COLLECTIVE AGREEMENT

FOR THE CREDIT INFORMATION AND DEBT COLLECTION SECTOR

3 April 2025–29 February 2028

Service Sector Employers PALTA
Trade Union Pro

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The English version is a translation of the original in Finnish. In case of discrepancy, the Finnish version shall prevail

SIGNATURE PROTOCOL FOR THE RENEWAL OF THE COLLECTIVE AGREEMENT FOR THE CREDIT INFORMATION AND DEBT COLLECTION SECTOR 2025–2028

Service Sector Employers PALTA

Trade Union Pro

Attendance:

Palta	Pro
Tuomas Aarto	Niko Simola
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The signatory unions have agreed on the renewal of the collective agreement for the credit information and debt collection sector as follows:

1 TERM OF AGREEMENT

The collective agreement enters into force on 3 April 2025 and remains valid until 29 February 2028.

In November 2026, the parties will review the achievement of the agreement's objectives and the evaluable economic and employment prospects in the sector. Based on the review, both parties have the option of terminating the collective agreement with effect from 28 February 2027. A written notice of termination must be submitted to the other contracting party by 31 December 2026 at the latest and for information to the National Conciliator.

2 PAY INCREASES

Pay increases in 2025, 2026 and 2027, if the collective agreement has not been terminated until 28 February 2027.

2.1. Local wage deal in 2025, 2026 and 2027

Primarily, the timing, amount and method of distribution of salary increases will be agreed locally by 15 May 2025, 15 April 2026 and 15 April 2027. The agreement shall be concluded with the shop steward. The wage deal shall be negotiated, taking into consideration the company's

situation and circumstances. It cannot be agreed locally that no salaries shall be increased.

The objective of the local negotiations is to find a wage deal which reflects the circumstances and needs of each company. The wage deal should support the company's wage policy, incentives for wage formulation, fair and equal wages and improve productivity at the workplace.

In good time before the negotiations, the employer shall provide the shop steward with information necessary from the point of view of the negotiations. Such information may include a statement of the company's financial situation and its foreseeable development. Information about the grounds of the proposal concerning the wage deal should also be provided as the basis of the negotiations.

2.2. Wage deal in other ways than by local bargaining

Year 2025

If a local wage deal cannot be reached, the wages will be increased with a 2.0 per cent across-the-board increase from 1 July 2025.

As of 1 July 2025, salaries will be increased by a company-specific increase of 0.5 per cent of the salary sum of May 2025 for salaried employees covered by the collective agreement. The implementation of the company-specific increase will be agreed locally by 15 May 2025 with the shop steward or, in the absence of a shop steward, with the personnel. If no agreement is reached in the local negotiations, the employer will implement the increase by increasing the personal salary of the employees who would be the target of the increase by local negotiations.

The purpose of the company-specific increase is to support fairness and incentive in wages, taking into account performance at work, development of skills and any shortcomings in the wage structure.

The employer shall inform the shop steward, or in the absence of one, the personnel, of the total amount of the company-specific increase in euros, the number of employees who received the increase and the average amount of the increase by 31 August 2025. This information shall also be provided separately for women and men. However, this requires that there are at least 6 employees in both groups.

Year 2026

If a local wage deal cannot be reached, the salaries will be increased by a 2.2 per cent across-the-board increase as of 1 June 2026.

As of 1 May 2026, salaries will be increased by a company-specific increase of 0.7 per cent of the salary sum of April 2026 for salaried employees covered by the collective agreement. The implementation of the company-specific increase will be agreed locally by 15 April 2026 with the shop steward or, in the absence of a shop steward, with the personnel. If

no agreement is reached in the local negotiations, the employer will implement the increase by increasing the personal salary of the employees who would be the target of the increase by local negotiations.

The purpose of the company-specific increase is to support fairness and incentive in wages, taking into account performance at work, development of skills and any shortcomings in the wage structure.

The employer shall inform the shop steward, or in the absence of one, the personnel, of the total amount of the company-specific increase in euros, the number of employees who received the increase and the average amount of the increase by 31 August 2026. This information shall also be provided separately for women and men. However, this requires that there are at least 6 employees in both groups.

Year 2027

If a local wage deal cannot be reached, the wages will be increased by a 2 per cent across-the-board increase as of 1 June 2027.

As of 1 June 2027, salaries will be increased by a company-specific increase of 0.4 per cent of the salary sum of April 2027 for salaried employees covered by the collective agreement. The implementation of the company-specific increase will be agreed locally by 15 April 2027 with the shop steward or, in the absence of a shop steward, with the personnel. If no agreement is reached in the local negotiations, the employer will implement the increase by increasing the personal salary of the employees who would be the target of the increase by local negotiations.

The purpose of the company-specific increase is to support fairness and incentive in wages, taking into account performance at work, development of skills and any shortcomings in the wage structure.

The employer shall inform the shop steward, or in the absence of one, the personnel, of the total amount of the company-specific increase in euros, the number of employees who received the increase and the average amount of the increase by 31 August 2027. This information shall also be provided separately for women and men. However, this requires that there are at least 6 employees in both groups.

3 INCREASE IN SCHEDULED PAY, REMUNERATION OF EMPLOYEE REPRESENTATIVES AND INCREASE IN TASKS AND COMPETENCE BONUSES

Year 2025: The minimum wages will be increased by 2.2 per cent as of 1 July 2025. The employee representatives' allowances will be increased by 2.5 per cent as of 1 July 2025.

Year 2026: The minimum wages will be increased by 2.2 per cent as of 1 June 2026. The employee representatives' allowances will be increased by 2.9 per cent as of 1 June 2026.

Year 2027: The minimum wages will be increased by 2.2 per cent as of 1 June 2027. The employee representatives' allowances will be increased by 2.4 per cent as of 1 June 2027.

Task and competence bonuses will be increased by 2.2 per cent from 1 July 2025, 2.2 per cent from 1 June 2026 and 2.2 per cent from 1 June 2027

The minimum amount of task and competence bonuses is EUR 92 as of 1 July 2025, EUR 94 as of 1 June 2026 and EUR 96 as of 1 June 2027.

4 CHANGES TO THE TEXT

4.1 Agreement on local bargaining (new)

Successful local bargaining requires open dialogue that builds trust and a balanced negotiation situation for the employer and the employee representatives. The primary principle should be to readily take initiative in order to find the best possible solutions that promote the interests of both the company and the personnel, and to reconcile them in a way that takes into account local needs.

Section 1 Agreeing on the provisions of the collective agreement

The provisions of a valid collective agreement may be agreed by local bargaining in accordance with this agreement. A local agreement can be made within the limits of legislation and the collective agreement.

- section 6, paragraph 5 of the collective agreement: The monitoring period of flexitime, maximum 12 months

- Appendix 3: work occurring regularly on Saturdays

Section 2 Negotiation parties

The parties to the negotiations and agreement are the employer and the shop steward bound by the collective agreement. If no shop steward has been elected, the matter can be agreed with the personnel as a whole.

Section 3 Scope and content of the agreement

The proposal of a local agreement must mention which section of the collective agreement is to be agreed upon and provide reasons for agreeing otherwise. In good time before the negotiations begin, the other party must be provided with the information that is necessary for conducting the negotiations.

In order for the agreement to be valid, it must be in writing and it must state who the agreement applies to, which sections of the collective agreement have been agreed upon and what has been agreed. The local

agreement will step into force on the agreed date. The agreement may be fixed-term or valid until further notice. In the latter case, the agreement can be terminated with a three-month period of notice. After one year, a fixed-term agreement can be terminated in the same way as an agreement that is valid until further notice.

The local agreement must be sent to the parties to the collective agreement for information.

Section 4 Legal effect of a local agreement

A local agreement has the same legal effect as a collective agreement that has been made between parties to the collective agreement.

Section 5 Settlement of disputes

Disputes concerning the interpretation of this agreement and the interpretation of local agreements based on this agreement shall be settled in the same way as disputes concerning the collective agreement.

5 WORKING GROUPS

- Working group on statistics.

- Working group on local bargaining: to investigate opportunities to promote local bargaining and to strengthen the culture of local bargaining. To clarify the provisions on local bargaining (company level/individual level).

- Working group aimed at the development of well-being at work: during the agreement period, to examine the functionality of the sick pay regulation in particular, especially in cases of recurring illness. To have a look at what measures can be taken to support the competence, continuation of work, maintenance of work ability and sharing of competence of clerical employees aged 58 and over.

- Working group on artificial intelligence: to investigate the effects of artificial intelligence on work, working conditions and required competences.

- Working group on continuous negotiation

TO BE ADDED TO THE PROTOCOL OF SIGNATURE

MISCELLANEOUS PROVISIONS

An employee’s personal monthly and hourly wage is the employee’s monthly monetary salary, which consists of a scheduled pay, seniority increments and other regular increments that do not depend on duties (task

bonuses) or circumstances (Saturday, evening, night and shift increments, standby, alarm work, and compensation for telephone consulting).

This agreement does not amend the practice in the company concerning employees' meals. However, the employer is required to arrange meals.

The recovery pause of those in telephone service or other device-bound work is negotiated on a company-by-company basis.

The chief shop steward and the occupational safety and health representative have the right to use the company's ordinary office equipment as well as internet connections (e-mail).

Helsinki, 3 April 2025

Service Sector Employers Palta

Tuomas Aarto Minna Ääri

Trade Union Pro

Niko Simola , Antti Hakala

1. SCOPE

1 § SCOPE OF THE AGREEMENT

1st This agreement is binding on the members of the signatory organisations.

2nd The agreement is complied with in credit information and debt collection companies.

3rd The Agreement does not apply to:

a) company executives

b) human resources managers

c) cleaning personnel, caretakers and other workers

d) summer assistants.

4th Deviations relating to the terms of employment of hourly workers are set out in Appendix 1.

2. EMPLOYMENT

2 § HIRING

1st An employment contract is made in writing based on the template (Appendix 2) at the beginning of employment.

2nd Terms of employment that are more favourable than those in the collective agreement must be agreed in writing.

3rd At the beginning of the employment relationship, the maximum period of probation according to the law in force at the time is observed.

4th The shop steward may, with the employee’s consent, review the employment contract.

3 § FIXED-TERM EMPLOYMENT CONTRACT

1st An employment contract is not made for a fixed period unless it has specifically agreed upon.

2nd The justification must be mentioned in the employment contract.

3rd The employer must state the end date of a fixed-term contract well in advance.

4 § RIGHTS AND OBLIGATIONS

1st The employer has the right to direct and assign work.

2nd Employees must perform their work with due care.

3rd The right of association is inviolable on both sides.

5 § TERMINATION OF EMPLOYMENT

1st The period of notice for an employee is as follows:

a) 14 days when employment has lasted for a maximum of 5 years

b) 1 month when employment has lasted for more than 5 years.

2nd The period of notice for an employer is as follows:

a) 14 days when employment has lasted for a maximum of 1 year

b) 1 month when employment has lasted for more than 1 years but not more than 4 years

c) 2 months when employment has lasted for more than 4 years but not more than 8 years

d) 4 months when employment has lasted for more than 8 years but not more than 12 years

e) 6 months when employment has lasted more than 12 years.

3rd Subsections 1 and 2 notwithstanding, the employer and employee may agree, when the employment agreement is made, that the notice period for the employee is no more than two (2) months. In this case, however, when employment has continued for more than 8 years, the notice period for the employer extends as set out in subsection 2.

When employment is terminated, the parties may agree otherwise concerning the notice period for the employee.

The notice period for the employer may not be shorter than the notice period for the employee.

4th Termination of employment must be done in writing or in another verifiable manner.

5th Before giving a warning, the employee has the right to be heard and to be assisted by a shop steward.

3. WORKING HOURS

6 § REGULAR WORKING HOURS

1. The regular working hours are 8 h/day during weekdays, so that it is 40 h/week. The working time includes a 30-minute meal break.

2nd The working week begins on Monday.

3rd Saturdays, Midsummer Eve and Christmas Eve are days off. Regular Saturday work can be done in accordance with Appendix 3.

4. In addition to the employee's regular working hours, the employer may assign the employee to work-related training to maintain competence or other similar activities, for a maximum of 24 hours per calendar year. This time is deemed to be regular working time, for which the basic wage is paid. No working time and condition increments are paid.

   Competence development may be implemented so that the regular working time is extended by the duration of the competence development, but by no more than two hours per day. Full days can also be used for developing competence, but not midweek holidays, Saturdays of weeks with midweek holidays, or Sundays. If the activity takes place on a Saturday, the length of the day is at least 6 hours, unless otherwise agreed with the employee. The employer shall notify the employee well in advance of the organisation of training. The employee may, on a case-by-case basis, refuse to participate in the training on weighty grounds.

   It can be agreed with the shop steward that part of the above-mentioned 24 hours can allocated to the extension of regular working hours, complying otherwise with the provisions of this section.

   Protocol entry:
   the amount of training agreed upon in this paragraph in 2020 may be a maximum of six hours.

5th Pursuant to section 18 of the Working Hours Act, the averaging period for the maximum working time is no more than 12 months. The monitoring period for flexible working hours is six (6) months. The monitoring period can be agreed to be a maximum of 12 months with the shop steward.

6th The flexiwork adjustment period pursuant to section 13 of the Working Time Act is a maximum of 26 weeks. The provisions of the collective agreement are otherwise applied to flexiwork. The shop steward has the right to request the number of flexiwork contracts concluded on a quarterly basis.

7th The weekly rest pursuant to the Working Time Act is considered to also take place when the weekly rest is divided into two seven-day periods, provided that the majority of the weekly rest is timed during the seven-day period whose weekly rest is concerned.

7 § ADJUSTED WORKING HOURS

1st The regular daily working hours can be extended by a maximum of two hours.

2nd The weekly working hours must be averaged to 40 hours per week, over 3 weeks.

3rd Permanently adjusted working hours will be notified a month in advance and temporarily adjusted working hours a week in advance.

4th Notification is made to the employee and the shop steward.

5th A list of adjusted working hours shall be drawn up, showing when the working day begins and ends.

8 § REDUCED WORKING TIME

1st The employee's annual working time is reduced by 16 hours, unless they are absent for an entire year. If a new employment begins mid-year by 31 May, the employee's annual working time is reduced by 16 hours. If a new employment begins after this, the employee's annual working time is reduced by 8 hours.

Application relating to part-time employees on a monthly salary and hourly employees:

The working hours reduction must be provided as two paid days off, if the employee so requests. A part-time employee on a monthly salary working regularly five days a week and the same amount of working hours each day, is entitled to receive their regular monthly salary for days off. In other cases, if the part-time salaried employee wants to keep two days off, their daily salary is determined by proportioning the working hours and wages according to their employment contract to full-time working hours and wages. If a part-time employee has not been determined fixed weekly working hours, it can be determined, for the implementation of working time reduction, by calculating their average weekly working hours for the previous 6 months.

2. Reduction in working hours is carried out as has been locally agreed. The employee may present the date(s) they wish to have off. Holidays are kept as determined by the employer.

3rd If the days off have not been kept by the end of the calendar year, the employee will be entitled to monetary compensation, which is calculated in the same way as additional work compensation.

9 § OVERTIME WORK

1st Overtime work is work that is performed beyond the regular daily working hours specified in the Collective Agreement.

2nd Overtime work may be assigned with the employee's consent and within the limits of the law.

3rd The employee may refuse to work overtime due to justifiable reasons.

4th Overtime compensation is paid at:

a) 50% for the first 2 hours and 100% for subsequent hours on weekdays

b) 150% for the first 2 hours and 200% for subsequent hours on Sundays

5th Basic hourly pay is the employee's monthly pay divided by 156.

6th The changing of a calendar day does not decrease the basis of overtime compensation.

7th The parties may agree on exchanging overtime compensation for corresponding time off.

8th Overtime compensation is paid and time off is given within 2 months, unless otherwise agreed.

9th Saturday work is overtime work unless section 6.3 states otherwise.

10 § EVENING AND NIGHT WORK INCREMENT

1st An evening pay increment of 20% is given for regular daily working hours between 17:30 and 23:00.

2nd A night pay increment of 30% is given for regular daily working hours between 23:00 and 07:00.

11 § SHIFT WORK INCREMENT

1st In shift work, shifts change in a predetermined manner.

2nd There may be no more than one hour of overlap or interval between successive shifts.

3rd The increments for regular shift work are:

a) evening work increment is 20%

b) night work increment is 30%

12 § ON-CALL COMPENSATION

1st The employee on call must be available at an agreed place from where they can be called to duty.

2nd The compensation paid for being on call is 50% of the basic hourly pay, but at least the basic hourly pay for 2 hours.

3rd The length of the on-call period is agreed upon in advance.

4th On-call time is not counted as working hours.

13 § EMERGENCY CALL-BACK COMPENSATION

1st The employee who is called to work in an extreme situation shall be paid emergency call-back compensation.

2nd The prerequisite for such compensation is that the employee has already left the workplace.

3rd The emergency call-back compensation is equivalent to the basic pay for four (4) hours.

4th If the alert necessitates overtime work, overtime compensation shall be paid.

14 § TELEPHONE COMPENSATION

1st IT personnel are paid for telephone consulting after working hours.

2nd The condition for such compensation is that the matter can be attended to by telephone.

3rd The compensation for telephone consulting is the basic hourly pay for 3 hours.

4. PAY

15 § FORM OF PAY

1st The pay is monthly salary.

2nd Fractional salary is calculated by dividing the monthly salary by the working days and using this as a multiple.

3rd The pay of an employee working less than 32 h/week is an hourly wage.

16 § QUALIFICATION CLASSES

1st The qualification class is determined on the basis of the main job description. The main job is the job done for more than half of the working time.

2nd The employer shall inform the employee in writing of their qualification class and main job, as well as the criteria and amount of task and qualification bonuses. The notification may also be made with a written job description and a personal competence assessment feedback form (attached job description form).

3rd When placing work in qualification classes the qualification classes (attached) agreed between the unions are used.

All jobs to which the collective agreement applies are classified into qualification classes according to the collective agreement.

Company-specific classification cooperation is agreed with the chief shop steward.

The aim of the classification cooperation is to place jobs in qualification classes in co-agreement according to the general descriptions and complementary job descriptions.

The general criteria for receiving task and qualification bonuses are discussed in company-specific classification cooperation.

The qualification bonus rewards for personal qualifications, as well as skills and career management. Everyone has the right to know what is expected of them, as well as receive feedback on how and on what grounds his qualifications and skills are assessed. In the assessment, the supervisor must aim for absolute fairness and non-discrimination.

The employer provides the shop stewards and the chief shop steward information on employees and their salaries, as has been determined in section 6 of the credit information and debt collection sector’s shop steward agreement.

4th The workplace shop steward and employer negotiate in cases of changes to the qualification classes due to changes to work or agreements. If consensus cannot be reached, either party may refer the matter to the unions to be solved.

5th The company's qualification classes are reviewed annually between the shop steward and the employer.

17 § CHANGE IN QUALIFICATION CLASS

1st When the qualification class of an employee's main job description changes, the qualification class is redetermined.

2nd An increase in wages takes effect from the beginning of the next month after the main job change.

3rd If an employee applies for a position with a lower qualification class, the change in qualification class and pay may take effect at the beginning of the following month.

4. If the qualification class is lowered for another reason, the change in qualification class and pay can take place at the beginning of the 4th month after the change. The matter will be dealt with the shop steward.

5th Lowering the classification reduces pay as much as the minimum pay changes.

18 § TEMPORARY CHANGES IN QUALIFICATION CLASSES

1st A temporary lowering in the qualifications required for the main job description does not entail a change in pay or qualification class.

2nd If the main job description becomes more demanding for a period of at least one month, wages shall be paid according to the higher classification.

19 § YEARS OF EXPERIENCE AND MINIMUM WAGE

1st When calculating the years of experience, the total time served in the credit information and debt collection sector is taken into account.

2nd Time served before 1 June 1995 is taken into account according to previous provisions.

3rd The minimum wages according to the qualification and experience classes are set out in Appendix 4.

19a § INCREMENTS WHEN ADVANCING IN QUALIFICATION AND EXPERIENCE CLASSES

1st When advancing in qualification and experience classes to the next class, the increment remains the same, unless when advancing from one qualification to another, such qualification class requires factors that are the basis of an increment. The increment can be removed when advancing in qualification or experience classes, if the grounds for the increment have changed. The shop steward has the opportunity to express their view on the matter.

20 § TASK INCREMENT

1st A task increment is paid for tasks that are more demanding or more responsible.

2nd The criteria for the task increment can be additional responsibility, considered as

a) specific interaction skills

b) language skills required for the task

c) work guidance

d) regional employee task

3rd The employer shall notify in writing of the task that the task increment applies to.

4th The increment is paid for the months when the task to which the task increment applies is carried out. The change to the grounds of the increment is determined in cooperation.

5th From 1 June 2022, the amount of the task increment is at least 90 euros. The amount of the task increment is EUR 92 as of 1 July 2025, EUR 94 as of 1 June 2026 and EUR 96 as of 1 June 2027.

21 § QUALIFICATION BONUS

1st A qualification bonus is paid for special professional skills, work performance and work contributions.

2nd The basis of a qualification bonus can be considered according to the employee's additional merits

a) skilled customer service

b) initiative

c) independence

d) diversity

3rd Prior to granting increments, the shop steward has the opportunity to present their views on the matter.

4th The grounds for the qualification bonus are reviewed when advancing in qualification or experience classes. If there are no changes to the criteria or the increment has been paid for less than a year before advancing to a new experience class, the increment remains as it is.

5th From 1 June 2022, the amount of the qualification bonus is at least 90 euros. The amount of the qualification bonus is EUR 92 as of 1 July 2025, EUR 94 as of 1 June 2026, and EUR 96 as of 1 June 2027.

5. ANNUAL LEAVE

22 § ANNUAL LEAVE

1st Annual leave is determined by the Annual Holidays Act.

2nd Paid annual leave is earned during a continuous period of employment at the close of the holiday credit year:

a) less than a year: 2 weekdays/month

b) one year or more: 2.5 weekdays/month

c) at least 10 years: 3 weekdays/month

d) at least 15 years by 31 March 1994: 3.5 weekdays/month.

3rd Years in service before 1 June 1995 are taken into account according to the rules in force on 31 May 1995.

4th Winter holiday is given during the same calendar year as the summer holiday unless agreed otherwise.

5th Upon termination of employment, holiday compensation due is paid according to section 2.

6th When calculating holiday pay or holiday compensation, the daily salary is determined by dividing the monthly salary by 25.

7th If the employee's working hours and respectively their salary has changed during the holiday determination period, in accordance with the first sentence of Section 10.4 of the Annual Holidays Act, the salary of the annual holiday is calculated with a day value of 0.38%. The holiday pay is calculated on the basis of the paid or payable salary for the actual working hours, excluding any emergency work or increases paid for overtime work according to regulations or an agreement.

Protocol entry:

This provision shall apply to those employees who have earned over 30 days off during the holiday credit year. Deferred salary is added to the working time salary for the period equivalent to the working time (Annual Holidays Act, section 7, subsection 2, paragraphs 1-4 and 7). However, holiday pay or holiday bonus that has accrued for the previous holiday determination year is not included in the working time salary, as is the case with increments paid for emergency work or overtime work. This provision shall apply from 1 April 2013 for earned annual leaves.

23 § HOLIDAY BONUS

1st When taking annual leave, an employee receives 50% of their statutory paid annual leave as a holiday bonus.

2nd The holiday bonus is paid with the holiday pay or as agreed in the company.

3rd A holiday bonus is paid to an employee who passes directly from annual leave to childcare leave or military service.

4th A holiday bonus is not paid upon termination of employment, except for those employees who retire.

24 § EXCHANGING HOLIDAY BONUS FOR PAID TIME OFF

1st The exchange of the holiday bonus for paid time off can be agreed between the employer and the employee.

2nd When agreeing on time off, the date for the time off is also agreed.

3rd An employee may have half of the days off as paid leave for the days that entitle for a holiday bonus of the amount of annual leave days.

4th When an employee falls ill, the leave is interrupted, and it becomes sick leave the following day after falling ill. The remaining leave that was not kept is offered later or is paid in cash.

25 § ANNUAL HOLIDAY SABBATICAL

1st An employee may, by agreement, save annual leave for a sabbatical:

a) the right to take annual leave exceeding 24 days

b) time off in lieu of a holiday bonus for saved annual leave

c) working hours reduction (section 8)

d) overtime leave.

2nd An annual leave sabbatical is taken at an agreed time and no later than within a five-year period.

3rd A plan is drawn up in advance on how leave entitlement is to be saved and when the annual leave sabbatical is to be taken.

4th The provisions of the Annual Holidays Act are observed concerning the annual leave sabbatical as applicable.

5th The implementation of an annual leave sabbatical is agreed in detail company-specifically.

6. ABSENCES

26 § CHILD BIRTH

1st Pregnancy, special pregnancy and parental leave as well as child care leave are given as specified in the relevant acts.

2nd The employer pays full wages for a period of 40 weekdays of pregnancy leave, provided that employment has lasted for 9 months before the start of the leave.

3rd Full salary shall be paid for the period of parental leave for a period of 32 working days at the most to a parent referred to in chapter 9, section 5, subsections 1–3 of the Health Insurance Act , provided that employment has lasted for 9 months before the start of the leave.

4th When an employee returns to work from family leave or other long-term absence, the employer shall pay attention to any changes in the work and, if necessary, re-orientate the employee to the work. If necessary, the need for training is surveyed and a training plan is drawn up.

Transitional provision:

The above provisions shall be complied with for those employees whose pregnancy or parental leave commences on or after 31 March 2023 and who are subject to the amendments to the Health Insurance Act that entered into force on 1 August 2022. If the pregnancy or parental leave commenced before 1 June 2023, the provisions of the collective agreement in force until 28 February 2023 shall be complied with.

27 § SICKNESS

1st An employee who is incapable of working because of sickness or an accident receives their pay during each incapacity period for at least:

a) 4 weeks when employment has lasted for less than 3 years

b) 5 weeks when employment has lasted for 3–5 years

c) 6 weeks when employment has lasted for over 5 years

d) 8 weeks when employment has lasted for over 10 years

2nd The employee must inform the employer without delay of their inability to work and its estimated duration.

3rd The employee must provide a doctor’s certificate or other reliable evidence upon request.

4th If the employer specifies the doctor, the employer shall pay the costs of obtaining a medical certificate.

5th In addition to requiring a certificate written by a doctor or nurse, the employer may introduce a procedure whereby, based on the employee's own declaration, the manager does not need to require a doctor's or nurse's certificate for the employee's own short-term sick leaves.

28 § MEDICAL EXAMINATIONS

1st During regular working hours, the employee shall have the right to:

a) go for a medical examination and related laboratory or X-ray examinations

b) get physiotherapy that is necessary in order to maintain occupational fitness

c) visit a dentist in the event of a sudden dental problem

d) go for examinations required during pregnancy

e) visit the doctor in order to ascertain the sickness of a disabled child or a child under 10 years of age

f) take a child to a child health centre

g) go for necessary cancer treatments.

2nd The requirement to qualify for pay is:

a) it has not been possible to arrange treatment outside working hours and

b) any unnecessary loss of working time is avoided.

3rd Necessary travel costs are reimbursed for employees who go for an examination provided by the occupational health service.

29 § SHORT TEMPORARY ABSENCES

1st Pay or other benefits are not reduced for short absences due to:

a) sudden sickness, death or funeral of a close relative; maximum of 1 day

b) sudden illness of a child under 10 years old; 3 days

c) acute illness of a child under 18 years old afflicted by a serious illness; 1 day

Protocol entry:

Severe illnesses or injuries are leukaemia and other malignant tumours, severe heart defects, severe injuries and burns, difficult cases of diabetes and the beginning phase of diabetes care, severe mental disorders, severe development disabilities, severe bronchial asthma and severe rheumatoid arthritis, as well as the other diseases, injuries and pathological conditions comparable to the above-mentioned diseases.

d) employee's own wedding, registration of civil partnership or moving home

e) employee's 50th and 60th birthdays

f) STTK or Trade Union Pro or one of its member organisation's union, representative's or executive board's or advisory board's meeting, which the employee participates in as an elected representative.

7. TRAVEL

30 § TRAVEL COSTS

1st Travel costs are reimbursed according to the Tax Board's regulations.

2nd Additional work-related travel costs are subject to local agreement.

8. INSURANCE AND PENSION

31 § GROUP LIFE INSURANCE

1st The employer pays for the employees' group life insurance.

32 § PENSION BENEFITS

1st Pension schemes are arranged in accordance to the current Employees' Pensions Act.

9. NEGOTIATION PROCEDURE

33 § ASSEMBLY AT THE WORKPLACE

1st Trade Union Pro's member associations and locals can arrange meetings outside working hours concerning employment matters, provided that:

a) holding of the meeting has been agreed in advance with the employer

b) the employer provides a suitable meeting place

c) the organiser is responsible for order and cleanliness

d) the organiser has the right to invite representatives of the member unions to the meeting.

34 § SHOP STEWARD

1st The credit information and debt collection sector's shop steward agreement is complied with in credit information and debt collection companies (Agreement Appendix 8).

35 § TRAINING

1st The credit information and debt collection sector's training agreement is complied with in credit information and debt collection companies (Agreement Appendix 9).

35a § COOPERATION

1st The credit information and debt collection sector's cooperation agreement is complied with in credit information and debt collection companies (Agreement Appendix 10).

36 § SETTLEMENT OF DISPUTES

1st The negotiating process shall be carried out in accordance with the Shop Steward Agreement.

2nd Should the unions fail to reach an agreement, the matter may be brought before the Labour Court.

37 § DUTY TO MAINTAIN INDUSTRIAL PEACE

1st Industrial action against this set of agreements or its provisions is prohibited.

10. MISCELLANEOUS PROVISIONS

38 § COLLECTION OF MEMBERSHIP FEES

1st The fee for membership in a member union of Trade Union Pro shall be withheld from pay with the employee's consent.

2nd For taxation purposes, the employer shall issue a certificate of the withheld amount.

39 § AGREEMENTS BETWEEN UNIONS AND CENTRAL ORGANISATIONS

As part of the collective agreement, the following valid agreements are in force at any given time:

a) Convention EK - STTK (PT (LTK) -STTK Convention 6.3.1989)

b) Recommendation for treatment referral EK - STTK (EK-AKAVA-SAK-STTK-KT-KiTVTML Recommendation for prevention of substance abuse problems, handling substance abuse matters and referring for treatment at workplaces 12.1.2006)

c) Membership fee collection agreement EK-STTK

d) Compensatory fine protocol EK - STTK (PT (LTK) -AKAVA-SAK-TVK compensatory fine protocol 5.6.1984 (amended 28.1.2000))

40 § AGREEMENT VISIBILITY

1st The Agreement must be kept visible for the workplace employees.

41 § VALIDITY OF THE AGREEMENT

1st The collective agreement is valid until 29 February 2028.

In November 2026, the parties will review the achievement of the agreement's objectives and the evaluable economic and employment prospects in the sector. Based on the review, both parties have the option of terminating the collective agreement with effect from 28 February 2027. A written notice of termination must be submitted to the other contracting party by 31 December 2026 at the latest and for information to the National Conciliator.

SERVICE SECTOR EMPLOYERS PALTA

TRADE UNION PRO

APPENDIX 1SUBSIDIARY PROVISIONS CONCERNING HOURLY WORKERS

1 § SCOPE

1st The agreement applies to employees:

a) whose regular working hours are less than 32 hours per week

b) who belong to the scope of application of the Collective Agreement for credit information and debt collection sector.

2nd The Collective Agreement for the Credit Information and Debt Collection Sector shall be observed for hourly workers unless otherwise provided in this Agreement.

2 § WORKING HOURS

1st The regular working time shall be a maximum of 8 h/day up to a maximum of

2. 40 h/week.

3rd The employment contract shall set out the regular working hours.

4th The number of working days, the times when they are worked and the daily working time are confirmed, as far as possible, in advance on a monthly basis.

3 § ADDITIONAL AND OVERTIME WORK

1st Simple hourly rates are paid when carrying out additional work.

2nd Work carried out in addition to the regular daily maximum working time is overtime.

4 § HOLIDAY COMPENSATION

1st The holiday compensation payable in lieu of holiday pay and the holiday bonus is as follows:

a) 13.5% when employment has lasted for less than one year

b) 17% when employment has lasted for at least one year

c) 19% when employment has lasted for at least 10 years

d) 21% when employment has lasted for at least 15 years as of 31 March 1994.

2nd When the employment relationship ends, the holiday compensation is:

a) 9% when employment has lasted for less than one year

b) 11.5% when employment has lasted for at least a year

c) 12% when employment has lasted for at least 10 years

d) 13% when employment has lasted for at least 15 years as of 31 March 1994.

3rd The holiday compensation is calculated:

a) on earnings during the holiday credit year determined according to the Annual Holidays Act

b) on the previous year's holiday compensation

c) on the average pay for the period of a statutory maternity leave.

5 § MATERNITY AND ADOPTION LEAVE

1st The employer shall pay salary for three (3) months according to the average salary during the six (6) previous months.

6 § EMPLOYEE'S ILLNESS

1st If the number of working days, when they are worked and the working hours have not been confirmed in advance, sick pay is determined on the basis of the average salary for the previous 6 months.

7 § PAY

1st A temporary transfer to a position requiring a higher minimum salary shall be compensated by paying the higher hourly wage required by the position during this period beginning on the day preceding the transfer.

8 § VALIDITY

1st This Agreement shall be valid on equal terms with the Collective Agreement for the Credit Information and Debt Collection Sector.

APPENDIX 2EMPLOYMENT CONTRACT MODEL

1. TYÖSOPIMUKSEN TEKIJÄT	Työnantajan nimi	jota tässä sopimuksessa kutsutaan yritykseksi
	Toimihenkilön nimi	jota tässä sopimuksessa kutsutaan toimihenkilöksi
	Henkilötunnus	Yllä mainittu toimihenkilö sitoutuu korvausta vastaan tekemään työtä yllä mainitulle yritykselle tämän johdon ja valvonnan alaisena seuraavin ehdoin.
2. TYÖSOPIMUKSEN VOIMASSAOLOAIKA	Työsuhteen alkamispäivämäärä	
	Työsopimus on voimassa ☐ määräajan | Mihin asti määräaikaisuuden peruste ☐ toistaiseksi	
3. KOEAIKA	Työsuhteen alkamispäivästä lukien noudatetaan __ kuukauden koeaikaa (enintään lain mukainen), jonka kuluessa tämä sopimus voidaan molemminpuolin purkaa irtisanomisaikaa noudattamatta	
4. TYÖAIKA JA TYÖPAIKKA	Säännöllinen työaika	Työpaikka
	Yrityksellä on oikeus muuttaa näitä työsopimuksen ehtoja vain työnjohto.oikeutensa rajoissa	
6. TYÖTEHTÄVÄT	☐ Toimihenkilö aloittaa työskentelynsä seuraavavassa työtehtävässä ja hän on velvollinen suorittamaan muitakin työnantajan työnjohto-oikeutensa rajoissa osoittamaa työtä.	Työtehtävä
	☐ Toimihenkilön kanssa on sovittu seuraavan määrätynlaisen työn tekemisestä ja hän on velvollinen suorittamaaan muuta työt erikseen sovittaessa tai erityisen tarpeen vaatiessa.	Työtehtävä
7. PALKKAEHTOJEN PERUSTIEDOT	Kokemusvuodet työsuhteen alussa v. | kk	
	Palkka työsuhteen alussa | Vaativuusluokka | Palkan määrä e / kk / t	
8. NOUDATETTAVA TYÖEHTOSOPIMUS	Työsuhteessa noudatetaan puolin ja toisin palkka- ja muiden työehtojen osalta voimassa olevia lakeja, asianmukaisesti annettuja yrityksen sisäisiä ohjeita ja sääntöjä sekä ☐ luotto- ja perintäalan työehtosopimusta siitä osin kuin tässä sopimuksessa ei ole sovittu toimihenkilöille paremmista ehdoista.	
9. TYÖEHTOSOPIMUKSESTA POIKKEAVAT EHDOT	Sovitut alan sopimusta paremmat / sopimukseen sisältymättömät työ- ja palkkaehdot	
10. PÄIVÄYS JA ALLEKIRJOITUS	Tätä sopimusta on tehty kaksi yhtäpitävää kappaletta, joista yksi annetaan toimihenkilölle ja yksi jää yritykselle	
	Paikka Aika	
Yrityksen edustajan allekirjoitus		Toimihenkilön allekirjoitus

APPENDIX 3WORKING TIME ARRANGEMENTS FOR WORK OCCURRING REGULARLY ON SATURDAYS

1 § Working arrangement

1st Regular working hours are placed from Monday to Friday, unless otherwise agreed according to the provisions of this Agreement.

2nd Saturday work in accordance with this Appendix can be done in all activities.

3rd Saturday work and its introduction, as well as the principles of Saturday work commissioning, must be subject to cooperation negotiations. After the negotiations have taken place, the introduction of Saturday work requires that it is agreed locally with the shop steward. The agreement must be made in writing and it must indicate the principles under which Saturday work can be agreed with an individual employee. Individual circumstances are taken into account on the practical implementation of work arrangements.

4th Regular Saturday work must be on a voluntary basis. Saturday work must be agreed upon between the employer and the employee in writing with a separate appendix to the employment contract.

Protocol entry:

The parties agree that any Saturday work must be separately agreed in writing with the employees whose employment contract has been in force before the entry into force of this Protocol. Old employment contracts cannot be interpreted in such a way that they allow for regular Saturday work. The parties also agree that agreement is done on a voluntary basis. Refusal does not require explanations. The agreement referred to in the enterprise-level section 3 does not bind the individual employee to agree on Saturday work.

5th The shop steward has, with the employee's consent, the right to review the agreement made with them.

2 § Regular working hours on Saturdays

1st When carrying out Saturday work, the employee's regular working hours is 40 hours per week. When carrying out Saturday work, the regular working hours are based on an average five-day working week. When carrying out Saturday work the maximum daily working time can be up to 10 hours.

2nd The adjustment period, when working on Saturdays, is six (6) weeks, during which time the working hours must be balanced out.

Protocol entry:

Working hours can also be balanced out, if necessary, so that the leave corresponding to the work that exceeds the average 40 hours per week and over 5 working days per week, can be given immediately at the beginning of the averaging period of the following adjustment period.

3rd The employer shall prepare a precise shift list for the averaging period. The shift roster is informed to the employee no later than two weeks prior to the commencement of the shift roster. Due to a compelling reason related to the organisation of work, the shift roster can, however, be informed to the employee no later than one week before the start of the shift roster. The shift roster that has been informed can only be amended with the employee's consent.

When preparing the shift roster, the employees' need for continuous periods of days off, must be taken into account. If an employee's working time is placed on a Saturday, the second day off of the week is aimed to be given for the preceding Saturday or in connection with the following day off.

If possible, when preparing the shift lists, one (1) Saturday shift can be placed for the employee during a six-week period. However, this is not aimed to limit the employee from working on Saturdays, if they wants to personally do work on additional Saturdays.

4th The employee may, if they so wish, decide not to work on Saturdays during the summer. The summer period begins from Midsummer and ends in mid-August. If the employee does not want to work during the summer months, they must notify of this in good time, however, no later than one month before the start of the summer period.

3 § Termination of Saturday work agreement

1st For a pertinent reason, an individual employee may give notice to terminate the agreement in writing within three (3) months. The reason must be related to being prevented from doing Saturday work.

2nd An enterprise-level contractual party may give notice in writing to terminate the agreement to expire in three (3) months for a justifiable reason.

4 § Saturday pay increment

1st Regular working hours on Saturdays will be paid wages at an increase of 50%. The Saturday pay increment can be agreed to be exchanged partially or entirely for corresponding time off during regular working hours. The length of the time off is calculated in the same way as the increase in wages.

2nd If the employee receives equivalent or better compensation for the work done on Saturdays, the Saturday pay increment is not paid.

5 § Validity

1st This Agreement shall be valid on equal terms with the Collective Agreement for the Credit Information and Debt Collection Sector.

LOCAL AGREEMENT ON SATURDAY WORK

1. Company	Name, Business ID
2. Agreement subject	This Agreement applies to Saturday work.
3. Cooperation negotiations	Saturday work and its introduction and the principles of Saturday work are discussed in cooperation negotiations.
4. Commissioning Saturday work	4.1 When carrying out Saturday work, the employee's regular working hours is 40 hours per week. When carrying out Saturday work, the regular working hours are based on an average five-day working week. When carrying out Saturday work the maximum daily working time can be up to 10 hours. 4.2 The adjustment period, when working on Saturdays, is six (6) weeks, during which time the working hours must be balanced out. It has been agreed within the company that the adjustment period is ____ weeks. 4.3 Working hours can also be balanced out, if necessary, so that the leave corresponding to the work that exceeds the average 40 hours per week and over 5 working days per week, can be given immediately at the beginning of the adjustment period of the following adjustment period. Yes, in use (this section will remain in the agreement / No (this section is removed). 4.4 The employer shall prepare a precise shift roster for the adjustment period. The shift roster is informed to the employee no later than two weeks prior to the commencement of the shift roster. Due to a compelling reason related to the organisation of work, the shift roster can, however, be informed to the employee no later than one week before the start of the shift roster. When preparing the shift roster, the employees' need for continuous periods of days off, must be taken into account. 4.5 If an employee's working time is placed on a Saturday, the second day off of the week is aimed to be given for the preceding Saturday or in connection with the following day off. 4.6 If possible, when preparing the shift lists, one (1) Saturday shift can be placed for the employee during a six-week period. However, this is not aimed to limit the employee from working on Saturdays, if they wants to personally do work on additional Saturdays. 4.7 If the employee wants to do Saturday work on more than one Saturday during the adjustment period, they must notify _____ (the person or party to whom notice is given is described here, as well as how it is notified). The notification can be provided for (1) one adjustment period at a time, (2) for a fixed period or (3) it can be given until further notice. 4.8

	If an individual employee does not want to do Saturday work during the summer working period, they must give notice of this _____. The summer period begins from Midsummer and ends in mid-August.
5. Supplementary provisions for the placement of working hours	In addition to the above, the following has been agreed regarding Saturday work:
6. Replacement of Saturday pay increment	6.1 The Saturday pay increment is primarily replaced with time off/cash payment (cross out the unnecessary option). An individual employee may agree to replace the Saturday pay increment by other means. 6.2 The following has been agreed on within the company regarding keeping/saving time off:
7. Agreement with employee	Saturday work and its commissioning must be agreed separately with the individual employee by using the employment contract model between the unions
8. Termination of the agreement	8.1 An enterprise-level contractual party may give notice in writing to terminate the agreement to expire in three months for a justifiable reason. 8.2 For a pertinent reason, an individual employee may give notice to terminate the Saturday work agreement in writing to take effect in three months. The reason must be related to being prevented from doing Saturday work. The notice to terminate the Agreement must be submitted in the company _____.
9. Signatures	Place and date First name Surname Title First name Surname Shop steward

AGREEMENT ON SATURDAY WORK COMMISSIONING (EMPLOYMENT CONTRACT APPENDIX)

1. Company	Name, Business ID, hereinafter referred to as the employer
2. Employee	First Name Last Name (ddmmyy-yyyx), hereinafter referred to as the employee
3. Commissioning Saturday work	3.1 When carrying out Saturday work, the employee's regular working hours is 40 hours per week. When carrying out Saturday work, the regular working hours are based on an average five-day working week. When carrying out Saturday work the maximum daily working time can be up to 10 hours. 3.2 When commissioning Saturday work the adjustment period agreed on at a company level is observed. 3.3 If an employee's working time is placed on a Saturday, the second day off of the week is aimed to be given for the preceding Saturday or in connection with the following day off. 3.4 If possible, when preparing the shift lists, one (1) Saturday shift can be placed for the employee during a six-week period. If the employee wants to do Saturday work on more than one Saturday during the averaging period, they must notify about this according to the agreed practice within the company. 3.5 If the employee does not want to work during the summer months, they must notify of this in good time according to the agreed practice within the company, however, no later than one month before the start of the summer period.
4. Supplementary provisions for the placement of working hours	In addition to the above, the following has been agreed regarding Saturday work:
5. Replacement of Saturday pay increment	5.1 The following has been agreed with the employee in terms of the replacement of the Saturday pay increment: a) the Saturday pay increment is remunerated according to the company agreed practice. At the time of concluding this Agreement, the Saturday pay increment is remunerated in the company in cash payments/time off (delete as appropriate). b) the Saturday pay increment is remunerated in cash payments/time off (delete as appropriate) 5.2 The following on principles of having time off/saving:
6. Termination of the agreement	For a pertinent reason, an employee may give notice to terminate the Saturday work agreement in writing to take effect in three months, by informing this in accordance to what is set in the company-level agreement. The reason must be related to being prevented from doing Saturday work.

	Notification of the termination of Saturday work does not constitute the termination of employment, instead when the Saturday work agreement is terminated, the employee will continue to work during working hours in accordance to their employment contract.
7. Signatures	Place and date First name Surname Title First name Surname Employee

APPENDIX 4SALARIES

Minimum monthly salaries for employees in the credit information and debt collection sector as of 1 May 2024

Helsinki, Espoo, Vantaa, Kauniainen

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	1,939	1,979	2,024	2,074	2,125	2,170
2	2,143	2,194	2,229	2,311	2,384	2,482
3	2,274	2,317	2,398	2,479	2,571	2,692
4.1.	2,375	2,451	2,553	2,648	2,756	2,879
4.2.	2,495	2,576	2,691	2,791	2,889	3,023
5.1.	2,711	2,825	2,940	3,069	3,193	3,347
5.2.	3,105	3,254	3,386	3,522	3,671	3,856

The rest of Finland

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	1,875	1,919	1,964	2,000	2,056	2,094
2	2,091	2,141	2,186	2,238	2,292	2,377
3	2,209	2,255	2,310	2,383	2,460	2,569
4.1.	2,289	2,359	2,449	2,541	2,631	2,746
4.2.	2,408	2,484	2,576	2,677	2,777	2,899
5.1.	2,604	2,700	2,821	2,930	3,046	3,195
5.2.	2,988	3,105	3,238	3,374	3,508	3,673

Minimum hourly wages for employees of the credit information and debt collection sector as of 1 May 2024

Helsinki, Espoo, Vantaa, Kauniainen

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	12.58	12.86	13.18	13.49	13.86	14.14
2	14.00	14.32	14.58	15.14	15.69	16.33
3	14.91	15.19	15.79	16.32	16.93	17.73
4.1.	15.55	16.13	16.81	17.43	18.09	18.92
4.2.	16.42	16.97	17.72	18.39	19.03	19.87
5.1.	17.82	18.60	19.37	20.18	20.99	22.03
5.2.	20.42	21.41	22.28	23.21	24.20	25.36

The rest of Finland

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	12.16	12.44	12.75	13.00	13.40	13.65
2	13.64	13.94	14.28	14.65	15.03	15.58
3	14.41	14.77	15.14	15.69	16.20	16.92
4.1.	15.02	15.48	16.12	16.71	17.31	18.06
4.2.	15.84	16.36	16.97	17.60	18.27	19.10
5.1.	17.12	17.77	18.56	19.27	20.04	21.02
5.2.	19.65	20.42	21.34	22.20	23.09	24.21

Minimum monthly salaries for employees in the credit information and debt collection sector as of 1 July 2025

Helsinki, Espoo, Vantaa, Kauniainen

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	1982	2023	2069	2120	2172	2218
2	2190	2242	2278	2362	2436	2537
3	2324	2368	2451	2534	2628	2751
4.1.	2427	2506	2609	2706	2817	2942
4.2.	2550	2633	2750	2852	2953	3090
5.1.	2771	2887	3005	3137	3263	3421
5.2.	3173	3326	3460	3599	3752	3941

The rest of Finland

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	1916	1961	2007	2044	2101	2140
2	2137	2188	2234	2287	2342	2429
3	2258	2305	2361	2435	2514	2626
4.1.	2339	2411	2503	2597	2689	2806
4.2.	2461	2539	2633	2736	2838	2963
5.1.	2661	2759	2883	2994	3113	3265
5.2.	3054	3173	3309	3448	3585	3754

Minimum hourly wages for employees of the credit information and debt collection sector as of 1 July 2025

Helsinki, Espoo, Vantaa, Kauniainen

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	12.86	13.14	13.47	13.79	14.16	14.45
2	14.31	14.64	14.90	15.47	16.04	16.69
3	15.24	15.52	16.14	16.68	17.30	18.12
4.1.	15.89	16.48	17.18	17.81	19.51	19.34
4.2.	16.78	17.34	18.11	18.79	19.45	20.31
5.1.	18.21	19.01	19.80	20.62	21.45	22.51
5.2.	20.87	21.88	22.77	23.72	24.73	25.92

The rest of Finland

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	12.43	12.71	13.03	13.29	13.69	13.95
2	13.94	14.25	14.59	14.97	15.36	15.92
3	14.73	15.09	15.47	16.04	16.56	17.29
4.1.	15.35	15.82	16.47	17.08	17.69	18.46
4.2.	16.19	16.72	17.34	17.99	18.67	19.52
5.1.	17.50	18.16	18.97	19.69	20.48	21.48
5.2.	20.08	20.87	21.81	22.69	23.60	24.74

Minimum monthly salaries for employees in the credit information and debt collection sector as of 1 June 2026

Helsinki, Espoo, Vantaa, Kauniainen

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	2026	2068	2115	2167	2220	2267
2	2238	2291	2328	2414	2490	2593
3	2375	2420	2505	2590	2686	2812
4.1.	2480	2561	2666	2766	2879	3007
4.2.	2606	2691	2811	2915	3018	3158
5.1.	2832	2951	3071	3206	3335	3496
5.2.	3243	3399	3536	3678	3835	4028

The rest of Finland

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	1958	2004	2051	2089	2147	2187
2	2184	2236	2283	2337	2394	2482
3	2308	2356	2413	2489	2569	2684
4.1.	2390	2464	2558	2654	2748	2868
4.2.	2515	2595	2691	2796	2900	3028
5.1.	2720	2820	2946	3060	3181	3337
5.2.	3121	3243	3382	3524	3664	3837

Minimum hourly wages for employees of the credit information and debt collection sector as of 1 June 2026

Helsinki, Espoo, Vantaa, Kauniainen

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	13.14	13.43	13.77	14.09	14.47	14.77
2	14.62	14.96	15.23	15.81	16.39	17.06
3	15.58	15.86	16.50	17.05	17.68	18.52
4.1.	16.24	16.84	17.56	18.20	19.94	19.77
4.2.	17.15	17.72	18.51	19.20	19.88	20.76
5.1.	18.61	19.43	20.24	21.07	21.92	23.01
5.2.	21.33	22.36	23.27	24.24	25.27	26.49

The rest of Finland

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	12.70	12.99	13.32	13.58	13.99	14.26
2	14.25	14.56	14.91	15.30	15.70	16.27
3	15.05	15.42	15.81	16.39	16.92	17.67
4.1.	15.69	16.17	16.83	17.46	18.08	18.87
4.2.	16.55	17.09	17.72	18.39	19.08	19.95
5.1.	17.89	18.56	19.39	20.12	20.93	21.95
5.2.	20.52	21.33	22.29	23.19	24.12	25.28

Minimum monthly salaries for employees in the credit information and debt collection sector as of 1 June 2027

Helsinki, Espoo, Vantaa, Kauniainen

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	2071	2113	2162	2215	2269	2317
2	2287	2341	2379	2467	2545	2650
3	2427	2473	2560	2647	2745	2874
4.1.	2535	2617	2725	2827	2942	3073
4.2.	2663	2750	2873	2979	3084	3227
5.1.	2894	3016	3139	3277	3408	3573
5.2.	3314	3474	3614	3759	3919	4117

The rest of Finland

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	2001	2048	2096	2135	2194	2235
2	2232	2285	2333	2388	2447	2537
3	2359	2408	2466	2544	2626	2743
4.1.	2443	2518	2614	2712	2808	2931
4.2.	2570	2652	2750	2858	2964	3095
5.1.	2780	2882	3011	3127	3251	3410
5.2.	3190	3314	3456	3602	3745	3921

Minimum hourly wages for employees of the credit information and debt collection sector as of 1 June 2027

Helsinki, Espoo, Vantaa, Kauniainen

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	13.43	13.73	14.07	14.40	14.79	15.09
2	14.94	15.29	15.57	16.16	16.75	17.44
3	15.92	16.21	16.86	17.43	18.07	18.93
4.1.	16.60	17.21	17.95	18.60	20.38	20.20
4.2.	17.53	18.11	18.92	19.62	20.32	21.22
5.1.	19.02	19.86	20.69	21.53	22.40	23.52
5.2.	21.80	22.85	23.78	24.77	25.83	27.07

The rest of Finland

	1.–2.	3.–4.	5.–7.	8.–11.	12.–15.	16.
1	12.98	13.28	13.61	13.88	14.30	14.57
2	14.56	14.88	15.24	15.64	16.05	16.63
3	15.38	15.76	16.16	16.75	17.29	18.06
4.1.	16.04	16.53	17.20	17.84	18.48	19.29
4.2.	16.91	17.47	18.11	18.79	19.50	20.39
5.1.	18.28	18.97	19.82	20.56	21.39	22.43
5.2.	20.97	21.80	22.78	23.70	24.65	25.84

APPENDIX 5UNIONS' RECOMMENDATION FOR THE DEVELOPMENT OF COOPERATION

Prior to the termination of employment, the negotiations between the employer and employee aim to take into account the available opportunities for continuing existing employments.

APPENDIX 6JOB DESCRIPTION FORM

CREDIT INFORMATION AND DEBT COLLECTION SECTOR

Job description for the purpose of determining qualification class and task increment criteria

Job title: Date:

1. Statement and general characterisation of the **main task in whole** and its contents. (The main job is the job done for other half of the working time.)

2. Statement and general characterization of the work other than the main job.

3. **Consideration:** How independently, according to what kind of instructions, and under what kind of discretionary circumstances is the work done.

4. **Interaction:** The interaction, sales, negotiation and other such skills required for the
work.

5. The **competence, knowledge and skills** required for the work.

Qualification class: 7. Task increment criteria and amount:

APPENDIX 7 QUALIFICATION CLASS TABLE

Luottotieto- ja perintäala

	Perustehtävät, vl. 2	Ammattitehtävät, vl. 3	Erikoisammatti-tehtävät, vl. 4.1	Erikoisammatti-tehtävät, vl. 4.2	Erityistehtävät, vl. 5.1	Asiantuntija- ja johtotehtävät, vl. 5.2
Yleisluon nehdinta	• Tehtävä on asiakaspalvelun tausta-, osatehtävä tai vaativuudeltaan vastaava perustehtävä.	• Tehtävä on luottotieto- tai perintäalan tyypillinen ammattitehtävä.	• Tehtävä on luottotieto- tai perintäalan erikoisammattitehtävä.	• Tehtävä on luottotieto- tai perintäalan vaativa erikoisammattitehtävä, tiimin tai työryhmän esimiestehtävä.	• Tehtävä on asiantuntijatehtävä tai esimiestehtävä, johon sisältyy vastuu osa-alueesta tai -toiminnosta.	Tehtävä on vaativa asiantuntijatehtävä, päällikön tai johtajan tehtävä, johon sisältyy vastuu osa- alueesta tai toiminnosta ja sen kehittämisestä tai johtamisesta.
Harkinta	**Toteuttavaa** • Työtä tehdään annettujen työohjeiden mukaisesti varsin samankaltaisina toistuvissa tilanteissa. • Työn tekemistä ja työohjeiden noudattamista valvotaan.	**Valikoivaa** • Työtä tehdään yleisohjeiden ja yksityiskohtaisten mallien ja toimintaohjeiden mukaan vaihtelevissa työtilanteissa. • Työn etenemistä seurataan.	**Soveltavaa** • Työtä tehdään yleisohjeiden ja toimintamallien puitteissa, vaihtoehtojen arviointia ja valintaa edellyttävissä usein vaihtelevissa harkintatilanteissa. • Seuranta perustuu pääosin työtulosten arviointiin.	**Soveltavaa** • Työtä tehdään yleisohjeiden ja toimeksiantojen puitteissa, vaihtoehtojen arviointia ja valintaa edellyttävissä usein vaihtelevissa harkintatilanteissa. • Seuranta perustuu pääosin työtulosten arviointiin.	**Itsenäistä** • Työtä tehdään toimintatavoitteiden ja –suunnitelmien puitteissa vaativissa harkintatilanteissa. • Seuranta perustuu asiakaspalautteeseen ja työtulosten arviointiin.	**Itsenäistä ja vastuullista** Työtä tehdään toimintatavoitteiden ja -suunnitelmien puitteissa vaativissa harkinta-tilanteissa. Työ on itsenäistä yrityksen tavoitteita toteuttavaa vastuualueen hoitamista, suunnittelua ja kehittämistä. Seuranta perustuu työtulosten arviointiin.
Vuoro-vaikutus	Tehtävä edellyttää tavanomaista kanssakäymistä työyhteisössä	Tehtävä edellyttää tavanomaista kanssakäymistä työyhteisössä sekä asiakaspalvelutaitoa	Tehtävä edellyttää neuvottelu- ja neuvontataitoja.	Tehtävä edellyttää vaikuttamis- ja neuvottelutaitoja.	Tehtävä edellyttää vaikuttamis- ja neuvottelutaitoja vaativissa neuvottelu- ja vuorovaikutustilanteissa	Työ edellyttää johtamista ja motivointi-taitoja, joiden tavoitteena on esimerkiksi sitouttaa syvälliseen muutokseen.
Tieto ja taito	• Työ edellyttää perusosaamista, oman tehtäväkentän ammatillista perustuntemusta ja työmenetelmien hallintaa. Osaaminen perustuu työssäoppimiseen.	• Työ edellyttää luottotieto- tai perintäalan ammatillisten tietojen ja työmenetelmien hallintaa. Osaaminen perustuu tehtävään soveltuvaan koulutukseen ja työkokemukseen.	• Työ edellyttää luottotieto- tai perintäalan ammatillisten tietojen ja taitojen hyvää hallintaa. Osaaminen perustuu tehtävään soveltuvaan koulutukseen ja hyvään ammattikokemukseen.	• Työ edellyttää luottotieto- tai perintäalan ammatillisten tietojen ja taitojen syvällistä hallintaa, analysointitaitoa sekä laajojen ja monimutkaisten ohjeiden ja määräysten soveltamistaitoa. Osaaminen perustuu tehtävään soveltuvaan koulutukseen ja hyvään ammattikokemukseen.	• Työ edellyttää luottotieto- tai perintäalan monipuolista tuntemusta, analysointitaitoa ja oman vastuualueen erityistietojen hallintaa. Osaaminen perustuu tehtävään soveltuvaan koulutukseen ja vankkaan ammattikokemukseen tai teoreettiseen koulutukseen.	Työ edellyttää luottotieto- tai perintäalan syvällistä tuntemusta ja taitoa soveltaa oman asiantuntijuusalueen teoreettiset tiedot toiminta-ympäristöön ja työproses-seihin. Osaaminen perustuu tehtävään soveltuvaan koulutukseen ja vankkaan ammattikokemukseen tai teoreettiseen koulutukseen.

APPENDIX 8SHOP STEWARD AGREEMENT

1 § Application of the Agreement

1st The Agreement shall be applied in companies that are bound by the terms of the Collective Agreement for the Credit Information and Debt Collection Sector.

2 § Shop steward

1st A shop steward means a shop steward and deputy shop steward who are elected by organised employees from amongst their number.

2nd A workplace shop steward refers to an employee who is elected from amongst the organised employees of a workplace comprised of one or more branch offices or departments for the purpose of attending to the duties referred to in this agreement.

3rd In companies having at least 100 employees falling within the scope of the Collective Agreements for the Credit Information and Debt Collection Sector, as well as in companies that are identified separately by the contracting parties, the organised employees can elect shop stewards for regionally or functionally independent units; hereinafter the name negotiating shop steward shall be used in reference to them.

4th In companies having at least 30 employees falling within the scope of the Collective Agreements for the Credit Information and Debt Collection Sector, the organised employees can elect a special shop steward who represents all the organised employees of the company and is referred to hereinafter as the chief shop steward.

5th In companies that do not have a chief shop steward, a shop steward representing all of the company’s organised employees shall be elected, the said representative being referred to hereinafter as the negotiating shop steward.

6th For the shop stewards mentioned above in Paragraphs 2–5, a deputy shop steward can be elected who, whenever the shop steward is unable to exercise their duties, shall act as an alternate and during such time has the rights and obligations of a shop steward.

7th The shop steward referred to in this Agreement must reside in Finland, be a permanent employee of the relevant company or workplace, who works within the scope of the Collective Agreements for the Credit Information and Debt Collection Sector, is a member of Trade Union Pro, and is familiar with the workplace conditions.

8th Should the operations of the company or its functional unit undergo an essential reduction or expansion or as the result of a transfer, merger or incorporation of the business or a comparable essential organisational change, the shop steward organisation shall be brought into line with the size and structure of the company or its organisational unit that has undergone such a change in accordance with the principles set out in this Agreement.

9th If local agreement is not reached regarding the selection of a shop steward, the matter may be submitted to the unions to be solved. If the unions do not reach an agreement, the matter is settled according to section 36 of the Collective Agreement.

3 § Election of a shop steward

1st The election of a shop steward can be carried out during working hours at the workplace, in which case an opportunity must be reserved for all organised employees to take part in the election. Organising and carrying out the election must nevertheless not disturb normal working. The time and place of the election must be agreed with the employer no later than 14 days before the ballot. The ballot is mainly attended to by the shop steward or, if the shop steward is unable to perform their duties, by the deputy shop steward if there is one. The time necessary for these officials to carry out the ballot is counted as time spent on performing the shop steward's duties.

2nd The employer shall be informed in writing of the shop steward elected and any deputy as well as of their resignation or dismissal.

4 § Shop steward's employment

1st As a condition for carrying out the shop steward's duties successfully, this Agreement sets out the factors related to the shop steward's employment relationship which differ from the terms of employment of other employees. In other respects, shop stewards are in the same position in the job relationship with their employer as are other employees. Shop stewards are responsible for personally complying with the general terms of employment and working hours, line management's instructions and the regulations at the workplace.

2nd The shop steward's opportunities for development and career advancement must not be weakened due to their position as a shop steward.

3rd An employee acting as a shop steward must not, whilst exercising these duties or because of them, be transferred without their consent to more poorly paid work or without an especially weighty reason to another job than they held at the time of being elected shop steward

and they must not be coerced or dismissed because of their position as a shop steward.

4th If the ordinary work of a person elected as shop steward interferes with the exercise of the shop steward's duties, other work shall be arranged for them, taking into account the conditions of the company or its operating unit and the shop steward's professional skill. Such an arrangement may not cause reduction in their earnings.

5th The trend in the shop steward's income must be in line with the trend in income of identical persons in the credit information and debt collection sector.

Protocol entry:

Identical persons' trend in income refers to the fact that the same person's wage changes are measured over time. In this section, this means two consecutive years.

6th If the company's labour force is cut or laid off for economic or production-related reasons, the arrangements observed must be such that the shop steward is the last to be affected by such a measure. If the shop steward cannot be offered work corresponding to the shop steward's professional qualifications or competence, a departure from this stipulation may be made. If the shop steward considers that their employment was terminated or that they were laid off in violation of the provisions set out above, the shop steward has the right to demand that the matter be resolved between the labour market organisations.

7th A shop steward's employment contract may not otherwise be terminated based on legal grounds for termination without observing the provision on consent of a majority of employees, as required by the Employment Contracts Act, chapter 7, section 10, subsection 1, which is to be ascertained by Trade Union Pro.

8th The shop steward's employment must not be terminated on the grounds that the shop steward has violated the instructions referred to in chapter 3, section 1 the Employment Contracts Act. Nor may the shop steward's employment be terminated on the grounds of sickness without observing the full period of notice for terminating employment.

9th In assessing the grounds for terminating the employment contract, the shop steward must not be placed in a weaker position compared with other employees.

10th The provisions of this paragraph must also be applied to a candidate for shop steward, who has been informed to the employer in writing. Protection for a candidate nevertheless shall begin no earlier than 3 months before the start of the term of office of the shop steward who

is to be elected and end, for any candidate other than the shop steward elected in a ballot, when the result of the election has been established.

11th In respect of an employee who has acted chief shop steward, the provisions of this paragraph shall also be applied for 6 months after the end of their term as shop steward.

12th A shop steward must be informed of the termination of his or her employment at least a month before the commencement of the period of notice according to the Collective Agreement. The reason for the termination must be entered in the notice of redundancy or dismissal given to the shop steward. The employer shall also inform Trade Union Pro of the notice given to the shop steward.

13th If the shop steward's employment contract has been terminated in violation of the present Agreement, the employer shall pay compensation to the shop steward to a minimum amount of 10 months and a maximum of 30 months of salary. The compensation is to be set on the same grounds as provided in chapter 12, section 2, subsection 2 of the Employment Contracts Act. Any violation of the rights under this Agreement must be taken into account as a factor that increases the amount of compensation. If the court considers that the prerequisites for continuing the employment or for reinstating an already terminated employment relationship exist and the employment is not continued irrespective of this, this factor shall be taken into account as an especially weighty reason in setting the amount of compensation.

5 § **Shop steward's duties**

1st The primary duty of a shop steward is to act as the representative of the organised employees who are bound by the terms of the relevant collective agreement in matters concerning application of the collective agreement.

2nd The shop steward represents the organised employees in matters concerning the application of labour legislation and generally in issues concerning the relations between the employer and employees as well as the development of the company. It is furthermore a task of the shop steward to play a part in maintaining and developing negotiation and co-operation activities between the company and the staff.

6 § **Shop steward's right to obtain information**

1st If any unclear point or disagreement arises concerning employees' salary or other employment-related matters, the shop steward shall

be given all information that has a bearing on adjudicating on the case at issue.

2nd The shop steward is provided in writing the following information on all the company's employees:

a) first and last names of employees

b) place of work (organisational department/branch office)

c) start time of employment

d) employees whose contract has been terminated, reduced to part-time and laid-off

e) number of fixed-term employees and the agreed duration of employment

f) number of full and part-time employees

g) number of employees who have been employed during six months and may be separately called to work or the number of other temporary employees

h) statement on the information that is collected during hiring and any changes concerning this information

i) statement on the grounds for concluding fixed-term and part-time employment contracts for employees

j) the job qualification class to which the employee or the work performed belongs to

k) the increments paid to the employee (euro amount is broken down separately for each increment)

3rd The shop steward shall receive the information once a year at times that are agreed locally. The shop steward shall receive information on new employees every six months.

4th In addition, the chief shop steward shall receive annually by 15 May information on the following matters based on salary statistics for the previous October:

a) income levels for all recorded full-time employees, separately for men and women, as well as in total

b) the above information also in respect of identical employees

c) income levels' standard deviation figures, i.e. the lowest and the highest quartile, as well as the median

d) average earnings per job title

e) qualification class distribution (the number of employees and average income levels separately for women and men, as well as in total)

f) the amount and average of qualification bonuses

g) amount of task increments and average

Data that applies to groups that are smaller than five individuals are not provided.

The manner in which the above-mentioned information is made available to other shop stewards as well shall be agreed locally.

5th For the purpose of monitoring salary appraisals and the distribution of local amounts, the Company must provide the chief shop steward with the salary amounts for the month before the salary increase and the month of the salary increase for the identical staff that the Collective Agreement for the Credit Information and Debt Collection Sector applies to. Identical persons' trend in income refers to the fact that the same persons' wage changes are measured over time. In this section, identical staff means persons who are covered by the payment of wages in consecutive months of salary, i.e. both at the time of the pay increase and the preceding month.

The said salary totals shall be notified separately for supervisory or specialist grades (5.2) and for salaried employees in companies with no fewer than 10 employees at both supervisory or specialist grades and at salaried employee grades. The chief shop steward shall also be informed of the number and size of pay increases made.

6th If the company has a chief shop steward, the above-mentioned information shall be given to them. If, apart from a chief shop steward, the company has negotiating shop stewards, the information is also provided to them in a manner to be agreed locally. In connection with this, the parties agree on the delivery of the above-mentioned information to the negotiating shop stewards for business areas or equivalent areas. In companies that have no chief shop steward, the above-mentioned information is provided to the negotiating shop stewards.

7th The shop steward shall have the same right as the shop steward prescribed in the relevant legislation to familiarise themselves with a list setting out emergency and Sunday work, overtime work and the increased wages paid for them.

8th The shop steward must keep confidential the information they have received for attending to their tasks on the basis of the above.

7 § Shop steward's exemption from work

1st If the number of employees represented by the shop steward, their job turnover or the number of their work stations call for excusing the shop steward from their ordinary work for the purpose of attending to shop steward duties, the company shall reserve for the shop steward, and particularly for a negotiating shop steward and chief shop steward, sufficient working time and, if necessary, an excused absence from work on a regular basis for the purpose of attending to the shop steward duties in a manner to be agreed locally.

When assessing the need for exemption from work required for shop steward duties attention shall be paid to the foregoing duties and also, in particular, to the volume of duties arising from the pay system, and the shop steward shall be granted the locally agreed additional job release that is required for these duties.

Protocol entry:

As a guideline for the local agreement and in order to cover disagreement situations, the parties have drawn up the following guidelines which also take into account the time that must be spent on implementing the cooperation procedure:

Number of salaried employees	Prescribed amount of exemption from work (hours/week)
Chief shop steward	
30–49	4–6
50–99	6–8
100–149	8–10
150–199	10–13
200–999	13–19
1000–	Totally excused from work
Negotiating shop steward	
20–49	3–4
50–99	4–5
100–199	5–6
200–	6–7

Attending to the shop steward duties is facilitated by creating a deputy system that is agreed locally.

2nd The employer and the shop steward shall agree together on when the excused absence referred to in subsection 1 above is granted. In doing so, the company's operational requirements are considered, whilst ensuring that the shop steward duties can be attended to duly and properly.

3rd Within nationwide companies, the chief shop steward and negotiating shop stewards also have the right to hold a meeting of a maximum of one working day in length once a year at a locally agreed time and in an agreed place, for which they are reimbursed for the costs incurred in accordance with the company's travel compensation rules. The meeting shall be convened by the employer and its agenda shall include a meeting together with the employer's representatives and the chief shop stewards as well as the negotiating shop stewards and a meeting among the abovementioned shop stewards, to which the greater part of the available time will be devoted.

8 § Shop steward's storage and office space

1st The shop steward shall have the right to receive storage space for the documents and office equipment that are necessary for carrying out their duties. The chief shop steward and negotiating shop steward have the right to use, if necessary and at no charge, appropriate office space that can be made available to the shop steward if the employer possesses such facilities. The shop steward has the right to use the office equipment in such office space for attending to the shop steward's duties agreed together with the employer.

2nd If the shop steward works in a customer service capacity or they cannot otherwise attend to the shop steward duties at their ordinary work station, appropriate work space shall be provided for the shop steward.

9 § Compensation for lost income

1st The employer shall compensate for the income that the shop steward loses during working hours either in local negotiations with the employer's representative or in carrying out other tasks agreed with the employer.

2nd If the shop steward carries out tasks agreed with the employer outside their regular working hours, overtime compensation shall be paid for the time thus lost or it will be agreed with the employee of an alternative additional compensation.

3rd If the shop steward is called upon by the employer to travel in order to attend to the duties agreed with the employer, the shop steward shall be paid compensation for travel costs in accordance with the company's travel policy, but nevertheless in such a way that the employee's actual costs are covered.

4th The employer pays the chief shop steward and the negotiating shop steward regularly a shop steward increment on a monthly basis, which is added to the monthly basic salary, and the amount of which is:

Chief shop steward	
Number of salaried employees	Shop steward increment from 1 May 2024 (€)
30–49	191
50–99	253
100–199	307
200–349	314
350-499	374
500–699	455
700–	496

Negotiating shop steward	
Number of salaried employees	Shop steward increment from 1 May 2024 (€)
20–29, if the only one negotiating shop steward	153
30–49	153
50–199	191
200–	240

Chief shop steward	
Number of salaried employees	Shop steward increment from 1 July 2025 (€)
30–49	196
50–99	260
100–199	315
200–349	322
350-499	384
500–699	467
700–	509

Negotiating shop steward	
Number of salaried employees	Shop steward increment from 1 July 2025 (€)
20–29, if the only one negotiating shop steward	157
30–49	157
50–199	196
200–	246

Chief shop steward	
Number of salaried employees	Shop steward increment from 1 June 2026 (€)
30–49	202
50–99	268
100–199	325
200–349	332
350-499	396
500–699	481
700–	524

Negotiating shop steward	
Number of salaried employees	Shop steward increment from 1 June 2026 (€)
20–29, if the only one negotiating shop steward	162
30–49	162
50–199	202
200–	254

Chief shop steward	
Number of salaried employees	Shop steward increment from 1 June 2027 (€)
30–49	207
50–99	275
100–199	333
200–349	340
350-499	406
500–699	493
700–	537

Negotiating shop steward	
Number of salaried employees	Shop steward increment from 1 June 2027 (€)
20–29, if the only one negotiating shop steward	166
30–49	166
50–199	207
200–	261

5th The above-mentioned shop steward increment shall be paid to deputy shop stewards who attend to the chief shop steward's duties for a period of at least 4 weeks.

10 § Shop steward's training

1st In order to facilitate participation in one-month or shorter courses that are related to shop steward activities and are jointly arranged or approved by the contracting parties or their cooperation bodies, the employer is obligated to excuse the shop steward from work without suspending the employment relationship if this can be done without substantial detriment to the company's operations. If this cannot be done, the shop steward must be informed, no later than 10 days before the start of the course, of the reason why release from work would cause substantial detriment. Notification of intention to participate in a course must be submitted no later than 2 weeks before the

start of the course for a course lasting for a maximum of one week and no later than 6 weeks in advance in the case of a longer course.

2nd The chief shop steward, deputy chief shop steward, negotiating shop steward and workplace shop steward shall have the right to participate in shop steward courses without a reduction in their salary.

3rd When a shop steward participates in training activities that have been arranged or approved by the contracting parties together or by their cooperation bodies and that deal with labour protection, rationalisation, human resources management, business economics or other such subjects, the employer shall compensate for both their lost income and the costs incurred in undergoing the training.

4th Attending the courses set out above in this section must not lead to a suspension of the employment relationship or reduction in annual leave, pension or other comparable benefits.

5th After a chief shop steward's and a negotiating shop steward´s term of office comes to an end, the shop steward and the employer shall ascertain jointly whether maintaining the employee's professional skill calls for vocational training for the previous job or an equivalent one. The employer will organise training that is required. In settling on the content of the training, attention shall be paid to the excused absences from work, the duration of the shop steward period and the changes in working methods that have taken place during that time.

11 § Negotiation procedure

1st In issues concerning the performance of work and its technical arrangements, the employee must take the matter up directly with line management.

2nd Disputes concerning pay and other terms of employment shall be settled in local negotiations.

3rd The shop steward and employee must be informed of who is acting as the employer's representative in local negotiations and of what the representative's area of responsibility and authority are if these are limited to certain subject groups regionally or in respect of personnel matters.

4th Negotiations for looking into and settling a dispute must be started without delay after a negotiation request has been presented. If the negotiations cannot be started immediately, the shop steward must be informed of the reason for this and the time when the negotiations will be started. The negotiations must be conducted in a businesslike manner without delaying the presentation of opinions.

5th The dispute must first be dealt with between the employer's representative and the employee or shop steward concerned. In dealing with a dispute at a particular workplace, the factual circumstances of the dispute are ascertained and, to the extent possible, a position is taken and the related arguments presented concerning the disputed issue.

6th If the dispute can be resolved in this way, it shall be negotiated between the negotiating shop steward and a local representative appointed by the employer. Should a joint understanding fail to be reached in these negotiations or if the company does not have negotiating shop stewards, the matter shall be negotiated between the chief shop steward and the employer's representative.

7th If a common understanding is not reached, a memorandum must be drawn up on the negotiations between the chief shop steward and the employer's representative or, in companies where there is no chief shop steward, on the negotiations between the negotiating shop steward and the employer's representative. The memorandum must be prepared without undue delay and signed in two copies, with one copy for each party. The memorandum must set forth the subject of the dispute with details thereof, the factual circumstances connected with the dispute as well as the positions of the parties and the arguments for them. In companies that have a chief shop steward, the negotiating shop steward or the employer's representative can demand the preparation of a memorandum.

8th If a common understanding is not reached locally, either of the parties can submit the matter in dispute for settlement by the contracting parties, i.e. the unions.

9th If the dispute concerns the termination of the employment of a shop steward as set out in this Agreement, local and inter-organisation negotiations must furthermore be started and carried out without delay after the grounds for the termination have been contested.

12 § Shop steward being prevented from attending

1st The chief shop steward shall be deemed incapacitated to perform their duties, for the duration of family leaves, study leaves, job alternation leaves or other unpaid absences, if any of the above-mentioned absences lasts longer than six weeks. If the chief shop steward is prevented from exercising their duties, the deputy chief shop steward, at the time, shall take over their duties. The shop steward compensation shall be paid to the deputy chief shop steward for such period of time.

2nd The unions recommend that the employer shall, without undue delay, make a written declaration of the shop steward being prevented

from attending. The notification can be made by the shop steward, deputy shop steward or other union representative.

13 § Validity

1st This Agreement shall be valid on equal terms with the Collective Agreement for the Credit Information and Debt Collection Sector.

APPENDIX 9TRAINING AGREEMENT

1 § VOCATIONAL ADVANCED AND SUPPLEMENTARY TRAINING AND RETRAINING

1st When the employer provides vocational training for an employee or sends an employee to training workshops or sessions connected with their profession, the costs of the training and the lost income from regular working hours shall be compensated.

2nd When the training takes place outside working hours, the time spent is not counted as working hours, but the employee is compensated for the direct costs of the training.

2 § JOINT TRAINING

1st The training specified in co-operation agreements shall generally be given on a company-by-company basis.

2nd Participation in the training is agreed separately for each company through a cooperation body or, if such a body does not exist, between the employer and the shop steward.

3rd Participation in joint training shall be compensated as training according to Section 1.

3 § TRADE UNION TRAINING

3.1 Right to participate

1st The shop steward’s right to participate in trade union training is determined in accordance with the Shop Steward Agreement.

2nd The occupational safety delegate and a member of the occupational safety and health committee shall have the right to attend approved occupational safety courses.

3.2 Compensation

1st The shop steward, occupational safety and health representative and members of the occupational safety and health committee attend courses approved by the Training Working Group without incurring a reduction in their pay.

4 § UNIONS’ TRAINING WORKING GROUP

1st A Training Working Group shall be set up to ensure implementation of the Agreement.

2nd The Training Working Group is provided with the requested information before courses are approved.

3rd The condition for approving a course is a jointly observed training need.

4th The Training Working Group can also approve courses at any time during the year.

5 § **VALIDITY**

1st This Agreement shall be valid on equal terms with the Collective Agreement for the Credit Information and Debt Collection Sector.

APPENDIX 10 COOPERATION AGREEMENT

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1. INTRODUCTION

1st The agreement aims to develop the cooperation between the employer and the employees, as well as to promote the cooperation, occupational safety, occupational health and equality legislation implementation in the workplace.

2nd Cooperation based on open interaction develops decision-making in companies, increases productivity, and the meaningfulness of work, as well as promotes stability of employment relationships, and staff well-being.

2. SCOPE

1 § Scope of Agreement

1st The Agreement shall be applied in companies that are bound by the terms of the Collective Agreement for the Credit Information and Debt Collection Sector.

2. References to legislation are not part of the agreement, unless otherwise specifically stated. The agreement is complementary to legislation.

3rd The provisions of section 2 of this Agreement shall not apply in member companies with an employed staff that is regularly less than 20 employees.

3. COOPERATION AT WORKPLACES

2 § Cooperation

1st Other cooperation bodies that differ from this Agreement can be agreed on in the cooperation advisory board.

2nd The cooperation procedure may be also be carried out at the initiative of the employees' representative.

3rd When so agreed in the cooperation committee, employees may elect additional representatives for the cooperation procedure.

4th The employees' representative may hear the company's experts in the course of the cooperation procedure.

5th Changes to the cooperation organisations are also negotiated if the operations of the company or the operations of a part thereof undergo an essential reduction or expansion, and in connection with a business transfer, merger or corresponding organisational change. After the change has taken place, the cooperation organisations are changed as soon as possible so that they reflect the new situation.

6th The participation of occupational health and safety personnel to the cooperation procedure must be ensured if the matter is also related to occupational health and safety.

7th At the request of the personnel's representative, the decision-making body of the company concerned by the subject matter, is established in the cooperation procedure.

8th When the employer is considering temporarily laying off one or more salaried employees for no more than 90 days, the negotiation period pursuant to section 51 of the Act on Co-operation within Undertakings is deemed to start on the day when the written negotiation notice pursuant to section 45 of the Act on Co-operation within Undertakings is delivered.

3 § Cooperation committee

1st A cooperation committee is established in companies as follows:

Number of employees	Number of employees' representatives	Number of employer representatives
100–199	3–4	2–3
200–499	4–8	2–4
500–	8–12	4–6

2nd The cooperation advisory board may also agree that the cooperation advisory board will operate as the occupational safety and health committee in accordance to this agreement.

3rd The employees' representatives as a matter of course in the advisory board include the chief shop steward, deputy chief shop steward and the chief occupational safety and health representative. The chief shop steward, negotiating shop stewards and the workplace shop stewards decide on the employee-side's other members' selection procedure. The selection of members of the staff takes place immediately after the establishment of the shop steward election result.

4th The term of office of the committee members shall be the same as the shop stewards' term of office. If the role of a member of the advisory board as a staff representative ceases mid-term of office, their membership in the advisory board also ceases. The employee representatives elect a new replacing member for the remainder of the term of office in accordance with the foregoing selection procedure.

5th The committee members are granted 3 hours of leave/meeting for meeting preparations.

6th The committee's activities, organisation and meetings are agreed in the cooperation committee. The employer must, however, convene the advisory board, as necessary and at least twice per calendar year.

4 § **Development activities**

1st The aim of development activities is to improve the company's competitiveness, productivity, employment stability and working conditions.

2nd The company's employees and their representatives must be able to participate in the development of work organisations, service technology, working conditions, work methods and duties and in the implementation of changes in accordance with this agreement.

3rd If the development actions result in major changes in the employees' position, work duties or number, the employer must investigate together with the shop steward the alternatives that would enable the continuing of employment relationships. No investigation is needed if the matter has already been dealt with by the employer and employee.

4th The planning and implementation of development actions must be tightly connected with the company's human resources policy.

5th The objective of development actions is diverse work content. Development actions may not result in an increased overall workload that is detrimental to the health and safety of employees.

6th A separate development committee or working group may be established through local agreement. The working group has an equal representation from the company and employees. The employees appoint their own representatives primarily from among the employees related to the area that is subject to the development actions.

7th Any investigations related to development actions must be carried out openly. The employees' representatives and the persons affected by the activities must be notified of them in advance. An employee representative may review the material and results of the investigation upon request.

8th If the employer uses an external consultant for development actions, the employer is responsible for ensuring that the consultant acts in accordance with this agreement.

9. The results and development of actions are monitored periodically at workplaces. The content and scope of monitoring is agreed locally.

10th Shop stewards, occupational health and safety representatives and other parties participating in development actions in a more permanent manner are provided with appropriate training related to development activities while considering the scope of the development activities.

11th The employer ensures that necessary additional training and work induction is provided in connection with the implementation of development actions. The need for training is established with the employer and the shop steward.

4. COOPERATION IN OCCUPATIONAL SAFETY AND HEALTH

5 § Occupational safety cooperation

1st The cooperation related to occupational safety and health at workplaces is subject to the provisions of the Act on Occupational Safety and Health Enforcement and Cooperation on Occupational Safety and Health at Workplaces (44/2006, hereinafter referred to as the Act on Cooperation in Occupational Safety and Health), Occupational Health Care Act (1383/2001) and this agreement.

6 § Occupational safety and health manager

1st The employer shall appoint a person experienced in occupational safety and health matters as the occupational safety and health manager of the workplace. One occupational safety manager may be appointed to oversee several workplaces.

2nd The occupational safety manager passes the statements of the occupational health and safety committee on to the company's decision-making body.

3rd The occupational safety and health manager's duties are determined according to section 28 of the Act on Occupational Safety and Health Enforcement and Cooperation on Occupational Safety and Health at Workplaces , which in this respect is followed as part of this Agreement.

7 § Occupational safety and health representative

Election

1. The employees at the workplace elect the occupational health and safety representative and two deputies for workplaces having at least 10 employees on a regular basis. Such representatives can also be selected for smaller workplaces.

2. The following are considered to be workplaces:

2.1. a company,

2.2. an office or specified offices,

2.3. a regional/district together with any officers under its subordination, and

2.4. a special unit operating within a company (e.g. IT centre, central kitchen).

Notifications

3. The employee representative notifies the employer in writing of the elected representatives. If the occupational health and safety representative is prevented from attending to their duties, the deputy representative acts as a substitute after the employer has been notified of the deputyship.

Duties

4. The occupational safety and health representative's duties are determined according to section 31 of the Occupational Health and Safety Cooperation Act, which in this respect is followed as part of this Agreement.

5. In addition, the occupational safety representative shall participate in the occupational safety and health committee or similar body of occupational safety and health in the preparation of matters to be discussed.

6. If persons working for another employer work at the same workplace, they have the right to turn to the occupational safety and health representative of the workplace in occupational safety matters resulting from workplace conditions.

7. If the deputy representative attends to the duties of the occupational health and safety representative, the deputy has the same rights and obligations as the occupational health and safety representative.

Workspace

8. The occupational health and safety representative is provided, while taking into account the circumstances at the workplace, with sufficient storage space for documents needed by the representative and, as necessary, granted the right to use appropriate office premises and ordinary office equipment controlled by the employer.

9. The employer ensures that the occupational health and safety representative has access to all legislation, decrees and other occupational health and safety regulations and instructions required for attending to the duties.

10. If necessary, access to the documents referred to hereinabove is also provided to the other occupational health and safety bodies as agreed in the occupational health and safety committee.

Chief occupational health and safety representative

11. In companies with a chief shop steward, the occupational health and safety representatives elected for the term of office elect from among their number a chief occupational health and safety representative for a term of two (2) years at a time. Their duty is to monitor and guide the control operations of other occupational safety and health representatives, as well as represent the staff in cooperation relating to occupational safety and health.

Compensation

12. The chief occupational safety and health representative and the occupational safety and health delegate are paid regular compensation on top of their monthly pay as follows:

COMPENSATION OF OCCUPATIONAL SAFETY AND HEALTH REPRESENTATIVES FROM 1 MAY 2024

Chief occupational safety and health representative

Number of employees	Compensation as of 1 May 2024 (€)
30–49	88
50–99	116
100–199	160
200–	200

Occupational safety and health representative

Number of employees	Compensation as of 1 May 2024 (€)
10–49	60
50–99	75
100–	88

COMPENSATION OF OCCUPATIONAL SAFETY AND HEALTH REPRESENTATIVES FROM 1 JULY 2025

Chief occupational safety and health representative

Number of employees	Compensation as of 1 July 2025 (€)
30–49	91
50–99	119
100–199	164
200–	205

Occupational safety and health representative

Number of employees	Compensation as of 1 July 2025 (€)
10–49	62
50–99	77
100–	91

COMPENSATION OF OCCUPATIONAL SAFETY AND HEALTH REPRESENTATIVES FROM 1 JUNE 2026

Chief occupational safety and health representative

Number of employees	Compensation as of 1 June 2026 (€)
30–49	94
50–99	123
100–199	169
200–	211

Occupational safety and health representative

Number of employees	Compensation as of 1 June 2026 (€)
10–49	64
50–99	80
100–	94

COMPENSATION OF OCCUPATIONAL SAFETY AND HEALTH REPRESENTATIVES FROM 1 JUNE 2027

Chief occupational safety and health representative

Number of employees	Compensation as of 1 June 2027 (€)
30–49	97
50–99	126
100–199	174
200–	217

Occupational safety and health representative

Number of employees	Compensation as of 1 June 2027 (€)
10–49	66
50–99	82
100–	97

8 § Occupational safety and health representative's job security

Prohibition of discrimination

1. The occupational health and safety representative may not be dismissed due to attending to the representative's duties.

2. The occupational health and safety representative may not, during the term of the representative or due to the representative's duties, be assigned to work duties with lower pay or of less importance than the position the representative held at the time of election. The occupational health and safety representative's opportunities for development and career advancement must not be weakened due to their position as an occupational health and safety representative.

3. If the actual work duties make it difficult to attend to the occupational health and safety representative's duties, other work must be arranged for the representative, while considering the circumstances at the company or in a part thereof and the representative's professional skills. Such arrangements may not result in a reduction in earnings. The earnings of an occupational health and safety representative fully exempt from work must not be reduced due to the representative's duties.

Individual protection

4. The occupational health and safety representative is protected against arbitrary dismissal, as specified in section 37 of the Act on Cooperation in Undertakings and in chapter 7, section 10 of the Employment Contracts Act. The provisions are adhered to in this regard as part of the agreement.

5. A contract of employment may not be rescinded contrary to the provisions in chapter 8 of the Employment Contracts Act, which is adhered to in this regard as part of the agreement.

Financial and production-related grounds for notice

6. The occupational safety and health representative may be terminated or laid off for financial and production grounds only if:

   * the representative's work ceases completely and they cannot be arranged other work that corresponds to their professional skills or that is otherwise suitable, or cannot be trained for alternative work as has been described in chapter 7, section 4 of the Employment Contracts Act.

7. The occupational safety and health representative's employment regulations apply to the chief occupational safety and health representative.

8. If the company's employees are terminated or laid off for financial or production-related reasons, such a measure must not be applied to the chief occupational safety and health representative, unless the company or the part of the company in which the chief occupational safety and health representative works is completely wound down. However, exceptions to this stipulation are permitted if it is jointly established, or if the employer is able to otherwise individually prove in the negotiations, that the chief occupational health and safety representative cannot be placed in other work corresponding to the representative's professional skills or in work that is otherwise suitable for the representative or trained for other duties, as referred to in chapter 7, section 4 of the Employment Contracts Act.

Compensation for damage

9. The employer must pay compensation instead of fines according to the Employment Contracts Act for an occupational safety and health representative whose employment contract has been terminated contrary to this Agreement.

9 § Occupational safety and health ombudsman

1. The number, term, responsibility areas and the operating conditions applied to occupational safety and health ombudsmen is agreed upon by the occupational safety and health committee.

2. Within their domain, the occupational safety and health delegates' duties are:

   2.1. to participate in the occupational safety and health inspection, as well as investigations relating to accidents, occupational diseases or threat thereof

   2.2. to observe compliance with occupational safety and health regulations and report breaches of them to relevant employees

   2.3. to report any shortcomings to their immediate supervisor and, if necessary, the occupational safety and health representative

   2.4. to submit initiatives to the occupational safety and health representative in order to develop the occupational safety and health in their domain

3. The occupational safety and health ombudsman may not be transferred to work duties with lower pay compared to the ombudsman's duties before being elected as occupational safety and health ombudsman or dismissed due to attending to the ombudsman's duties.

10 § Occupational safety and health committee

1. An occupational safety and health committee is elected for a company with at least 20 regular employees as follows:

Number of employees	Number of employees' representatives	Number of the employer's representatives
20–99	2–3	1
100–499	3–4	2
500–	5–6	3

2. The occupational safety and health manager, any chief occupational safety and health representative and the occupational safety and health representative are members of the committee. If the number of occupational health and safety representatives is greater than the employees' representation in the occupational health and safety committee, the occupational health and safety representatives elect the occupational health and safety committee members from among their number. If the employees' representation in the occupational health and safety committee is greater than the number of occupational health and safety representatives, the occupational health and safety representatives, deputy representatives and occupational safety ombudsmen elect the required additional representatives from among their number.

3. The duties of an occupational health and safety committee or a corresponding cooperation body are determined in accordance with sections 26 and 27 of the Act on Cooperation in Occupational Safety and Health, which is adhered to in this respect as part of this agreement.

4. In addition, the occupational safety and health committee or another cooperation body substituting it is responsible for:

   4.1. dealing with matters related to the work environment's premises, level and accidents

   4.2. participating in the planning, implementation and follow-up of measures to promote work ability in cooperation with occupational health care personnel, the supervisors of the workplace and HR

   4.3. dealing with potential cases of violence towards the staff, and the solution models to prevent them, as well as aftercare; in the absence of a committee, the matter is dealt with the occupational safety and health representative

4.4. dealing with the prevention of substance abuse and rehabilitation together with the occupational health care personnel

4.5. assessing the need for cooperation training on an annual basis, and making proposals for its implementation

4.6. dealing with measures to be potentially included in staff or training plans or occupational safety operation programs in order to promote equality at the workplace, if there are at least 30 regular employees in the company.

5. The occupational safety and health committee convenes as needed and during the working hours, if possible, while considering the provisions of section 40 of the Act on Occupational Safety and Health Enforcement and Cooperation on Occupational Safety and Health at Workplaces. Before the meeting, members are given the necessary information on matters to be discussed, and an opportunity for meeting preparations is arranged depending on the scope of the matter, which is done as has been agreed in the occupational safety and health committee.

10a § Recommendation on the identification, evaluation and elimination of work-related mental health risks

1. The unions recommend that the employers tied to the Collective Agreement, together in cooperation with the occupational safety and health organisation, taking the nature of work and activities into consideration to a sufficient extent, clarify and identify the hazard and risk factors caused by work, working hours, work area, other working environment and working conditions, as well as assess, if they cannot be eliminated, their impact on the employees' safety and health.

2. To eliminate occupational hazard and risk factors at work, it is recommended that a plan be prepared and its implementation monitored and the need for any additional measures assessed in cooperation.

3. To eliminate harm and hazards, the expertise of occupational health care shall be utilised, where appropriate.

11 § Working alone

1. The occupational health and safety parties referred to in this agreement must consider any problems that may occur when working alone and submit proposals on how to eliminate them.

12 § Occupational health care

1. An action plan and application for reimbursement for occupational health care are prepared at the workplace on an annual basis and

submitted to the occupational health and safety committee for processing. The action plan presents the principles, objectives and measures (if any) for maintaining the ability to work.

2. The occupational safety manager and occupational health and safety representative participate in the creation and follow-up of the action plan. If there is no occupational health and safety committee, the action plan and application for reimbursement are processed with the occupational health and safety representative.

3. Any workplace investigations are prepared in cooperation with the employer, occupational health care staff and occupational safety and health representative and processed by the occupational safety and health committee.

5. COOPERATION IN INFORMATION MATTERS

13 § Employer's obligation to inform

1. The employer shall furnish the staff or their representatives:

   1.1. after the confirmation of the company's financial statements, the report on the company's financial situation; the financial statement details referred to in the Act on Co-operation within Undertakings are provided, on request, in writing

   1.2. a statement on the company's financial position at least twice during the financial year, which shows the company's production, employment viability and the development view of the cost structure

   1.3. a staff plan on an annual basis, which includes estimates of changes occurring in the number of employees, quality and status

Protocol entry:

This section only complements the law. A staff plan and training objectives must be annually drawn up in the cooperation negotiations for companies that have at least 20 employees employed on a regular basis, in order to maintain and promote the employees' professional skills. In this respect, the Act on Co-operation within Undertakings or regulations issued under shall be complied with it in more detail. In a company that employs at least 20 employees but less than 30 on a regular basis, it can be agreed with a personnel group or the personnel groups' representatives that the above-mentioned matters are dealt with in a joint meeting held for the company's all employees.

1.4. promptly the significant changes to the above mentioned information.

2. In connection with the reports regarding the company's financial situation, it is appropriate to also inform the operational performance of different operational units of the company, and the development prospects, as well as the sector's general economic trends.

3. When there are particularly weighty reasons that would result in damage to the company's financial operations that prevent communication, the employer must provide information on the matters referred to hereinabove immediately after the reasons no longer exist.

4. The personnel are provided with information on the company's organisational structure and principles concerning human resources management and any internal instructions.

5. If the company's regular staff is less than 20 employees, in addition to sections 1–4, the following applies:

5.1. the employer must inform of the significant changes affecting the employees' position in work tasks, the workplace, working conditions, equipment procurements and the use of third-party labour at the planning phase

5.2. the above must also be informed after decision-making, if it differs from the information provided at the planning phase or if the staff or its representative request information.

14 § Communication between employees

1. The signatory associations, local unions and corresponding parties of the signatory organisations may organise at the workplace or at some other agreed location meetings on labour market, employment and cooperation matters as agreed in accordance with the established practices at the workplace.

2. The bodies referred to hereinabove may distribute meeting invitations and written employment and labour market bulletins to their members. The distribution must take place outside the working hours in the lunchroom, dressing rooms or in some other premises agreed with the employer.

3. The above-mentioned bodies may publish:

3.1. meeting invitations free of charge, as well as employment and labour market information in the company's personnel magazine

3.2. labour market and social announcements on the notice board that the employer has designated for personnel use.

6. MISCELLANEOUS PROVISIONS

15 § Training

1. The representatives of employees have the right to participate in training required by the duties referred to in this agreement as separately agreed in the training and other agreements concluded by the signatory parties. This stipulation does not limit the right to training referred to in subsections 10–11 of section 4 Development actions.

16 § Exemption from work and compensation

1. Employee representatives' loss of income is compensated for the exemption from work period, as has been agreed for the shop stewards.
2. Employee representatives are exempt from work for the time they need to carry out agreed duties, and for related mutual preparation of the personnel representatives.
3. Work is arranged so that the employees’ representatives are able to participate in the cooperation referred to in this agreement.
4. The secretary of the cooperation committee and occupational health and safety committee is paid a compensation for the meeting-related duties in accordance with the provisions in the government’s regulations on committees.
5. If the employee representative is required to travel due to cooperation duties required by this Agreement and as agreed with the employer, travel reimbursement is paid in the same way as they would in the case of normal work duties.

17 § Confidentiality of information

1. The valid confidentiality provisions in legislation are applied to the confidentiality of information.

18 § Negotiation procedure

1. Any disputes related to this agreement are negotiated in accordance with the negotiation procedure set out in the collective agreement.

19 § Validity of the agreement

1. The agreement is valid as of 1 January 2012 until further notice with a notice period of six months.

APPENDIX 11 AGREEMENT ON LOCAL BARGAINING

Successful local bargaining requires open dialogue that builds trust and a balanced negotiation situation for the employer and the employee representatives. The primary principle should be to readily take initiative in order to find the best possible solutions that promote the interests of both the company and the personnel, and to reconcile them in a way that takes into account local needs.

Section 1 Agreeing on the provisions of the collective agreement

The provisions of a valid collective agreement may be agreed by local bargaining in accordance with this agreement. A local agreement can be made within the limits of legislation and the collective agreement.

- section 6, paragraph 5 of the collective agreement: The monitoring period of flexitime, maximum 12 months

- Appendix 3: work occurring regularly on Saturdays

Section 2 Negotiation parties

The parties to the negotiations and agreement are the employer and the shop steward bound by the collective agreement. If no shop steward has been elected, the matter can be agreed with the personnel as a whole.

Section 3 Scope and content of the agreement

The proposal of a local agreement must mention which section of the collective agreement is to be agreed and provide reasons for agreeing otherwise. In good time before the negotiations begin, the other party must be provided with the information that is necessary for conducting the negotiations.

In order for the agreement to be valid, it must be in writing and it must state who the agreement applies to, which sections of the collective agreement have been agreed upon and what has been agreed. The local agreement will step into force on the agreed date. Thecontract may be fixed-term or valid until further notice. In the latter case, the agreement can be terminated with a three-month period of notice. After one year, a fixed-term agreement can be terminated in the same way as an agreement that is valid until further notice.

The local agreement must be sent to the parties to the collective agreement for information.

Section 4 Legal effect of a local agreement

A local agreement has the same legal effect as a collective agreement that has been made between parties to the collective agreement.

Section 5 Settlement of disputes

Disputes concerning the interpretation of this agreement and the interpretation of local agreements based on this agreement shall be settled in the same way as disputes concerning the collective agreement.