

FINANCIAL SERVICES UNION DENMARK

THE NATURAL CHOICE IN THE FINANCIAL SECTOR



FINANS
FORBUNDET

WELCOME!

In Denmark, our labour market model is built on co-operation between the state and the participants in the labour market. Employers and unions strongly influence compensation levels, working conditions and employment policies in general, and this is a special characteristic of the Danish labour market model.

Basically, it's the employer and the employee who agree on the conditions under which you will work. In a negotiated agreement, employees are always represented collectively, usually by a union. Employers, on the other hand, sometimes enter into agreements as a single company and sometimes do so as part of an employer organisation.

The Financial Services Union Denmark is the union for the entire financial sector, and that makes it a natural part of your working life as a financial sector employee.

We're the people who negotiate your collective bargaining agreement with the Danish Employers' Association for the Financial Sector (FA), and that means that you as a member of the Financial Services Union Denmark can influence your working conditions. We have an efficient system of on-site employee representatives: your employee representative is there to protect your interests right where you work, every day.

At the Financial Services Union Denmark, our goal is to create value for you as a member, in everything we do. We are not aligned with any political party. We actively work to influence the working conditions that affect you if you are employed by a company in the financial sector.

In addition to ensuring good compensation and working conditions for financial sector employees, we have a broad portfolio of member offers tailored your needs, including shopping discount cards and special rates on products like insurance. And as a member, you'll have access to opportunities that will help you develop professionally and personally – whether you work with advisory services, IT, business development, management or something entirely different.

Think of your membership as an admission ticket to influence over your working life and your daily routine. Plus an opportunity to take advantage of many intriguing career development offers. All for only 240 kroner per month.

We're looking forward to being your union.

ACCESS TO PROFESSIONAL ADVISORY SERVICES

Is your employment contract drawn up correctly? Is it time to update your skills? What are the current rules for parental leave or vacation time?

As a member of the Financial Services Union Denmark, you have direct access to our many experienced advisors, who stand ready to assist you.

We offer the following:

- A comprehensive look at your skill set, advice about your career, and assistance getting started with your job search or transition to your new job.

NEW CONTRACT?

Our legal experts will look through your individual contract for you.

READY FOR CAREER ADVANCEMENT?

A session with one of our experienced career advisors will help you discover new possibilities.

- Help making the right choice for continuing education, via our unique insight into the educational system for the financial sector.
- Advice about your rights in relation to the collective bargaining contract – for example, rules about working hours or sick leave.
- Assistance in case of a disagreement with your employer about your rights.

Whether you need career advice or have questions about your rights or working conditions, you can get professional assistance from the Financial Services Union Denmark. And should you one day need legal backing in a work-related situation, we are here for you.

Find us at finansforbundet.dk/Counselling or call us at 32 96 46 00.



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I think it is important to know my rights, especially about salary and working conditions. As a member of Financial Services Union Denmark, I know that I can always get legal advice and help if necessary.

**ABDULLAH TANER TANKAL, 31,
Specialist in Business Development,
Nordea.**

STRENGTHEN YOUR NETWORK WITH FOKUS

FOKUS is the name we use for all of the events sponsored by the Financial Services Union Denmark. FOKUS events are designed for people who work in the financial sector. We choose them to be relevant and to assist with your personal and professional development.

Membership in the Financial Services Union Denmark gives you the opportunity to network with your counterparts in the entire Danish financial sector. The Financial Services Union Denmark holds regular networking events for young people, for people with advanced degrees, for managers and for IT professionals. At these events, job skills and making new professional connections are at the top of the agenda.

We also sponsor special events, like a conference on the financial crisis with speakers Harvard professor Kenneth Rogoff and Adrian Blundell-Wignall from the OECD. We had a visit from Torsten Sløk, Deutsche Bank's star economic analyst, and took a group tour of TV2 Finans. And there's much more ahead.

The Financial Services Union Denmark also offers a wide selection of end-of-day seminars, courses, and seminars (some in English), tailored to increase your knowledge and skill set.

Read more about FOKUS and sign up for events in our event calendar at finansforbundet.dk/Courses.

GREAT OFFER FOR IT MEMBERS

As an IT member of Financial Services Union Denmark, you can enrol for free in DANSK IT, Denmark's largest network for IT professionals. As a DANSK IT member, you'll have access to its many conferences, courses, networks and publications, all of which can help improve your professional skills.



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I joined the Financial Services Union Denmark because of the good insurance discounts a membership could give me.

JIA CAI, 32 , IT developer, Danske Bank.

WE HELP DETERMINE YOUR WORKING CONDITIONS

The collective bargaining agreement reached between employers and the Financial Services Union Denmark guarantees you basic rights you might take for granted. The right to vacation time, for example, as well as paid parental leave for both mothers and fathers, flextime schemes, time banks and professional evaluations.

As a member, you help ensure that the collective bargaining agreement in the financial sector remains one of the best in Denmark.

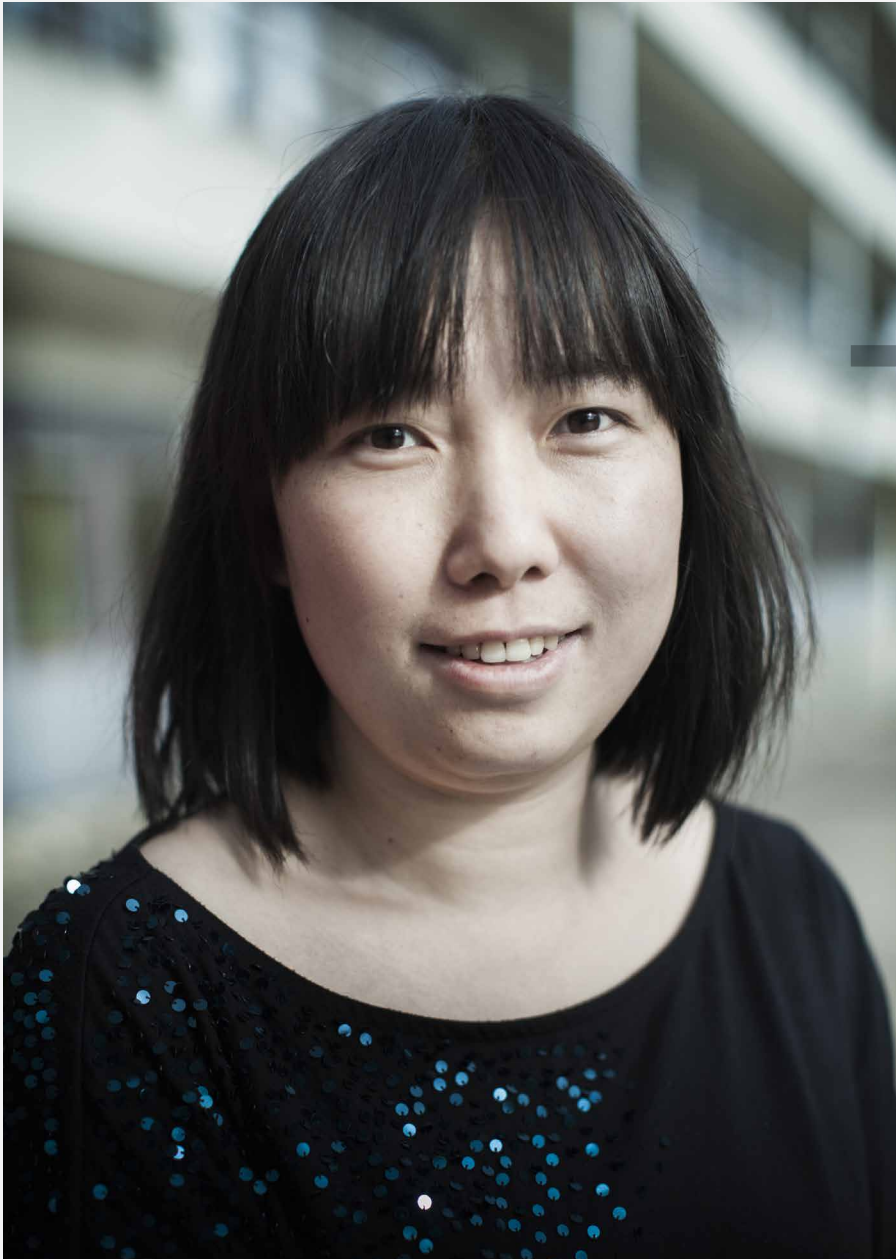
You can help influence what your working conditions will be when you are a member of the Financial Services Union Denmark. Your ideas and your needs are passed along to the collective bargaining agreement negotiating team via the Financial Services Union Denmark's political system and the 1200 employee representatives located in financial sector companies.

Having an employee representative onsite at your workplace means you'll always have access to someone who's on your side – someone you can talk to and who can direct you to further assistance if you need it.

DID YOU KNOW?

The Financial Services Union Denmark has the right to negotiate a collective bargaining agreement for employees in the financial sector? This means:

- The Financial Services Union Denmark negotiates your salary and working conditions with your employer.
- As a member, you can have your employee representative at your side if a conflict with your employer arises.
- Through its collective bargaining agreement, the Financial Services Union Denmark has negotiated paid paternity leave for both mothers and fathers, five personal days, flextime schemes and professional evaluations.



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The most important thing is that Financial Services Union Denmark is there for me if anything goes wrong at my workplace. But as a member, I also got a shopping card that saves me a lot of money.

JING HAN, 32, Business Development Specialist, Nordea.

WE CAN HELP IF YOU LOSE YOUR JOB

If you lose your job, the Financial Services Union Denmark and its unemployment insurance fund (A-Kasse) can help you as soon as you get the bad news. We are ready with a team that supports members and employee representatives with legal assistance in case of job loss.

Every member who loses his or her job can get an individual consultation with one of our skilled career counsellors. They can help you look ahead, figure out which skills you have and which ones you need to acquire, and support you with job hunting advice and assistance optimizing your CV.

DID YOU KNOW?

The Financial Services Union Denmark has negotiated a rule saying that if more than one worker is made redundant within a 30-day period because of company conditions, all workers should receive the following considerations:

- Termination notification and a severance payment according to Danish law and the collective bargaining agreement.
- Employees who are not entitled to a severance payment from the company must receive a payment of a month's salary if they have not found another job by the end of the termination notification period.
- Each individual will be offered an outplacement program worth at least DKK 25,000.
- Redundant employees will be allowed time during the termination notification period for outplacement activities and education to further develop their professional skills.



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I joined Financial Services Union Denmark because I wanted to be able to use all the great benefits that a membership offers. And I'm glad I did.

GEN LI, 29, developer and solution architect, Danske Bank.

INFLUENCE BEFORE DECISIONS ARE MADE

The overall working conditions for the financial sector often directly influence your working conditions as an employee. As a member of the Financial Services Union Denmark, your voice will be heard when it comes to decisions that affect your working life.

The Financial Services Union Denmark has close contact with the Danish government at Christiansborg and the EU Government in Brussels. We hold regular meetings with the political representatives who make decisions on financial sector and labour market questions.

Regulation and laws have a direct impact on your daily work, and the Financial Services Union Denmark strives to influence these decisions before they are made.

- The Financial Services Union Denmark speaks out about regulation of the financial sector. We are working hard to make sure that the taxation of financial sector companies helps build a solid foundation for the sector and does not limit employment.
- The Financial Services Union Denmark has long been fighting to give financial service sector employees the right to anonymously report information about their employers' financial stability. Now a "whistle-blowers" law is on its way to being adopted in the EU.

- In the European Union we make sure new regulation considers the financial service sector workers' perspective, and make sure that financial service workers' training and skills are recognized by the EU.

DID YOU KNOW?

The Financial Services Union Denmark is not affiliated with any political party. This means that we can engage in dialogue with every political party about matters that make a difference to our members.

We also work for Corporate Social Responsibility, against social dumping, for work-life balance, for green IT and for international unity. As a member of the Financial Services Union Denmark, you can help make a difference.

ALREADY A MEMBER OF A UNION - GET A UNI PASSPORT

If you are a member of a union that is affiliated with the UNI Global Union, you can obtain a UNI Passport. This means that the Financial Services Union Denmark will give you access to some of our core services.

The Financial Services Union Denmark can offer you legal advice in relation to your employment contract and your work situation.



If you have a UNI Passport, we can offer you the following services:

- A personal dialogue in order to give you information about remuneration and working conditions in the Danish finance sector.
- The Financial Services Union Denmark can offer you legal advice in relation to your employment contract and your work situation.
- The Financial Services Union Denmark can offer you access to some of our professional networks and events on equal terms with ordinary members.

Read more about the UNI Passport at finansforbundet.dk/Unipassport

FULL VALUE FOR MONEY

A membership in the Financial Services Union Denmark makes good business sense. The monthly fee of DKK 240 makes it one of the least expensive union memberships in Denmark, and the fee can be written off against your taxes. And you can get more than full value for money if you also take advantage of some of our money-saving member benefits.

Via our Plus program you can:

- Get highly competitive rates on insurance.
- Become a member of the Danish Consumers Union and get a bonus of around 9% every time your Consumers Union card is used in around 4600 shops and businesses.
- Rent the Finance Sector's Vacation Fund's 11 summerhouses in Denmark, located on Bornholm and in Ebeltoft, Ålbæk and Odsherred. You can also rent vacation apartments in Copenhagen, Berlin, and the South of France through the Vacation Fund.

- Get a discount on vacations within Denmark and to Malta via FolkeFerie.
- Rent or rent out a summerhouse via the Financial Service Union Denmark's Vacation Exchange.
- Get a discount at Statoil A/S on petrol/gasoline, diesel and car washes, when you order either a Private Card or a Cash Card.

The Financial Services Union Denmark works closely with FTF-A, one of the least expensive unemployment insurance funds in Denmark. An "A-kasse" like FTF-A is your economic insurance against unemployment. That's why it's a good idea to take advantage of this co-operation.

Read more about our current member offers at **finansforbundet.dk/medlemstilbud**.

**STILL NOT A MEMBER? JOIN US AT
FINANSFORBUNDET.DK/MEMBERSHIP**

FINANSFORBUNDET

APPLEBYS PLADS 5 / POSTBOKS 1960 / 1411 KØBENHAVN K / TLF 32 96 46 00
WWW.FINANSFORBUNDET.DK