



KEY PROVISIONS OF THE
COLLECTIVE AGREEMENT IN THE

COMMERCE SECTOR

1 FEB 2025–31 JAN 2028



Key provisions of the collective agreement in the commerce sector

1 February 2025–31 January 2028

Content

What is PAM?	5
It pays to join PAM!	6
What is a collective agreement?	7
What is an employment contract?	8
Questions about employment terms or problems in your employment relationship?	9
Key points in the collective agreement	9
Fixed-term employment contract	9
Trial period	10
Working hours	10
Review of working hours	10
Adjustment period	11
Minimum length of shift	11
Night work	11
Time off	12
Annual leave system	12
Midweek public holiday system	16
Combinations of days off per calendar year	16
Meal break	17
Coffee break	17
If an employee falls ill	18
Sickness of a child under 10 years old	19

Infertility treatment	20
Workwear	20
Pay	20
Taking account of training and work experience	21
Bonuses	21
Sunday work	22
School pupil's wage	22
Trainee pay	22
Family leave pay	23
Earning holiday	24
Wages for holiday period	25
Holiday bonus	26
Notice periods	26
Wage groups 1 June 2024–30 September 2026	28
Pay scale groups from 1 October 2026	29
Pay scales 1 June 2024–30 September 2026	30
Pay scales 1 October 2026–30 April 2027	32
Pay scales 1 May 2027–31 January 2028	34
Working hours bonuses	36

Commerce sector terms of employment

In Finland, employees' employment terms, such as pay and working hours, are based on laws, collective agreements and their employment contract.

PAM has negotiated better employment terms for workers in the commerce sector than provided for by labour laws alone.

This booklet describes the main points agreed in the commerce sector collective agreement. You can read the exact wording of the collective agreement here:

pam.fi/commerce-sector-collective-agreement

What is PAM?

PAM is a trade union for people working in the private services sector.

PAM negotiates employment terms with employers and helps members with work-related issues. PAM has negotiated more than 30 collective agreements in different sectors. Members can select a union representative at their workplace to help with employment issues.



It pays to join PAM!

PAM helps members if they have problems or gives advice if they have questions about their working life.

You can join PAM if you work, for example, in retail or commerce logistics, a hotel, restaurant or in property services or private security.

PAM members include cleaners, sales assistants, cooks, property maintenance workers, security guards and food couriers.

When you join PAM, you also become a member of PAM Unemployment Fund. PAM pays the unemployment fund's membership fees for you. You can get earnings-related unemployment benefit from the unemployment fund if you become unemployed, are laid off or work part-time, and meet the requirements.

Read more and join at **pam.fi/join**

What is a collective agreement?

A collective agreement is an agreement between PAM and employers.

A collective agreement states, for example, the minimum wages that must be paid for work and the number of days off a worker must have.

PAM also ensures that these collective agreements are respected.

The provisions of the collective agreement must be respected in all commerce sector workplaces. An employment contract must not contain worse terms than those laid down in the collective agreement.

What is an employment contract?

An employment contract is a contract between you and your employer. It sets out, for example, when the employment relationship starts, the number of hours worked, the pay and where the work will be done.

An employment contract should be in writing. An employment contract must not agree worse terms than those set out in the collective agreement. But terms that are more favourable for the employee can always be agreed.

An employment contract template has been produced for the commerce sector. You can find it at **pam.fi/employment-contract**

Questions about employment terms or problems in your employment relationship?

If you are a PAM member, you can ask the union representative at your workplace for more information and help. You can also call PAM's employment helpline on **030 100 625** or send a message in the eService: **asiointi.pam.fi**.

Key points in the collective agreement

Fixed-term employment contract

- can only be made for a legitimate reason or at the employee's initiative
- in the absence of a legitimate reason, the contract is to be considered valid for an indefinite period (=permanent)
- neither party can terminate.

Trial period

- can be agreed in the employment contract
- maximum of 6 months
- absences due to illness or family leave can extend the trial period subject to certain conditions
- in fixed term employment relationships, the trial period and extensions shall not exceed half of the duration of the employment contract and shall not exceed 6 months
- the employment relationship can be terminated without a period of notice.

Working time

Working time is a maximum of 37.5 hours a week and 9 hours a day. Individual workplaces can agree working time differently. See the actual collective agreement.

Review of actual working hours

The actual working hours of a part-time employee must be reviewed at least every six months. Individual workplaces can agree a longer review period of a maximum of one year.

Adjustment period

- length 2–26 weeks (individual workplaces can also agree 27–52 weeks)
- during an adjustment period working hours are adjusted to the weekly working hours in the employment contract
- working hours may not exceed 9 hours a day or 48 hours a week (individual workplaces can agree differently)
- is drawn up in advance.

Minimum length of shift

At least 4 hours.

If agreed on a one-off basis with the worker or for justified reasons, the shift can be shorter.

Night work

Night work may be agreed with the employee. There are various limitations on night working.

Time off

As well as the time off per working week required by law, a worker is entitled to time off under the collective agreement. Time off must be planned in the shift list. If not all the time off under the collective agreement has been scheduled, the time off not received is paid out in cash. (For more details, see the actual collective agreement.)

Annual leave system

Check the actual collective agreement for more detailed information.

Earning annual leave only starts after employment has lasted 6 months.

Annual leave is accrued by calendar year according to:

- actual hours worked
- other hours defined as working hours within the meaning of Chapter 2, Section 3 of the Working Hours Act
- training assigned by the employer to the extent that the employer pays loss of earnings from regular working hours
- job release time for shop stewards and occupational safety and health representatives.

Earning annual leave

An employee earns annual leave according to the table below:

AMOUNT OF HOURS ACCRUED	AMOUNT OF ANNUAL LEAVE DAYS	AMOUNT OF ANNUAL HOURS OFF
200	1	7.5
400	2	15
600	3	22.5
800	4	30
1000	5	37.5
1150	6	45
1300	7	52.5
1430	8	60
1560	9	67.5

Granting annual leave

- is primarily granted during year earned, but no later than the end of April in the year following the year earned
- employee to be consulted when granting
- may not be placed within annual holiday or other days off
- where possible to be granted in connection with other leave. Can, however, also be granted as individual days, for example on a midweek public holiday
- continuous annual leave of three days or longer to be agreed with the employee
- is entered in the work schedule
- a shift cannot be planned to start or end on a calendar day in which annual leave is placed
- absences do not change annual leave in accordance with the work schedule
- is granted as working days of 7.5 hours, unless agreed otherwise
- is equivalent to working time for the purposes of earning annual holiday.

Pay during annual leave

Employees are paid wages for annual leave together with fixed bonuses but without hourly working conditions bonuses or working hours bonuses.

- Employees on monthly pay or pro rata (proportional) monthly pay receive their normal wages regardless of the length of annual leave taken.
- Hourly paid employees receive wages for 7.5 hours per day of annual leave.
- Employees paid on a commission basis are paid average daily commission per day of annual leave.

Payment of annual leave as monetary compensation

Written agreement may be made with employees whose employment relationship has lasted 6 months that instead of granting annual leave it is paid as monetary compensation.

When an employment relationship ends, untaken annual leave is paid as monetary compensation.

Midweek public holiday system

A company or part of it may adopt a midweek public holiday system instead of the annual leave system. The chosen system cannot be changed during the year. Check the collective agreement for more detailed provisions.

Combinations of days off per calendar year

- Seven long weekends off.
Time off starting no later than 10 pm on Friday and ending no earlier than 6 am on Monday.
However, minimum length of 59 hours.
- Eight combinations of days off.
Single period of leave of at least 59 hours given on any days.

Meal break

If regular working hours are over 7 hours, meal break of at least one hour.

By local agreement

- can be reduced by a maximum of 30 minutes
- can be removed altogether, then meals can be taken during working hours.

Coffee break

Length of working day:

under 4 hours	no coffee break
4 – under 6 hours	1 coffee break
at least 6 hours	2 coffee breaks

If having two coffee breaks makes it difficult to arrange work, 1 longer coffee break is granted.

In this case an employee who works continually at a checkout gets 1 additional break, during which they can do other work.

The employer must ensure that breaks can actually be taken.

If an employee falls ill

DURATION OF EMPLOYMENT AT TIME OF FALLING ILL	LENGTH OF PAID PERIOD
under one month	50% of pay for waiting period under Health Insurance Act
at least one month	waiting period under Health Insurance Act
at least 3 months – under 3 years	4 weeks
3 years - under 5 years	5 weeks
5 years - under 10 years	6 weeks
at least 10 years	8 weeks

The waiting period under the Health Insurance Act is the day of falling ill and the following 9 weekdays.

Sickness of a child under 10 years old

Right to pay for working days of 1–3 calendar days if

- absence is essential to organise care for the child or to care for the child and
- the absence and if possible its duration have been notified without delay.

Your employer may require you to show a certificate from a health professional or other evidence accepted by your employer if considered necessary for a justified reason.

Wages are paid to persons other than single parents if

- the other guardian,
- the guardian's spouse or
- the child's guardian not living in the same household

is unable due to the working hours of their paid employment, distance (place of residence), performance of military or non-military service or refresher training, to organise care or care for the child themselves. On request, clarification of the impediment is to be provided.

If necessary, efforts will be made to grant the employee unpaid absence longer than 3 calendar days.

Infertility treatment

An employee is entitled to unpaid leave to undergo an examination or procedure related to infertility treatment, provided that the visit is arranged to avoid unnecessary loss of working time.

The employee should report their visit as early as possible.

Workwear

Employers provide workwear for permanent sales assistants, store display assistants (from 1.10.2026 visual merchandising assistants) and warehouse and maintenance workers. The employer maintains the workwear, unless otherwise agreed with the employee against payment.

Pay

Factors affecting pay in the commerce collective agreement include work duties and their complexity, training, years of service, supplements and place of work.

The reformed pay system will apply to all occupational groups from 1 October 2026 at the latest. The reform introduces new job classifications that identify job complexity factors in the sector better than before. Read more in the wage annex to the collective agreement.

Taking account of training and work experience

The collective agreement contains provisions on how training and work experience affect calculation of length of service.

Bonuses

There are various bonuses for different occupational groups, such as work-specific bonuses, inventory bonus, responsibility bonus, working conditions bonus, frozen goods warehouse bonus etc. (see actual collective agreement).

Working hours bonuses are listed starting on page 36 of this booklet.

Sunday work

Wages are paid double for work done on a Sunday or church holiday, Independence Day or May Day.

School student's wage

- at least 70% of the wages in year 2 in the lowest pay scale of each occupation
- can be paid to students at comprehensive school, upper secondary school or a vocational school
- can be paid for a maximum total of 2 months
- after 2 months at least trainee's wages.

Trainee wage

- at least 85% of year 2 pay in the corresponding job complexity grade
- can be paid for a maximum of one year, after which year 2 pay in the corresponding job complexity grade is paid

Family leave pay

Leave with salary

- pregnancy leave pay for 40 weekdays from the start of pregnancy leave
- parental leave pay for 36 weekdays from the start of parental leave.

What is paid

- the difference between wages and Health Insurance Act pregnancy or parental allowance or
- wages – in this case the employer claims Health Insurance Act pregnancy or parental allowance for him/herself.

Conditions for payment of wages

- employment relationship has lasted at least 9 months before the start of the leave and
- the employee returns to work from the family leave.

Earning holiday

Holiday is earned for full holiday credit months if by the end of the holiday credit year (1 April to 31 March) the employment relationship has lasted:

- less than one year 2 weekdays
- at least one year 2,5 weekdays

Full holiday credit month (calendar month):

- a) worked at least 14 days
- b) worked at least 35 hours.

Holiday is earned based on the 35 hour rule if according to employment contract the employee works less than 14 days a month.

Wages for holiday period

Employee on monthly salary

$$\frac{\text{monthly wages} \times \text{number of holiday days}}{25}$$

A percentage share of bonuses paid is added to holiday pay and compensation. 10% if employment has lasted less than one year, and 12.5% if employment has lasted at least one year by 31 March.

Holiday pay or compensation for employees working less than 37.5 hours

(both hourly-paid employees and employees on pro rata monthly pay)

If by the end of the holiday credit year (1 April to 31 March) employment has lasted less than one year:

- 10% of pay for hours worked, pay for certain absences and calculated pay.

If by the end of the holiday credit year (1 April to 31 March) employment has lasted at least one year:

- 12.5% of pay for hours worked, pay for certain absences and calculated pay.

Holiday bonus

Holiday bonus is 50% of holiday pay equivalent to holiday earned under the Annual Holidays Act.

Notice periods

1. Employment terminated by employer

EMPLOYMENT HAS CONTINUED FOR	PERIOD OF NOTICE
maximum one year	14 days
over one year – maximum 4 years	1 month
maximum 8 years	2 months
maximum 12 years	4 months
over 12 years	6 months

2. Employment terminated by employee

EMPLOYMENT HAS CONTINUED FOR	PERIOD OF NOTICE
maximum 5 years	14 days
over 5 years	1 month

For clerical employees and wholesale sales assistants and buyers (from 1 October 2026, employees in wholesale B2B sales and purchasing), a period of notice of 1 month instead of 14 days may be agreed for both parties.

For employees in the job complexity grade specialist professional position or expert position role in the pay annex, a period of notice of 2 months may be agreed by both parties.

If the employer's notice period is longer than the 1 or 2 months' notice period agreed in this section, the employer must comply with the longer notice period.

Wage groups 1 June 2024–30 September 2026

COLLECTIVE AGREEMENT TITLE	WAGE GROUP
Sales assistant I	B
Sales assistant II	C
Clerical employee A	A
Clerical employee B	B
Clerical employee C	C
Clerical employee D	D
Clerical employee E	contractual wage
Logistics employee B	B
Logistics employee C	C
Logistics employee D	D
Logistics employee E	contractual wage
Cleaner	A
Service station employee I	A
Service station employee II	B
Service mechanic I	B
Service mechanic II	C
Service mechanic III	C
Wholesale sales assistant I	D
Window dresser I	B
Window dresser II	C

Pay scale groups from 1 October 2026

COLLECTIVE AGREEMENT TITLE	WAGE GROUP
Professional position	B
Demanding professional position	C
Specialist professional position	D
Professional expert position	contractual wage
Motorway traffic and service station employee I	A
Motorway traffic and service station employee II	B
Service mechanic I	B
Service mechanic II	C
Service mechanic III	C

The pay system reform applies to all occupational groups no later than from 1 October 2026. With the pay system reform, pay scale groups are replaced by new job requirement levels. Read more in the pay annex in the collective agreement.

Pay scales

Retail workers monthly and hourly wages 1 May 2025–31 July 2026

HELSINKI, ESPOO, KAUNIAINEN, VANTAA				
Pay group	2nd year	4th year	6th year	9th year
A	2011 (12.57)	2083 (13.02)	2195 (13.72)	2301 (14.38)
B	2132 (13.33)	2212 (13.83)	2337 (14.61)	2441 (15.26)
C	2277 (14.23)	2359 (14.74)	2517 (15.73)	2638 (16.49)
D	2398 (14.99)	2488 (15.55)	2655 (16.59)	2857 (17.86)

A school student's pay is 70% of the pay for the 2nd year of each complexity grade.

A 1st year employee may be paid 85% of the pay for the 2nd year of the relevant grade until 1 year of experience has been completed.

REST OF FINLAND				
Pay group	2nd year	4th year	6th year	9th year
A	1931 (12.07)	1999 (12.49)	2101 (13.13)	2197 (13.73)
B	2050 (12.81)	2127 (13.29)	2234 (13.96)	2331 (14.57)
C	2179 (13.62)	2258 (14.11)	2399 (14.99)	2509 (15.68)
D	2297 (14.36)	2405 (15.03)	2528 (15.80)	2707 (16.92)

Pay scales

Monthly and hourly wages 1 August 2026–30 April 2027

HELSINKI, ESPOO, KAUNIAINEN, VANTAA				
Pay group	2nd year	4th year	6th year	9th year
A	2061 (12.88)	2135 (13.34)	2550 (14.06)	2359 (14.74)
B	2185 (13.66)	2267 (14.17)	2395 (14.97)	2502 (15.64)
C	2334 (14.59)	2418 (15.11)	2580 (16.13)	2704 (16.90)
D	2458 (15.36)	2550 (15.94)	2721 (17.01)	2928 (18.30)

A school student's pay is 70% of the pay for the 2nd year of each complexity grade.

A 1st year employee may be paid 85% of the pay for the 2nd year of the relevant grade until 1 year of experience has been completed.

REST OF FINLAND				
Pay group	2nd year	4th year	6th year	9th year
A	1979 (12.37)	2049 (12.81)	2154 (13.46)	2252 (14.08)
B	2101 (13.13)	2180 (13.63)	2290 (14.31)	2389 (14.93)
C	2233 (13.96)	2314 (14.46)	2459 (15.37)	2572 (16.08)
D	2354 (14.71)	2465 (15.41)	2591 (16.19)	2775 (17.34)

Pay scales

Monthly and hourly wages 1 May 2027–31 January 2028

HELSINKI, ESPOO, KAUNIAINEN, VANTAA				
Pay group	2nd year	4th year	6th year	9th year
A	2110 (13.19)	2186 (13.66)	2304 (14.40)	2416 (15.10)
B	2237 (13.98)	2321 (14.51)	2452 (15.33)	2562 (16.01)
C	2390 (14.94)	2476 (15.48)	2642 (16.51)	2769 (17.31)
D	2517 (15.73)	2611 (16.32)	2786 (17.41)	2998 (18.74)

A school student's pay is 70% of the pay for the 2nd year of each complexity grade.

A 1st year employee may be paid 85% of the pay for the 2nd year of the relevant grade until 1 year of experience has been completed.

REST OF FINLAND				
Pay group	2nd year	4th year	6th year	9th year
A	2026 (12.66)	2098 (13.11)	2206 (13.79)	2306 (14.41)
B	2151 (13.44)	2232 (13.95)	2345 (14.66)	2446 (15.29)
C	2287 (14.29)	2370 (14.81)	2518 (15.74)	2634 (16.46)
D	2410 (15.06)	2524 (15.78)	2653 (16.58)	2842 (17.76)

Working hours bonuses

Check times of day and other bonuses paid in the collective agreement.

SALES ASSISTANTS	even- ing bonus	night bonus	Satur- day bonus	evening bonus on Sundays Nov-Dec
Helsinki*	4.18	6.28	5.46	8.36
Rest of Finland	4.00	6.01	5.27	8.00

LOGISTICS EMPLOYEES until 30 Sep 2026	evening bonus (Sundays)	night bonus (Sundays)	Saturday bonus
Helsinki*	3.73 (7.47)	4.40 (8.79)	5.46
Rest of Finland	3.73 (7.47)	4.40 (8.79)	5.27

LOGISTICS EMPLOYEES from 1 Oct 2026	evening bonus (Sundays)	night bonus (Sundays)	Saturday bonus
Helsinki*	3.73 (7.47)	5.30	5.46
Rest of Finland	3.73 (7.47)	5.30	5.27

* Helsinki, Espoo, Kauniainen, Vantaa

SERVICE AND TRANSPORT STATION WORKERS

Service and transport station with	grocery store with less than 2000 items or no grocery store	grocery store with at least 2000 items and sales area of maximum 400 m2	grocery store over 400 m2
			work in grocery store: bonuses as for sales assistants
evening bonus (Sundays**)	1.06 (2.12)	1.86 (3.72)	work other than in grocery store: 1.06 (2.12)
night bonus	3.51	3.72	work other than in grocery store: 3.51

Membership services
030 100 600

**Employment advice
for members**
030 100 620

Unemployment Fund
020 690 211

www.pam.fi

**JOIN
PAM**



pam.fi/join