



Negotiation result CLA Banks 2025-2026

The Banking Employers' Association (WVB) and the trade unions CNV, FNV Finance and De Unie reached a negotiation result on 19 December on the CLA Banks 2025-2026 (hereinafter referred to as 'CLA'). The negotiation result consists of the following CLA arrangements.

Term

The CLA has a 24-month term from 1 January 2025 to 31 December 2026.

Collective wage development

Structural wage development

The CLA parties have agreed the following collective increases in scale and salary development:

- as of 1 January 2025: 4.0%,
- as of 1 July 2025: 1.0%,
- as of 1 January 2026: 3.5%.

One-off payment

In addition, existing employees employed on 1 July 2026 will receive a one-off payment of €500 gross as of the same date.

During the term of the CLA, the CLA parties will monitor inflation trends and enter into consultations with each other should these trends give rise to it.

Salary scales

A sentence will be included in Article 6.9 for clarification: The salary scale amounts below are based on a 36-hour working week. If an employer applies longer basic working hours (see Article 7.2), the amounts will be increased proportionally.

Equal pay

The CLA parties will discuss the topic of equal pay during regular consultations in order to prepare for the Dutch legislature's implementation proposal under the European Wage Transparency Directive, which has been in force since 2023.

Minimum hourly wage

The current text in Article 6.10 will be replaced with the following text: The minimum hourly wage is €16 gross as of the effective date of the CLA. In the event that an employee's allocation to a salary scale results in a lower amount per hour, this will be increased to the said minimum hourly wage.



Internship remuneration

From 1 January 2025, the CLA will set the minimum level of internship remuneration at €500 gross per month for a full-time MBO, HBO and/or WO (college or university) intern. For part-time interns, this minimum remuneration will apply pro rata.

Working hours

Article 7.6 will be supplemented and amended as follows: " When determining the individual hours of work when the working week averages 36 hours, forms of identifiable time off for you of at least half a day are provided. This also includes the option of a working week of 4 * 9 hours. The employer will try to implement your preference. Should policy or organisational obstacles arise, an explanation will be provided to you, including clear reasons, so that you can consider a different option."

Time and Place Independent Working (TPIW)

In Article 7.8 on time and place aware working, it will be added that the employer will draw up a regulation for TPIW in consultation with the employee representation that will also include guidelines on the number of days/percentage that an employee can work at a location other than the office.

Leave and public holidays

Extra leave for community engagement

From 2025, employees will be entitled to extra hours for social leave if they want to contribute to social goals, for example in the form of volunteering. The number of hours for social leave per year is equal to the employee's average standard working day based on the part-time factor.

Application for and take-up of these additional hours for social leave are subject to the same criteria as for regular leave (see Article 8.3). Additionally:

- Social leave hours are granted in time (not cash),
- The validity period for the extra hours for social leave is the same as the validity period for non-statutory leave,
- Social leave hours cannot be sold,
- On leaving employment, the remaining balance of accrued social leave hours expires.

An employer who determines, in consultation with the employee representation, that it already has a social leave scheme that is equivalent or more generous, will be exempted from this CLA arrangement.



Each bank will report, by 1 October 2025 and by 1 October 2026, to the WVB what percentage of its employees have made use of these additional leave hours and/or whether it has its own arrangement that exempts this bank from this CLA arrangement. The results will be shared with the trade unions.

Exchange of public holiday days

With effect from 2025, employees may request each year to exchange a generally recognised public holiday (as per the definition in Chapter 2 of the CLA) for their own feast and/or faith day.

If the business premises are closed on a generally recognised public holiday, the employee will work from home.

The manager will determine the exchange in accordance with the employee's wishes, unless there is a business-critical and/or office-bound job and/or serious business interests, which make exchange impossible.

When working on a public holiday as a result of exchange, no additional allowances will be granted.

Sustainable employability

Development

The CLA explicitly states that the employer encourages the employee to get started with a development plan and invites the employee to discuss development opportunities together. Three development directions can be addressed in this discussion:

1. development in the current job,
2. development for other work with the employer,
3. development for work with another employer.

The employer makes sufficient development time available so that employees can address their labour market value and draw up a development plan.

The CLA parties will put the topic of AI on the agenda among members in the coming CLA period in order to raise awareness and to facilitate exchange of knowledge and experience. The potential impact of AI on the content and organisation of work will be discussed together.

Employers will put employee development of AI skills on the agenda and will facilitate this. In this context, training is considered to be training that is necessary for the job in accordance with Article 4.7 (time commitment and cost of training).



Workload, well-being and welfare

During the term of the CLA, every employer with more than 50 employees will organise a survey focusing on workload, well-being and welfare, in consultation with the employee representation. The WVB will put the approach of a workload survey on the agenda of the first standard consultation session in 2025 after consulting WVB members. This will include looking at the 'Werkdruktemeter'.

Together, the CLA parties will formulate questions dealing with perceived work-life balance, the organisation of work and the relationship with working hours/ working hours reduction. In any case, these questions will have a place in the survey.

The survey outcomes will be collected by the WVB and discussed by the CLA parties, and may give rise to new CLA arrangements.

During the term of the CLA, the WVB will focus during a members' meeting on topics such as social safety, psychosocial preventive assistance and training and/or workshops to promote employee wellbeing. The WVB will inform the trade unions about the outcome of this members' meeting during the regular meetings.

Vitality scheme

The allowance for the second month of the vitality scheme will be increased from 40% to 60%.

The CLA includes as an additional provision that a different set-up for the vitality scheme can be chosen in individual cases, in consultation with the employer. This could include the possibility for employees to use part of their non-statutory leave, for example. The eligibility criteria for the arrangement would remain unchanged in such cases.

Diversity

Participation Act

The WVB will maintain focus on the objectives of the Participation Act. The CLA parties agree to continue the cooperation with EveryDay Heroes and agree that every employer will purchase at least one Impact Package worth €4,000 from EveryDay Heroes during the term of the CLA.

Inclusive employment

The WVB will facilitate a workshop for participating employers on inclusive employment during the term of the CLA.

Sustainable commuting

With effect from 1 July 2025, the employer will operate a commuting allowance scheme that encourages sustainable travel. The employer will grant minimum allowances per means of transport:



- full reimbursement of travel by public transport based on 2nd class travel,
- a standard kilometre allowance of €0.23 net for a one-way distance of 10 to 30 kilometres if using a car,
- a standard kilometre allowance of €0.30 (of which €0.23 net and €0.07 gross) if all or most of the travel is by bicycle.

More generous arrangements may be agreed in individual cases in the context of specific circumstances.

Temporary personnel

The following text amendment is made to Article 12.6: 'Temporary workers who work for the employer, performing the same work as employees on the employer's permanent staff, are subject to the provisions of the applicable CLA Banks regarding salary and salary adjustment, overtime allowance and expense allowances such as travel expenses from the start of the temporary contract. The hirer shall ensure that temporary workers hired are remunerated in accordance with applicable CLA Banks as regards these terms of employment as a minimum.'

Fixed-flex ratio

During the term of the CLA, the WVB will ask employers once, on the reference date of 1 July 2025, about the ratio between the number of permanent employees and the number of flexible workers. Based on this, the CLA arrangement in Article 12.6 will be reviewed in autumn 2025. The outcomes will be shared with trade unions.

Employer contribution scheme

For the duration of the CLA, the employer contribution at the level of the AWWN standard will be continued with March 31 as the reference date for determining the number of employees (as per the definition in chapter 2 of the CLA).

Working arrangement

In consultation with the trade unions, the WVB is developing a format that will provide insight into the application of a number of conditions on pay and hours during the CLA period. Reporting to trade unions will take place at an aggregated level. The CLA parties jointly agree on the aggregation level for reporting by data category.