



NUBE

President
S SIVABALAN
General Secretary
J SOLOMON
General Treasurer
TAN ENG HONG

Our Ref: 12-004/09 – MCBA/003/2009
(Please quote our reference when replying)
3rd March 2009

Pn Nora Abd Manaf
President,
Malayan Commercial Banks' Association
22nd Floor, Menara Etiqa
23 Jalan Melaka
50100 KUALA LUMPUR

by fax/hand
(603-2694 2679)

Dear Puan,

NUBE/MCBA COLLECTIVE AGREEMENT ARTICLE 24 (4) (A) (IV) FAMILY MEDICAL BENEFITS (CLERICAL) AND ARTICLE 24(4) (B) FAMILY MEDICAL BENEFITS (NON-CLERICAL)

We extend greetings to you from NUBE.

Puan, no doubt Article 24 (4) (b) of the MCBA/NUBE Collective Agreement, non-clerical family medical consultation and treatment has no limit. Notwithstanding this provision, it is common knowledge that access to medical treatment is restricted to Government Hospital (GH).

Consultation and treatment at private hospitals are way too expensive and with due respect the same at GH is time consuming and access to treatments especially critical illness takes much longer than normal.

In the circumstances, we appeal on behalf of our non-clerical members for MCBA to extend cooperation by granting the non clericals the equal opportunity to family medical benefit under the NUBE/ETIQA Hospitalisation and Surgical Insurance scheme. Our appeal is based on the fact that:

1. Cover of family medical benefit for non-clerical currently exists; the banks would have to only incur a sum of RM 300.00 per year at the beginning of each year to enable the employee to purchase the NUBE/ETIQA Hospital and Surgical Insurance;
2. The number of non-clerical employees per bank has reduced tremendously further, this is only applicable to those married non-clerical employees. Hence, the cost incurred to the bank would be a negligible amount.

We are confident the current agreement between NUBE and ETIQA for such medical coverage for hospitalisation and surgery is thus far the best in the country and would be of great assistance to the non-clerical employees.

We trust your consideration and cooperation in this matter will go a long way to alleviate the financial burden of the non-clerical employees' particularly medical expenses.

We await your favourable reply at your earliest convenience to enable the immediate access to better hospital and surgical benefit to our members since it is still the beginning of the year.

Thank you.
Yours faithfully,

J SOLOMON
GENERAL SECRETARY
C.c. President/Hon. Treasurer
JS/ak/12-004/09 – etiqa for non-clerical