



Global Framework Agreement Special

Dear Colleagues,

On 31 July, Kristy Hoffman, General Secretary of UNI Global Union and Philippe Brassac, Chief Executive Officer of Crédit Agricole SA, signed the first global framework agreement that now applies to all employees of the CA.SA group.

The signing of this agreement is the culmination of a long-term project that we pushed, built and negotiated with our colleagues from the Group's international trade union alliance and the European Works Council.

From today onwards, this agreement defines the commitments and a new base of fundamental rights for all Group employees.

This agreement is an essential component in the construction of social dialogue and the improvement of working conditions. It will serve as a basis for new social advances all over the world.

The scope of this agreement and the commitments made by the Group are presented in the pages that follow and on <https://ewcgca.com/aci>.

Don't hesitate to contact your trade unions, your local elected representatives and ourselves. Together, we will ring life to this agreement, to improve the daily lives of all our colleagues, in all countries.



EUROPEAN WORKS COUNCIL
OF THE CRÉDIT AGRICOLE GROUP

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Secretary, European Works Council
Crédit Agricole Group
Pascal Fesquet

The issues

For all employees,

In all Group entities,

In all countries:

- ❖ Ensure a balance between economic strategy, respect of fundamental rights, social dialogue and quality of life in the workplace
- ❖ Lay the foundations of a global social pact
- ❖ Work together to support the sustainable growth of businesses and working conditions
- ❖ Combine economic performance and social progress



Signing of the agreement by Kristy Hoffman (Secretary General of Uni Global Union) and Philippe Brassac (Chief Executive Officer of Crédit Agricole SA) in the presence of the negotiation team and the National Federation of Regional Banks

With the Global Framework Agreement, the Crédit Agricole SA Group makes the following commitments ...

TRADE UNION RIGHTS AND SOCIAL DIALOGUE

- Respect of the right to join a trade union
- Prohibition of all intimidation, harassment, discrimination or sanctions
- Not hamper the creation of a trade union organisation
- Recommend the negotiation of agreements on trade union law, access to meeting rooms and the possibility of holding meetings
- Give priority to dialogue and consultation
- Inform representatives about the group's local strategy
- In the event of restructuring, seek dialogue with representatives to find socially responsible solutions



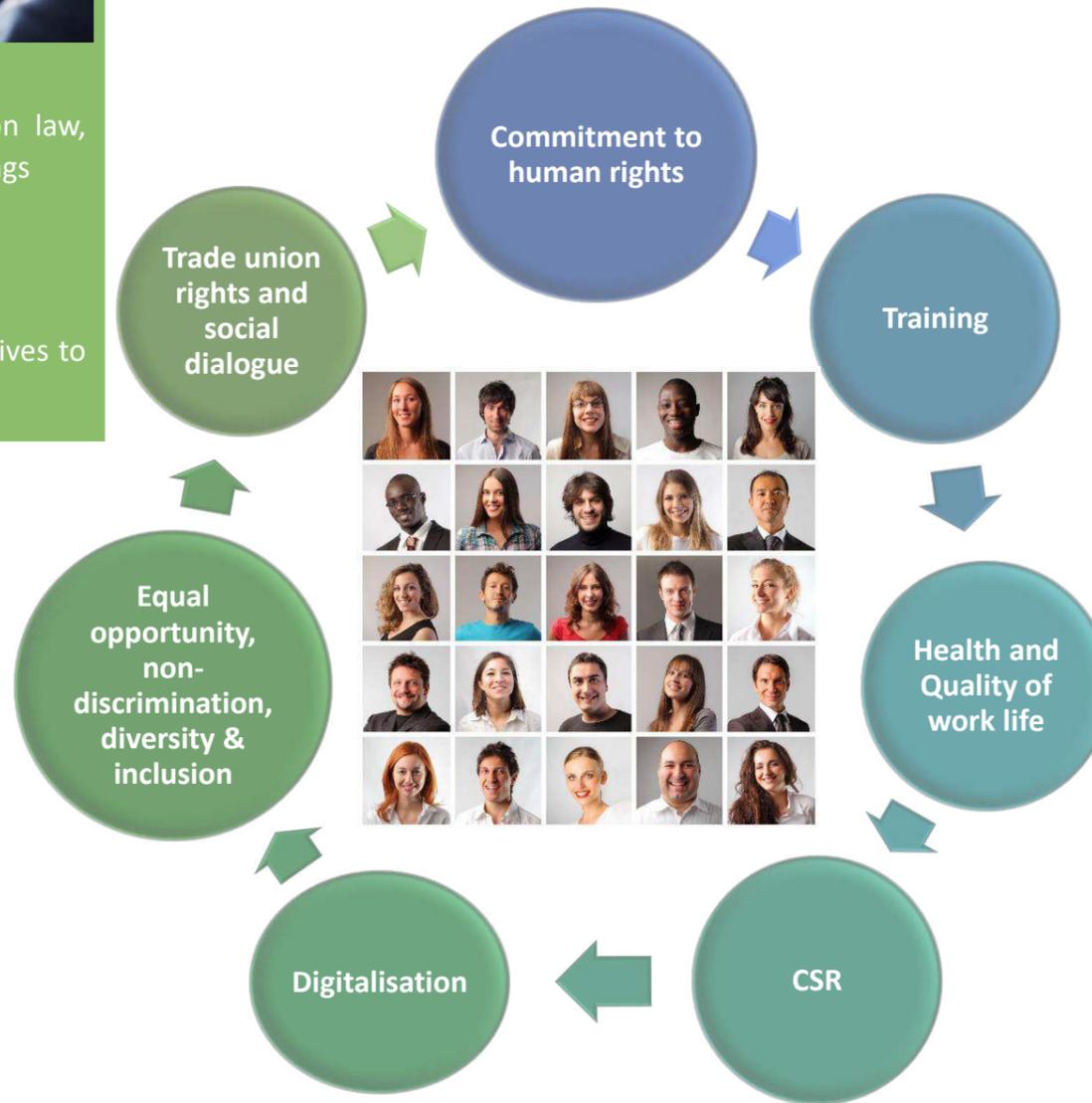
EQUAL OPPORTUNITY, NON DISCRIMINATION, DIVERSITY & INCLUSION

- Diversity recognised as a factor of development, performance and attractiveness
- Prohibition of all forms of discrimination, protection of employees victims of discrimination
- Training of employees, managers and executives
- Promotion of gender equality
 - Absence of discriminatory features in job offers
 - Balanced recruitments
 - Non-discrimination with respect to remuneration, career path and professional training
- Inclusion of employees with disabilities, with the raising of employee awareness and definition of action plans with specific objectives



COMMITMENT TO HUMAN RIGHTS

- Respect of fundamental human and societal rights
- Respect of the rights of employees to join trade unions and to conduct collective bargaining
- Ensure fair employment and working conditions



DIGITALISATION

- Use of digital potentials to improve working conditions
- Development of digital training and culture to protect employability
- Respect for privacy with regard to the collection and processing of employee data



TRAINING

- Life-long training recognised as indispensable
- All employment categories will be trained
- Incentive to provide training during working hours
- Attention paid to travel constraints



HEALTH AND QUALITY OF LIFE

- Parenting policy
 - Establishment of **16 weeks of paid maternity leave** latest by 1 January 2021
 - Guarantee of returning to the same job or equivalent
 - Encouragement in establishing leave for adoption or paternity leave
- Provident scheme policy
 - Creation, latest by 1 January 2021 of a review, with the signatories, of regional health, disability, invalidity and death insurance policies
 - Audit to enable the opening of local negotiations
- Commitment to work towards well-being in the workplace and the work-life balance
- Commitment to fight all forms of harassment, whether sexual or non-sexual, with protection for employees who are victims or who testify, psychological support by the company



CSR

- Application of all the principles of the human rights charter
- HR policy that respects persons, equal opportunity and treatment and rejects all forms of forced labour
- Involvement of suppliers and service providers
- Promotion in all countries and entities of issues related to health, education and culture



MONITORING OF THE AGREEMENT – CONFLICT RESOLUTION

Because intentions are not sufficient, because an agreement makes sense only if its implementation is monitored each year ...



- ❖ Setting up of a joint committee in charge of monitoring the agreement
- ❖ According to an agenda that includes any difficulties in implementing the agreement depending on the country
- ❖ By drawing on country employee representatives
- ❖ Arbitration body for the resolutions of conflicts related to the implementation of the agreement for which no solution would have been found



WHAT IS UNI GLOBAL UNION?

UNI Global Union is global trade union federation of which a number of trade union organisations represented within the Crédit Agricole Group: in France and abroad are members.

UNI is the voice of 20 million workers from companies in the service sector worldwide. UNI represents employees in 150 countries from all regions of the world.

UNI Finance is the global trade union for the banking and insurance industries.

UNI's mission is to improve the working and living conditions of workers from the service and related sectors, and to guarantee respect and dignity in the workplace all over the world.

PLAYERS OF THE NEGOTIATION

Only a global trade union federation can sign an agreement of this magnitude. That is why UNI signed this agreement on behalf of the various international member organisations present in the Crédit Agricole Group. The UNI's work was prepared with the international trade union alliance created within the group for several years now.



Negotiation team and Management (signing of 31 July)

The members of the delegation that negotiated this agreement are therefore naturally from UNI, the Group's international trade union alliance and the European Works Council. They worked with Management representatives.

**75,000
beneficiaries
in 46
countries**

