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INTRODUCTION

With this brochure, we aim to give you a brief introduction to all the advantages and benefits you are entitled to when working in the construction sector.

If you have questions or would like more information on any of the topics, please contact your ACV-CSCBIE representative or <u>an ACV-CSCBIE office</u> in your area.

Be sure to check our website <u>www.hetacv.be/acvbie</u> - <u>www.lacsc.be/cscbie</u> regularly, as it also contains a lot of information or stay informed with our ACV-CSC app.

This brochure often refers to separate publications dealing with one specific subject, such as «info construction» (only available in French, Dutch and German) where you can find the new wage levels every quarter. You can find this and all other publications on our website, as well as at your local ACV-CSCBIE office.

1. MINIMUM HOURLY WAGE (40 HOURS/WEEK)

The minimum hourly wage is adjusted quarterly (January - April - July - October) in line with the evolution of the index.

Every 3 months, you can find the new wages in our publication "info construction" (only available in French, Dutch and German).

Please note! You may be entitled to a higher wage as a result of a company-specific collective labour agreement. In that case, the employer is obliged to pay you the higher wage, in accordance with this agreement.



2. SUPPLEMENTS

2.1. COSTS AND ACCOMMODATION

If you are employed at a workplace that is located so far away from your home that it is impossible for you to return home every day, your employer must provide you with proper board (= meals) and lodging (= a place to sleep).

If your employer does not provide this, they will owe you a so-called separation allowance.

These allowances are indexed every quarter, along with wages, and can be found in our publication "Info construction" (only available in French, Dutch and German).

2.2. SUPPLEMENT PETROCHEMICAL INDUSTRY

If you work within the perimeter fence of an operational petrochemical plant, you will receive an hourly wage supplement. This supplement is indexed every quarter, along with wages, and can be found in our publication "info construction" (only available in French, Dutch and German).

2.3. SUPPLEMENT FOR SHIFT WORK

Regardless of what the different shifts are called, and the time you start or stop working, the hours worked between:

- 6 am and 2 pm are paid at 110% of the wage;
- 2 pm and 10 pm are paid at 110% of the wage;
- 10 pm and 6 am are paid at 125% of the wage.

When you work three consecutive shifts, each shift is given half an hour of meal time, which is paid at the normal rate.





2.4. WAGE SUPPLEMENT FOR SPECIAL WORKS

Sometimes you have to carry out certain duties under special circumstances that may cause feelings of uncertainty, fear, stress or anxiety, despite the (mandatory!) safety measures that are in place. It is therefore justified that an extra allowance is paid for the time you spend performing this task. Some examples include:

LIST OF SPECIAL WORKS	SUPPLEMENT
Sewerage works and other pipes placed in narrow trenches with a depth of at least 1,70 metres	10%
Demolition work on buildings in an unstable condition	25%
Erection and dismantling of scaffolding:More than 10 metres above ground level;More than 15 metres above ground level.	10% 25%
Structural works performed at height (towers and apartment buildings), when the worker carrying out these works is ope- rating at that height:	
 Working at heights of 25 to 40 metres; 	10%
 Working at heights of 40 to 60 metres; 	20%
 Working at heights of 60 to 80 metres; 	30%
Working at heights of 80 metres and above.	40%

There is also a list of unhealthy, inconvenient or burdensome work that entitle you to an extra allowance for the time you spend performing this task. Some examples include:

LIST OF UNHEALTHY, INCONVENIENT OR BURDENSOME WORKS	SUPPLEMENT
Cleaning using a sandblaster	10%
Pouring bags of cement into a concrete mixer	12,5%
Working in tunnels that are in use	25%
Paving works	10%

The full list of special works, and unhealthy, inconvenient or burdensome works can be found in the collective labour agreement on wage supplements, or you can ask your ACV-CSCBIE representative or your local <u>ACV-CSCBIE office</u>.

3. TOOLS ALLOWANCE

If your employer does not provide your tools, you are entitled to a compensation at a rate of \notin 0,04 per hour of actual working time for wear and tear, if you work in one of the following professions:

- Marble stone cutter, stonemason;
- Joiner, carpenter and stairmaker employed in a joinery;
- Plumber, zinc worker;
- Carpenter and formworker in structural work companies;
- White stone sawyers and carvers, sculptors and ornament sculptors.

The compensation is \notin 0,035 per hour of actual work if you have one of the following professions:

- Plasterer;
- Mason;
- Floorer.

This amount is paid twice a year (on 15 April and 15 October) by your employer.

4. WORK CLOTHES ALLOWANCE

In principle, your employer is responsible for cleaning and maintaining your work clothes.

But, if the risk assessment shows that the work clothes do not pose a risk to the health of the workers and their immediate surroundings, and the employer does not provide facilities at the workplace (e.g. washing machine) to clean the work clothes, then workers may provide cleaning and maintenance themselves. Your employer will pay you an allowance of \notin 0,50 per working day for this purpose.

5. LOYALTY BONUS (END-OF-YEAR BONUS)

In the construction sector, you will receive an end-of-year bonus in the form of loyalty stamps. The gross amount corresponds to 9% of gross wages earned at 100% in the period from 1 July to 30 June of the following year.

PDOK/OPOC will send you the stamp card by 31 October at the latest. You can provide this document to an <u>ACV-CSCBIE office</u> and we will take care of payment from the end of October.



6. ECO VOUCHERS

Every year, in May, you will receive an eco voucher worth € 115 if you have been employed full-time in the period from 1 April to 31 March. If you are not employed full-time or have not been employed for the full period, you will receive this eco voucher on a pro rata basis.

Your company may have converted this voucher into an equivalent benefit. Check with your ACV-CSCBIE representative or local <u>ACV-CSCBIE office</u>. We have a list of companies that have converted the right to eco vouchers into other benefits.



7. SENIORITY BONUSES

COMPANY SENIORITY	ONE-OFF PREMIUM
25 years	€ 500
35 years	€ 700

8. SENIORITY LEAVE

COMPANY SENIORITY	NUMBER OF DAYS OF SENIORITY LEAVE (PER YEAR)
15 years	1 paid day
25 years	2 paid days
30 years	3 paid days

9. TRAVEL EXPENSES AND MOBILITY ALLOWANCE

As a construction worker, you enjoy a special scheme for the payment of travel expenses and mobility allowance. Your employer is required to detail the calculation of the mobility allowance on your payslip (unless the union delegation or you yourself, by individual agreement, have exempted your employer from this).

The calculation method, current amounts and more information can be found in our brochures **"Barème A - B"** and **"Mobilité Construction"** (only available in French, Dutch and German).

MOBILITY HOLIDAY

If you receive a mobility allowance totalling 30.000 km or more per year (January-December), you are entitled to a one-day mobility holiday, which can be taken up by mutual agreement with your employer. You will receive your normal wage on this holiday, paid by your employer.

BICYCLE ALLOWANCE

If you travel to work by bike, you will receive a bicycle allowance of \notin 0,29 per kilometre actually travelled (index 01/01/2025). This allowance is indexed on an annual basis. This replaces a reimbursement of travel expenses and mobility allowance.



10. TRADE UNION PREMIUM

The trade union premium (also called a "social benefit" in the sector) is granted to all construction workers in the sector who are members of a trade union.

The amount of the trade union premium corresponds to €0,6652 per day worked or equivalent day during the reference period (from 1 April to 31 March), up to a maximum of € 145 per year. Every year, at the end of June, this amount will be paid automatically into your bank account that ACV-CSC has on file.



11. HOSPITALISATION INSURANCE

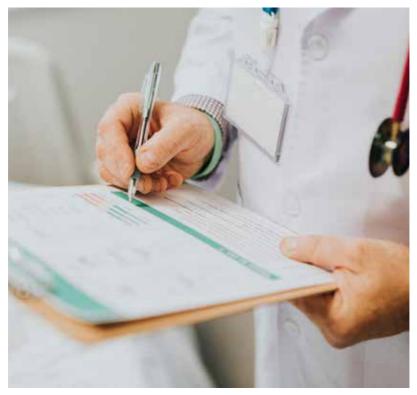
11.1. CONSTRUCTION WORKERS

The construction sector has taken out a collective hospitalisation insurance policy with AG Insurance, which is free for all construction workers with at least six months' seniority. You will automatically join this policy, and therefore do not have to do anything yourself.

11.2. FAMILY MEMBERS

You also have the option of adding your family members to the hospitalisation insurance policy. If you want them to join, you have to pay a contribution that will be indexed annually according to the medical index. You need to pay this premium annually, and you can choose whether to pay via a deduction from your loyalty stamps or via a bank transfer.

To check the current amounts of the premium, please contact your local <u>ACV-CSCBIE office</u>.





12. COMPENSATORY REST DAYS

In the construction sector, 12 compensatory rest days are set each year collectively for the whole country, to compensate for the difference between the 40-hour working week and the 38-hour working time for the sector.

As a worker, you are entitled to these compensatory rest days on following conditions:

- You work at a construction company;
- You were dismissed within the 60-day period preceding the main period (= the period around Christmas and New Year) and were still fully unemployed at the beginning of the main period.

Normally, it is not permitted to work during the compensatory rest days, but there are 3 exceptions:

- Sunday work is permitted in your company;
- You are in charge of customer support at a building supply dealer. However, for some of the compensatory rest days, this exception does not apply to transport.
- You generally have a period of intense activity during the compensatory rest days (for example central heating installers during the coldest months of the year (end-of-year period).

The daily amount paid for these days depends on your job classification.

As from 2024, this payment is automatically deposited into your account! You will no longer receive a form. It is therefore very important that CSC disposes of your correct personal and professional details. If, for any reason, your details are not correct, you will receive a form in the second half of December. Please send it to CSC as soon as possible along with your IBAN so we can still pay your rest days.



13. TIME CREDIT

You can use the time credit system for any justified reason for a maximum of 51 months (at 1/5, part-time or full-time). You can use the time credit system for training purposes for a maximum of 36 months. In this case, you will receive an allowance from the ONEM (national employment office) to supplement your income. There are two exceptions:

- If you take 1/5 or part-time time credit to care for a child under the age of 8, you will receive an allowance from the ONEM for a maximum of 48 months.
- If you take full-time time credit to care for a child under the age of 5, you will also receive an allowance from the ONEM for a maximum of 48 months.

There is also an end-of-career system that applies until your retirement. If you meet certain age and/or career requirements, you are entitled to benefits paid by the RVA-ONEM for this as well.

You can also take advantage of the incentives provided by the regions and/or communities.

To find out if you meet the conditions and what your new employment schedule might look like, it is best to contact your local <u>ACV-CSCBIE office</u>.



14. PROMOTION ALLOWANCE

If you have a mortgage, green and/or energy loan, you are eligible for an annual bonus of up to \notin 500 net. To be eligible for this allowance, you need to have at least 3 legitimation cards (frost cards), your mortgage must be a year old, and it must be taken out on the house where you are domiciled.

You can also get an allowance if you take out a second mortgage: once your first mortgage is paid back or you no longer reach the maximum amount of \notin 500 and you take out a new mortgage, you are again entitled to the promotion allowance.

For example, if you have taken out a mortgage to finance renovation works or to put up solar panels, you can get this allowance.



15. GUARANTEED DAILY WAGE IN CASE OF BAD WEATHER

If you start work but are unable to continue due to bad weather, you are entitled to full payment for the working day. In other words, you will be paid your full wages for the lost working hours.

If your employer (or a person appointed by them) determines on arrival at the site that it is not possible to start work, and you have not already started working, then:

- Return home;
- You are entitled to unemployment benefits;
- You are entitled to the mobility allowance.

If you work in structural work, special arrangements apply if you cannot continue the work you were doing as a result of bad weather:

- 50% of wages for the hours lost due to bad weather will be paid by the employer;
- The other 50% will be covered in the form of bad weather stamps (see number 18).

16. ADDITIONAL UNEMPLOYMENT BENEFITS

If you are temporarily unemployed due to **frost or settled snow**, you will receive a supplementary unemployment allowance (frost allowance), paid by ACV-CSC unemployment services, for an unlimited period.

If you are temporarily unemployed due to **another reason**, you will receive a supplementary unemployment allowance (construction allowance) for up to 60 days (six-day week), paid by ACV-CSC unemployment services.

The amount of this additional unemployment allowance varies depending on whether you, as a construction worker, hold a legitimation card proving that you are an 'entitled person', as well as on your wage category.



If you have a legitimation card proving that you are an "entitled person", then you are entitled to the following allowances:

CATEGORY	GROSS DAILY AMOUNTS (in a six-day week)
Category I	€ 6,34
Category IA	€ 6,66
Category II	€ 7,63
Category IIA	€ 8,02
Category III	€ 10,08
Category IV and above	€ 10,85

The allowance is to be paid by your employer when your 60-day credit (six-day week) is used up and you are temporarily unemployed, **for economic reasons**, you will then receive a gross additional allowance of \notin 2 (five-day week), paid by the employer.

If you <u>do not have a legitimation card proving that you are an "entitled person"</u>, then you will receive a gross additional allowance of \notin 2 (five-day week) for all the days you are temporarily unemployed due to **frost or settled snow**, and for a period of 60 days if you are temporarily unemployed due to **another reason**, paid by the ACV-CSC unemployment services.

If your 60-day credit (six-day week) has been used up and you are temporarily unemployed for **economic reasons**, your employer will continue to pay this gross additional allowance of \notin 2.

As of 1 January 2024, **your employer** must also pay a **supplement €5.20 per day of temporary unemployment** (under the 6-day system, based on the indexed rate as of 1 February 2025). This measure applies to **all workers with a monthly salary of up to €4,155 gross**. Workers with a monthly salary of more than €4,155 gross are entitled to the supplement as soon as they have been temporarily unemployed for more than 26 days in the same year with the same employer. This supplement applies from the 27th day but does not apply in the event of temporary unemployment due to force majeure.

Please note! If you are self-employed as a secondary profession active in the construction sector, you are not entitled to the above sector-specific supplementary unemployment allowances (frost allowance and construction allowance).

17. SPECIAL SUPPLEMENTARY FROST ALLOWANCE

You are entitled to an additional allowance of \notin 5,35 gross per paid frost day (sixday week) if you hold a legitimation card, you are temporarily unemployed due to bad weather and you have received a frost allowance in the period between 1 October to 30 April of the following year.

This amount will be paid automatically into the bank account indicated to the CSC at the beginning of June each year.

18. BAD WEATHER STAMPS

Bad weather stamps are available for all construction workers performing structural work (NSSO code 024) or roofing and pointing work (NSSO code 054). The gross amount corresponds to 2% of gross wages earned at 100% in the period from 1 January to 31 December.

PDOK/OPOC will send you the bad weather card by 29 April at the latest. You can provide this card to an <u>ACV-CSCBIE office</u> and we will take care of payment from the end of April.







19. COMPENSATION IN CASE OF LONG-TERM INCAPACITY FOR WORK DUE TO ILLNESS OR (OCCUPATIONAL) ACCIDENT

If you are incapacitated for more than 30 consecutive calendar days, you will receive additional compensation on top of your sickness benefit:

CALENDAR DAYS	GROSS DAILY AMOUNTS
1 st to 30 th calendar day	None
31 st to 56 th calendar day	€ 7,65
57 th to 337 th calendar day	€ 8,70

If you have been unable to work for more than one year with a degree of incapacity of at least 66%, you may be entitled to a **holiday allowance for disabled construction workers** if you meet the following conditions:

- You have worked in the construction industry for at least 15 years;
- Your last employer was a construction company (in the construction industry);
- You can produce at least 5/7 "entitlement" cards for the last 10/15 years before the end of your employment contract;
- You can prove that you were unable to work in the holiday service year preceding the year in which the holiday allowance was paid.

The gross annual allowance is € 575.

Please note ! You need to submit an application yourself! Contact your <u>ACV-CSCBIE office</u> and we will take care of the formalities. You must have exhausted your entitlement to holiday pay to benefit from it.



20. COMPENSATION IN CASE OF WORKPLACE ACCIDENTS LEADING TO PERMANENT INCAPACITY FOR WORK

If you have a permanent incapacity for work of 66% or more, you will receive a gross one-off payment of \notin 900, plus a gross one-off payment of \notin 700 per dependent child.

21. COMPENSATION IN CASE OF FATAL WORKPLACE

As a widow/widower or first heir, you are entitled to a single gross payment of \in 6,700. In addition, a one-off gross payment of \in 1,200 will be paid for each dependent child at the time of the fatal accident at work. This is supplemented by an annual gross payment of \in 1,200 for each child entitled to orphan allowance, starting in the year following the death.

22. HOLIDAY PAY TO WIDOW/WIDOWER

The widow/widower may be entitled to holiday pay. The rules on this are quite complicated. There are different schemes, depending on the situation of the widow/widower (age, marital status, whether the construction worker was retired or not, etc.) at the time of death of their spouse.

23. SUPPLEMENTARY PENSION

The construction sector has a sector-wide supplementary pension scheme, called **"Plan Construo"**. The amount varies according to your sectoral seniority. The more legitimation cards you have, the bigger the contribution deposited into your individual account. In other words, loyalty to the construction sector is



rewarded: the more years you work in the sector, the higher your supplementary pension will be.

The contribution corresponds to a percentage of the wages you receive for effective performance and of the notional wages for certain periods when you do not work (e.g. due to illness).

The contribution rates are as follows:

NUMBER OF LEGITIMATION CARDS (entitled or not entitled)	EMPLOYER'S CONTRIBUTION
0 to 14	1,10% (1,80% as of 1 January 2026)
15 to 19	1,35% (1,80% as of 1 January 2026)
20 to 24	1,65% (1,80% as of 1 January 2026)
25 to 29	2,20%
30 or more	2,65%

You can find all this information in the ACV-CSCBIE brochure **"Pension** complémentaire construction" (only available in French, Dutch and German).

24. QUESTIONS?

Do you have questions about any of the aforementioned topics? Then contact your ACV-CSCBIE representative or an <u>ACV-CSCBIE office</u> in your area.

On our website <u>www.lacsc.be/construction</u> - <u>www.hetacv/bouw</u> (in French and Dutch) you will find plenty of information and our sectoral brochures.



25. EXCLUSIVE BENEFITS AND DISCOUNTS FOR ACV-CSCBIE MEMBERS

In addition to an optimal quality of services, ACV-CSCBIE wishes to provide more purchasing power to its members. Thanks to the ACV-CSCBIE Plus card and the group purchasing platform, our members benefit from discounts and attractive prices from numerous distributers. This is why we are able to reduce the price paid by our members at the supermarket by 5%. This is another way in which we can increase the purchasing power of our members.

To take full advantage of these benefits, you need to register at <u>www.cscbieplus.be</u> – <u>www.acvbieplus.be</u> website (in French and Dutch). If you are not yet registered, do so today !

You will find the exclusive discounts and advantages reserved for our ACV-CSCBIE members in the **"Ekivita Edenred" app**, which you can download by scanning the attached QR-code.





Vayamundo remains the travel partner of choice for our members. Members benefit from a 25% discount in the Vayamundo clubs in Ostend and Houffalize. You can find more info on <u>www.vayamundo.eu</u>.

26. BECOME A MEMBER OF ACV-CSCBIE!

Benefit from efficient legal assistance by experienced legal experts, information on working hours, days off, holiday pay, dismissal, employment contracts, pay and employment conditions, benefits provided by the welfare fund, premiums, time credit, early retirement (RCC schemes), health and safety, workplace accidents, stress, occupational diseases, illness and disability, ...



SCAN THIS QR-CODE TO BECOME A MEMBER OF ACV-CSCBIE!



DISCOVER OUR NEW APPLICATION

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Download the new ACV-CSC application and stay informed!

- Available on the App Store
- Keep up to date with the latest sectoral news
 Calculate your net salary days off and notice
- Calculate your net salary, days off and notice period
- Check out your membership benefits
- Find your nearest ACV-CSC office



CONTACT INFO ACV-CSC BATIMENT - INDUSTRIE & ENERGIE

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BRUSSEL	Pletinckxstraat 19	02 557 85 85
CHARLEROI	Rue Prunieau 5	071 23 08 93
GENT - EEKLO	Gent: Poel 7	09 265 43 61
HASSELT	Frans Massystraat 11	011 29 09 80
LEUVEN	Kessel-Lo: Martelarenlaan 8	016 21 94 21
LIÈGE	Boulevard Saucy 10	04 340 73 10
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MONS - LA LOUVIÈRE -	Mons: rue Claude de Bettignies 10 / 12	065 37 25 93
HAINAUT OCCIDENTAL	La Louvière: Place Maugrétout 17	065 37 26 11
	Tournai: Avenue des Etats-Unis 10 bte 7	069 88 07 42
NAMUR - BRABANT WALLON	Bouge: Chaussée de Louvain 510	081 25 40 27
	Nivelles: Rue des Canonniers 14	067 88 46 35
TURNHOUT	Korte Begijnenstraat 20	014 44 61 01
VERVIERS	Pont Léopold 4 / 6	087 85 99 66
WAAS EN DENDER	Dendermonde: Oude Vest 144 bus 2	03 765 23 17
	Sint-Niklaas: Hendrik Heymanplein 7	03 765 23 00
WEST-VLAANDEREN	Brugge: Koning Albert-I-laan 132	050 44 41 76
	leper: StJacobsstraat 34	059 34 26 31
	Kortrijk: President Kennedypark 16 D	056 23 55 51
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