2. WAT ZIJN DE 3 GROOTSTE VERANDERINGEN IN JOUW BEROEP?
 3. WELKE VAN JOUW TAKEN ZIJN FUTUREPROOF?

1. GA NIET VOOR GELD MAAR VOOR EEN GRAND CHALLENGE
2. CONCURREER NIET MAAR WERK SAMEN MET DE KETEN
3. STOEL JE BUSINESSMODEL OP DE WAARDEN DELEN, TRANSPARANTIE, DUURZAAMHEID EN ETHIEK

FUTURIST MARCEL BULLINGA FUTURECHECK.NL @FUTURECHECK

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- TRAINING HOW TO CHANGE



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- **CONTRACTS WITH COMPANIES:**

- TIME
- SUSTAINABLE EMPLOYABILITY
- MISCELLANEOUS
- PAY/BONUS



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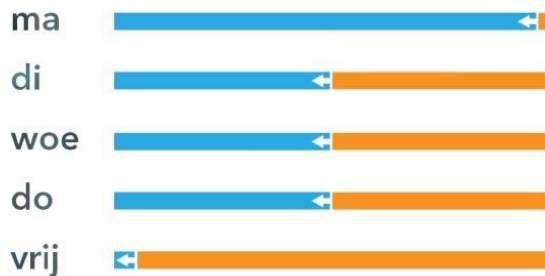


Oudere medewerkers kunnen minder gaan werken en krijgen daarvoor een financiële compensatie.



Het bespaarde geld wordt gebruikt om jonge medewerkers aan te nemen, maar ook om te bezuinigen.

WERKDAGEN



G TIME,

BUT



ACTIONS 2 SUST.EMPL.

- SUSTAINABLE EMPLOYABILITY INSTRUMENTS, NOT ONLY TO KEEP 55+ EMPLOYABLE
- STUDY TIME DURING WORKING HOURS (European Social Dialogue)
- STUDY COSTS ON THE EMPLOYER (European Social Dialogue)
- OWN (TO SPEND) STUDY BUDGET
- REDUCE WORKLOAD
- VOLUNTARY CHOISE OF LOWER FUNCTION WITH STEP-BY-STEP LOWER PAY

ACTIONS 3 MISCELLANEOUS

- PREVENT so called SUBSTANTIAL MODIFIED FUNCTIONS
- HIGH EXIT FEE: TOO EXPENSIVE TO FIRE
- INCREASE LOWER INCOME FOR YOUNGSTERS
- EXTRA ATTENTION FOR ELDERLY REORGANISATIONS/SOCIAL PLANS
- EXTRA ATTENTION FOR EVERYBODY TO PLAN YOUR OWN FUTURE WITH THE AID OF THE EMPLOYER

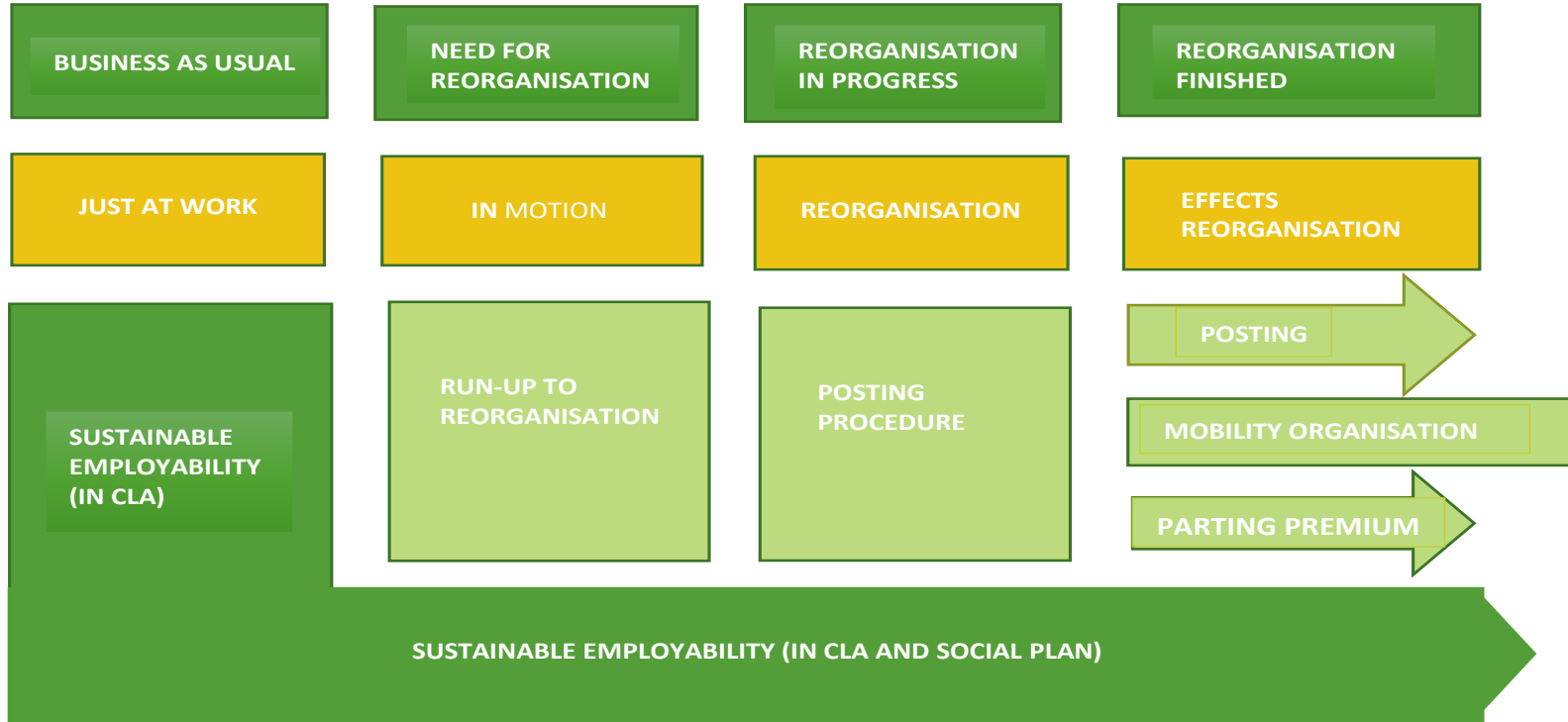
EXAMPLE RABO BANK

- **SUSTAINABLE EMPLOYABILITY PROGRAM:**
 - PERMANENT EDUCATION
 - RESPONSIBILITY BOTH EMPLOYER AND EMPLOYEE
 - PRO-ACTIVE ATTITUDE
 - USE OF FUNCTIONAL TRAININGSBUDGET
 - USE OF A PERSONAL DEVELOPMENT BUDGET: 4 YEARS BETWEEN € 1.000 / 1.500
 - ORIENTATION POSSIBILITIES, A.O, INTERNSHIPS IN-/OUTSIDE BANK



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EXAMPLE ABN AMRO



EXAMPLE ING

CHOOSE-YOUR-COURSE-PLAN IN CLA ING:

- PLAN A: YOU OWN FUNCTION/ROLE
- PLAN B: ANOTHER FUNCTION WITHIN ING
- PLAN C: A FUNCTION OUTSIDE ING



COURSE CHECK

COURSE
PLAN

ACCESS TO MEANS
& INSTRUMENTS

- EDUCATION
- OUTPLACEMENT
- SUPPORT START UP OWN COMPANY
- INTERNSHIPS
- TEMP INTERNAL ASSIGNMENTS
- JOB CRAFTING
- TIME

ACTION 4: PAY/BONUS

- DUTCH REGULATION MORE STRICT THAN THE EUROPEAN
- BONUS MAX 20% (INSTEAD OF 100%)
- FNV: FACTOR 20 MAX PAY GAP LOWEST/HIGHEST
- DIFFERENT APPROACH OF PAY AS A FINANCIAL INCENTIVE
- PAY DOES NOT CHANGE CONDUCT
- INTRINSIC MOTIVATION DOES
- LESS VARIABLE PAY
- NOT LOOKING BACK WHAT DID THE EMPLOYEE, BUT LOOK FORWARD AND ENGAGEMENT WITH THE COMPANY IS IMPORTANT



SCHEME



- **BE PRO-ACTIVE**
- **THINK ABOUT YOUR FUTURE: DOES YOUR JOB STILL EXISTS IN 5 YEAR TIME?**
- **MAKE UP YOUR OWN PLAN WITH THE AID OF THE EMPLOYER/UNION**
- **FIND THE PROPER TRAINING OR OTHER TOOLS THE EMPLOYER PROVIDES**
- **LONG WAY BEFORE A RESTRUCTURING OF THE ORGANISATION**
- **EXTRA INVESTMENTS AFTER BEING ADDRESSED AS SUPERNUMERARY**
- **HELP TO FIND REPLACEMENT IN OWN COMPANY OR ACTIVITIES FROM-JOB-TO-JOB**
- **FINANCIAL BACK UP**

FNV FINANCE HELPS

- FILMPJE FNV FINANCE BE PREPARED:
- <https://youtu.be/AhgF2XR5Pb8>

THANK YOU FOR YOUR ATTENTION

