

Investments, performance reviews... Don't miss upcoming deadlines!

2025, November 19th

During the election period, i.e. **until 27 November** (or until 15 December if less than 50% of voters cast their ballots), **management has prohibited trade unions from communicating** by email or leaflet. The CFTC will continue to provide information on its website and social media channels on the following topics

Special payment in December: last chance to recover your 2025 employer contributions

- From **27 November** to **4 December 2025**, it is possible to make payments into savings plans (PEG and PERECO).
- Group Savings Plan (**PEG**): one-off payment via **PayLink** (payment section, PEG tab). Maximum employer contribution €1,800.
- Collective Retirement Savings Plan (**PERECO**): one-off payment on the **BNP [mon épargne entreprise](#)** website. Maximum employer contribution €800.
- Mandatory Retirement Savings Plan (**PERO**): payment possible on the **BNP [mon épargne entreprise](#)** website without employer contribution.

Investment advice is an activity regulated by law (Articles L.541-1 and L.533-12 of the Monetary and Financial Code) and, as a result, any communication referring to future returns must be accompanied by explicit warnings (AMF DOC-2013-08).

The CFTC never gives financial advice, but provides you with information so that you can make your own decisions !

Compare your salary to the market rate to prepare for your Annual Performance Review (EAP).

Use the CFTC job meter to calculate your ratio based on your job grade.

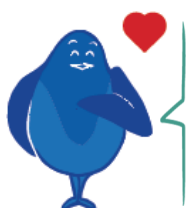
Reminder: if you do not know your job grade, your HR department/manager is obliged to provide you with this information in writing.

«L'essentiel de décembre»

As every month, it will be available on the CFTC website from 1 December and will be distributed by email as soon as management gives the go-ahead.

Need some assistance ?

Contact your CFTC representatives with your concerns, or [directly online](#).



Give the CFTC the means to act, your support is essential

From 2025 November 21 to 27, **vote CFTC**

Your CFTC representatives :

[Sylvie RESTANI](#) [Xavier MERLINI](#)
[François SOENEN](#) [Ludovic LAMBERT](#)

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