

**OUR PEOPLE PRACTICES:
FAMILY FRIENDLY/
WORKPLACE NURSERY
SALARY EXCHANGE
SCHEME**



OUR PEOPLE PRACTICES: FAMILY FRIENDLY/WORKPLACE NURSERY SALARY EXCHANGE SCHEME



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Introducing the Workplace Nursery Salary Exchange Scheme

Workplace Nurseries are childcare facilities provided by an employer and which are offered to employees, usually through a tax efficient salary sacrifice scheme.

The University of Kent offers such a scheme - the Workplace Nursery Salary Exchange Scheme¹ - at the Oaks Nursery on Canterbury Campus.

The Scheme enables eligible staff to opt to receive a lower salary – a salary exchange – in return for the University paying an equivalent amount of his/her nursery fees, via an amendment to contract. This arrangement means staff agree to receive a lower amount of gross pay and in return will be provided with free² workplace nursery places.

As a consequence staff may save money as they will no longer have to pay any tax or National Insurance contributions on the amount of salary agreed to be exchanged. It is estimated that staff will be able to save up to 32% of their fees for standard taxpayers, or 42% for higher rate payers, if they choose to enter the Scheme³.

This booklet provides information on how the Scheme works, guidance on possible financial savings and details the procedure, should staff wish to join the Scheme.

The University of Kent Workplace Nursery Salary Exchange Scheme is in association with:



¹ Furthermore referred to as 'the Scheme'

² Or part-paid, depending on the amount agreed

³ Subject to individual circumstances

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Key Principles

- Any University of Kent member of staff (be they full or part time) is eligible to join the Scheme, subject to his/her salary being greater than the equivalent cost of the nursery fees/proposed salary exchange.
- Salary reductions requested through this Scheme must not take a staff members' gross salary below the National Minimum Wage. Staff may also wish to consider that, if the salary exchange takes earnings below the annual Lower Earnings Limit for National Insurance (NI) contributions purposes, any entitlements to the Basic State Retirement Pension and/or statutory maternity pay, may be affected.
- If staff are using Oaks Nursery on Canterbury Campus, or have been offered a place at Oaks, they are able to apply to participate in the Scheme. The Scheme can be used to cover all/part of the childcare costs for as many children as they have at Oaks Nursery and, if both parents work at the University, then they may choose to split the salary sacrifice between them.
- Staff must be able to commit to a minimum of twelve months' membership in the Scheme⁴.
- Staff can remain in the Scheme for as long as they are employed at the University and their salary is sufficient to cover the sacrifice amount, provided they do not go below the eligibility limit.
- The Scheme is only available for the Oaks Nursery on the Canterbury campus. Staff who may be using nurseries other than the Oaks Nursery may choose to receive Childcare Vouchers and receive tax savings in this way. More information about Childcare Voucher arrangements can be found on the [Family Friendly](#) section of the Human Resources (HR) website.

⁴ For staff on a contract of less than 12 months who wish to join the scheme, the ending of the Fixed Term Contract would count as a 'significant lifestyle change' and therefore, staff would still be eligible to join the Scheme. For more information on 'Significant Lifestyle changes' please see FAQ's

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The Scheme

How the Scheme Works

Once staff have been offered a place at Oaks Nursery or, if their children already go to Oaks, and a decision has been made to participate in the Scheme, it will be necessary to complete an **Application Form**. Consideration should be given as to how much salary to sacrifice and what financial implications this may have; for this reason we recommend that staff should seek independent financial advice prior to joining the Scheme.

The completed application form should be signed and forwarded to the HR Operational Services Team (or the Hospitality HR team for those staff working in Hospitality). Staff will then be sent a written agreement amending their contract of employment (reducing their salary by the equivalent cost of the nursery fees), which they must sign.

Upon receipt of a returned signed copy of the contract amendment, HR Operational Services / Hospitality HR will inform Oaks that a sacrifice has been set up. The University of Kent then pays those fees direct to Oaks Nursery. Staff will still be liable for the payment of any outstanding nursery fees and should pay these direct to Oaks in the normal way.

HM Revenue & Customs regulations require that in order for a salary sacrifice to be effective, staff must give up the right to receive the salary before they start to earn it. Therefore, in order to meet this condition and to allow for the time to verify and process an application, staff should apply to join the Scheme at least **28 days** before they wish the arrangement to come into effect. Staff can enter the Scheme on the first day of a month only.

Nursery fees are deducted **in advance of the childcare provision being made**, so at the end of one month staff will pay for nursery provision for the following month. For further information on how the Oaks Nursery invoicing arrangements work, please visit their website at:

<http://www.kentunion.co.uk/oaksnursery>.

When staff enter into the Scheme they agree to sign up for a minimum of **twelve months**. Staff cannot change the amount they have agreed to exchange until they have been in the Scheme for one year (and then every twelve months thereafter), unless their child leaves the nursery, or they have a 'significant lifestyle change'⁵.

To apply for a change in membership staff must complete a **Change Request Form**, which is available on the HR website. Staff are required to give **three months'** notice to change/withdraw from the Scheme.

⁵ For the list of acceptable 'significant lifestyle changes' please refer to FAQ's

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Benefits of the Scheme

The Scheme enables staff to save tax and National Insurance contributions on nursery fees. Whilst individual circumstances may differ, dependent upon personal tax allowances, National Insurance category and, in some cases, any state benefits being claimed, in general the higher the nursery fees paid for via the salary sacrifice, the greater the savings made.

The University also benefits from operating such as scheme, as it will only pay National Insurance employer contributions based on the reduced gross pay of staff members participating in the Scheme, thus providing savings to cover the additional costs of operating the scheme.

The table below illustrates the estimated savings in using the Workplace Nursery Salary Exchange Scheme, based on an annual salary of £18,000 and nursery fees of £500 a month:

	No salary sacrifice	Sacrifice Scheme
Per month:		
Reference Salary	£1,500	£1,500
Less childcare fees	£0	£500
Gross Salary	£1,500	£1,000
Employee tax ⁶	£142.67	£42.66
Employee NI contributions ⁷	£102.45	£42.45
Total deductions	£245.12	£85.11
Savings	£0	£160.01
<i>Actual childcare cost</i>	<i>£500</i>	<i>£339.99</i>

The **Ready Reckoner** (available on the HR website) shows the potential savings that staff can make by using this Scheme.

The Scheme and Pensions Contributions

Staff who are in either the USS or SAUL pensions schemes will not see an impact on individual pensions contributions, as in both instances staff will pay pensions contributions based on the salary before sacrifice – known as the **reference salary**.

The University of Kent will also continue to pay relevant pensions contributions based on the reference salary.

⁶ Based on personal allowance of £9,440 per year (£786.67 p/m) and tax rate at 20%. For staff in the higher tax rate, savings could be greater.

⁷ Based on NIC at 12% and the first £108 p/w NI-free.

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The Scheme and Maternity Leave

Whilst staff are on maternity leave any sacrifice arrangements made will continue. This is also the case for staff on paternity or adoption leave. In these instances any statutory or contractual pay staff may be eligible for during this time will be calculated on the gross (post-sacrifice) salary amount.

Where any occupational pay is also paid during this period of absence (such as the occupational part of maternity pay) and this covers the agreed reduction of salary, then this will be offset. However, where there is not a contractual (enhanced) pay option, or this would result in a staff member's gross pay falling below the National Minimum Wage, or staff are on zero pay, then any shortfall will be made up by the University during this period.

Staff may however, choose to opt out of the Scheme, if they wish. In this instance staff should complete a **Change Request/Withdrawal Form** (as appropriate) to make changes to/cancel their salary sacrifice arrangements. This would be considered an acceptable 'significant lifestyle change' and therefore would not be subject to twelve months' membership in the Scheme.

The Scheme and other Leave

Where a member of staff is unable to pay the salary sacrifice deductions due to nil pay (for example during periods of Academic Leave of Absence, a Career Break or whilst on unpaid sickness absence), or he/she would go below the eligibility criteria to stay in the scheme (for example when on half pay due to sickness absence, which result in gross earnings lower than the National Minimum wage), he/she will be suspended from the Scheme (depending on circumstances).

Staff should note that, whilst their membership of the Scheme may be suspended, they are still contractually obliged to meet Oaks Nursery fees. In these instances staff should discuss their circumstances directly with Oaks.

The Scheme and other statutory payments

Staff should consider the impact of joining such a scheme may have on any statutory benefits they may receive. Such benefits may include the childcare element of Working Tax Credits, Basic State Retirement Pension and Maternity Allowance.

By reducing their basic salary, staff may lose or reduce their entitlement to certain statutory payments funded by the Government. This is because entitlements to any statutory benefits (and in some instances, the amount paid) are worked out on the basic salary - that is the salary after the sacrifice. The University of Kent therefore advises any staff who are in receipt of such benefits to seek further advice from HMRC prior to commencing any salary sacrifice.

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Amending or varying membership of the Scheme

If a member of staff wishes to vary the amount they are sacrificing each month due to a 'significant lifestyle change' (for example due to a change in childcare arrangements), he/she should give the appropriate notice, where needed, to both Oaks Nursery and Human Resources. Changes to the salary sacrifice should be made via the **Change Request Form** and sent to HR Operational Services for processing.

If the reason for the change to the sacrifice amount is not listed as an acceptable 'significant lifestyle change', then staff can only amend the amount they sacrifice on an annual basis. These requests should also be made via the **Change Request Form** and at least **three months' notice** of the change should be given. Where necessary, appropriate notice should also be given to Oaks Nursery. The list of acceptable 'significant lifestyle changes' is provided in the FAQ's.

Leaving the Scheme

Normally, you will only be able to leave the Scheme when your child leaves nursery or you experience a 'significant lifestyle change'.

You are required to give **three months' notice**⁸ if you intend to leave the Scheme; notice should be given via the **Withdrawal Form**. Forms are available on the HR website and, once completed, should be sent to HR Operational Services/Hospitality HR (as appropriate) for processing. Where relevant, separate notice may also be required for Oaks Nursery.

⁸ For certain significant lifestyle changes, you are required to give notice as able.

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Frequently Asked Questions

Q How do I join the Scheme?

If you have had a child accepted into a place at Oaks Nursery, or already have a child at Oaks, you meet the eligibility criteria and you have decided on the amount of salary to sacrifice, then you will need to complete an **Application Form**. Completed forms should be sent to the HR Operational Services team, who will verify eligibility and process the form.

HR will then send you an amendment to contract for you to sign and return; upon receipt of the signed contract variation HR will instruct Oaks Nursery to invoice the University for the equivalent amount of your childcare fees.

Q Are there any circumstances in which I could not join or could not continue to participate in the scheme?

You are not able to join the Scheme if your salary, after the sacrifice, would fall below the National Minimum Wage. The current National Minimum Wage rates can be found online at www.gov.uk/national-minimum-wage-rates.

Similarly you may choose not to join the Scheme if it would take your earnings below the NI Earnings Threshold, as this may affect your state pension and may affect your entitlement to Statutory Maternity Pay. For current rates please visit <http://www.hmrc.gov.uk/rates/nic.htm>.

If, at any point during your membership in the Scheme, your earnings fall below the National Minimum Wage (for example during nil pay due to a Career Break, Academic Leave of Absence, sickness absence or other absence reasons⁹), then this would count as a 'significant lifestyle change' and you would be required to withdraw from the Scheme.

Q How will participation in the scheme affect my salary?

When you join the Scheme, your pre-sacrifice salary will become known as your **reference salary**. This is used as a reference point when calculating both USS and SAUL pensions contributions, as well as any redundancy payments required.

In the case of any cost of living or annual pay awards, the percentage increase given will be on the full value of your reference salary (pre-sacrifice amount). Annual increments will be treated likewise. Similarly any additional hours worked as overtime or enhancements will be paid at the reference salary rate.

⁹ With the exception of maternity, paternity and adoption leave.

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If you are, for example, applying for a mortgage, loan or similar financial transaction, it is your reference salary that you should quote, as this shows you total earnings from the University.

Once you enter the Scheme your new post-sacrifice salary is your gross salary from which your tax, NI and any other deductions are made from. So, for example, if you are paying a student loan and you join the scheme you will find your loan repayments decrease as they would now be worked out on a lower gross amount.

It is your post-sacrifice salary amount (gross salary) that any Statutory Payments are calculated from (for example SSP, SMP). Therefore, the amount paid in such payments may also decrease (where level of payment received is directly linked to amount earned).

When applying for any statutory benefits or payments it is your gross salary that you should quote, as this shows your total taxable cash earnings from the University.

Q How long must I be in the Scheme?

It is a requirement of the Scheme that you must be able to sign up for a salary sacrifice for a twelve month period. In general, if an employer allows their staff to 'opt in' and 'opt out' of a salary sacrifice arrangement, they will have to alter their contract with each change. This is because the employment contract must spell out clearly what the cash and non-cash entitlements are at any given time.

If a salary sacrifice arrangement allows staff to swap between cash earnings and a non-cash benefit whenever they like, then they haven't really sacrificed their entitlement to the cash earnings, as is required. In these circumstances, any expected tax and National Insurance contributions advantages under the salary sacrifice arrangement will not apply.

The University of Kent therefore, requires all staff wishing to join the scheme to sign up for a minimum of twelve months to meet these requirements. This will be done via an amendment to contract, confirming the amount of salary being sacrificed (the non-cash benefit) and the cash earnings that will be paid. During this twelve month period you cannot make any changes to the sacrifice arrangement.

Q My childcare costs vary from month to month; how much should I sacrifice?

Oaks Nursery allows for nursery provision paid for via this Scheme to be evened out across the year. Therefore you should calculate your total annual costs and divide the figure by twelve to calculate the optimal salary sacrifice amount.

Any further fluctuations in nursery provision, beyond that paid for through the Scheme, would need to be agreed with Oaks and paid for directly by you in the normal way.

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Q What if my childcare requirements change?

The requirements of a salary sacrifice scheme mean that if you join this Scheme you commit to a membership period of at least twelve months. Once you have joined, you cannot leave the Workplace Nursery Exchange Scheme, or review the amount you have agreed to exchange each month for nursery fees, until your anniversary date, **unless** your child leaves the nursery.

You therefore need to calculate the total amount of nursery fees you want to pay for in this way over a twelve month period, taking into account any reduction in childcare needs you may have, for example, during holiday periods.

We do however recognise that financial circumstances can change unexpectedly. In these instances we recognise that it may be necessary to change the terms of a salary sacrifice arrangement due to a **'significant lifestyle change'**.

Q What constitutes a 'significant lifestyle change'?

Acceptable significant lifestyle changes are:

- Marriage or civil partnership
- Notification of pregnancy
- Commencement of or return from maternity leave
- Divorce or separation
- Death of a partner or dependant
- Commencement of or return from long-term sick leave
- Half/nil pay due to sickness absence (wherein your salary falls below the National Minimum Wage)
- Redundancy of a partner
- Career Break
- Academic Leave of Absence
- Your child becomes eligible for the educational grant
- Your child attends part time educational nursery elsewhere
- A significant change in working hours (20% or more)
- Moving house
- Leaving the employment of the University of Kent (voluntarily or otherwise)

Once you are a member of the Scheme, you are required to give **three months'** written notice (or as able) of one of the above major lifestyle events. Please do this via the **Change Request Form**, which is available on the HR website.

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Q I am already in receipt of Childcare Vouchers, what is the difference?

With Childcare vouchers there is currently a tax and NI limit of up to £243 per person per month, on which you can achieve savings (subject to earnings).

By using the Workplace Nursery Scheme you can achieve tax and NI savings on the full amount of the Nursery fees you offset with the salary sacrifice. In some instances this may mean that all your nursery fees are paid for in this way and so are tax and NI free.

Q Can I receive Childcare Vouchers and be in the Scheme?

Yes. You may wish to continue exchanging part of your salary for Childcare Vouchers, for example for children who go to nurseries other than the Oaks.

You can continue to do this and join the Workplace Nursery Salary Exchange Scheme, providing you meet the eligibility requirements for both schemes and you are not claiming the same costs under both schemes.

Q How does this Scheme work with the Early Years funding for 3 & 4 year olds?

Early Years Funding (EYF) is a national initiative that provides all three and four year olds in England with 15 hours of free early education a week, for 38 weeks of the year. In certain instances some two year olds are also eligible (and in September 2014 will become available for more two-year olds).

If you wish to access your free early education at Oaks Nursery please contact Oaks directly to discuss this. Once you are in receipt of the funding, you will need to calculate your nursery fees, minus the EYF funding to calculate your salary sacrifice amount.

The take-up of early years funding would count as a 'significant lifestyle change'. For eligibility for funding please visit www.gov.uk/free-early-education.

Q What happens if I make Additional Voluntary Contributions to my pension?

Additional Voluntary Contributions (AVCs) for USS and SAUL are calculated on your Reference Salary. For other pensions AVCs may be calculated on the amount of taxable (gross) salary received. As your gross salary will reduce under the Scheme this may affect your AVCs.

Q How will my maternity pay be affected by the Scheme?

Statutory Maternity Pay (SMP), like other statutory payments, is calculated on an individual's gross salary – so the post sacrifice amount. If you are a member of the Scheme and become pregnant (or plan to take paternity or adoption pay) you will need to consider the impact this may have on any payments – both statutory and occupational

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– you may be entitled to during this period, as they will be lower. You should also consider that if your salary sacrifice takes your gross salary below the Lower Earnings Limit for National Insurances contributions, then you may not be entitled to receive SMP (although may still be eligible for Occupational Maternity Pay, OMP), or Maternity Allowance (MA).

The University will assume you want to continue in the Scheme unless you tell us otherwise (via the Withdrawal Form) and if any occupational pay you may be entitled to during this period falls below your sacrifice amount, then the University will make up the difference for you.

If you do decide you want to withdraw from the Scheme before going on maternity leave, you may need to do this before the qualifying period for your maternity pay. Otherwise any occupational or statutory maternity pay you may be entitled to will be calculated on your gross salary post-sacrifice, regardless of whether or not you have subsequently withdrawn from the scheme.

The qualifying period for maternity pay is the 12 week period up to the 15th week before your EWC. Please refer to the relevant [Family Friendly](#) policies and procedures for further information.

Q What happens if I change my sacrifice amount or withdraw from the Scheme during maternity leave?

You are able to change your sacrifice amount or withdraw from the Scheme during maternity leave, subject to having twelve months' membership or due to a 'significant lifestyle change'.

However, as any payments due to you during this period will be calculated on your salary during your qualifying period (that is your average salary over a 12 week period up to the 15th week before your EWC) your SMP/ OMP will not change as a result.

Q Where else can I get further advice?

Whilst we can provide you with information about the Scheme, we cannot provide you with independent financial advice. You may therefore want to seek independent advice before making a decision, either from the HMRC website, Citizen's Advice, your Trade Union Rep or an Independent Financial Adviser.

WORKPLACE NURSERY SALARY EXCHANGE SCHEME/ APPLICATION FORM



Staff Details

Surname	<input type="text"/>	First Name(s)	<input type="text"/>	Title	<input type="text"/>
Home Address	<input type="text"/>	Payroll Number	<input type="text"/>		
	<input type="text"/>	N.I. Number ¹	<input type="text"/>		
	<input type="text"/>	¹ National Insurance & payroll numbers available on payslip			
Postcode	<input type="text"/>	Phone number	<input type="text"/>		

Details of Child(ren)

Name	Date of Birth	Monthly Salary Exchange Amount
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
Total amount to Sacrifice:		£ <input type="text"/>

Scheme Details

Start Date ²		
Day	Month	Year
<input type="text"/>	<input type="text"/>	20 <input type="text"/>

²Anniversary date is 12 months from start date

I understand and agree that as a member of the Workplace Nursery Salary Exchange Scheme my gross salary will be reduced by an amount that reflects the total sacrifice amount as above. I understand that any outstanding nursery fees I am liable for I will pay in an agreed way directly to Oaks Nursery.

By signing this agreement I recognise the following conditions apply:

- The University of Kent will pay the nursery fees equivalent to the amount indicated above, directly to Oaks;
- I may only change my membership in the Scheme at my scheme anniversary date, unless my child leaves Oaks, or I have a 'significant lifestyle change', as described in the Scheme documentation. In all instances I shall give three months' written notice of the change, where practicable;
- The salary reduction constitutes a formal change to my Terms & Conditions of Employment;
- I have read and understood the Scheme documentation;
- I recognise that I cannot receive a refund of any salary exchanged and if I leave the Scheme I will become liable for any outstanding nursery fees, which I will have to arrange to pay directly to Oaks.

Signature:	<input type="text"/>	Date:	Day	Month	Year
			<input type="text"/>	<input type="text"/>	20 <input type="text"/>

Return form to: HR Operational Services, 126 the Registry or HR Hospitality Team, Tanglewood.

HR use only:

HRA:	Amount agreed:	<input type="checkbox"/> Yes <input type="checkbox"/> No ³	Date Actioned:	<input type="text"/>	Signed:	<input type="text"/>
³ If no must discuss with individual before returning to Ops						
Ops:	Date received:	<input type="text"/>	Date Actioned:	<input type="text"/>	Signed:	<input type="text"/>

WORKPLACE NURSERY SALARY EXCHANGE SCHEME/ CHANGE REQUEST FORM



Staff Details

Surname	<input type="text"/>	First Name(s)	<input type="text"/>	Title	<input type="text"/>
Home Address	<input type="text"/>	Payroll Number	<input type="text"/>		
	<input type="text"/>	N.I. Number ¹	<input type="text"/>		
	<input type="text"/>	¹ National Insurance & payroll numbers available on payslip			
Postcode	<input type="text"/>	Phone number	<input type="text"/>		

Details of Child(ren)

Name	Date of Birth	Old Exchange Amount	New Exchange Amount
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total new amount to Sacrifice:			£ <input type="text"/>

Change Details

Date of change ²		² Must be twelve month anniversary to make change, unless reason for change is acceptable 'significant lifestyle change' as defined in the Scheme documentation
Day	Month	
01	20	

Reason for change:

I understand and agree that as a member of the Workplace Nursery Salary Exchange Scheme my gross salary will be reduced by an amount that reflects the total sacrifice amount as above. I understand that any outstanding nursery fees I am liable for I will pay in an agreed way directly to Oaks Nursery.

By signing this agreement I recognise the following conditions apply:

- The University of Kent will pay the nursery fees equivalent to the amount indicated above, directly to Oaks;
- I may only change my membership in the Scheme at my scheme anniversary date, unless my child leaves Oaks, or I have a 'significant lifestyle change', as described in the Scheme documentation. In all instances I shall give three months' written notice of the change, where practicable;
- The salary reduction constitutes a formal change to my Terms & Conditions of Employment;
- I have read and understood the Scheme documentation;
- I recognise that I cannot receive a refund of any salary exchanged.

Signature:

Date:

Day

Month

Year

20

Return form to: HR Operational Services, 126 the Registry or HR Hospitality Team, Tanglewood.

HR use only:

HRA: Reason agreed: Yes No³ Amount agreed: Yes No³ Signed:

³If no must discuss with individual before returning to Ops

Ops: Date received: Date Actioned: Signed:

WORKPLACE NURSERY SALARY EXCHANGE SCHEME/ WITHDRAWAL FORM



Staff Details

Surname	<input type="text"/>	First Name(s)	<input type="text"/>	Title	<input type="text"/>
Home Address	<input type="text"/>	Payroll Number	<input type="text"/>		
	<input type="text"/>	N.I. Number ¹	<input type="text"/>		
	<input type="text"/>	¹ National Insurance & payroll numbers available on payslip			
Postcode	<input type="text"/>	Phone number	<input type="text"/>		

Details of Child(ren)

Name	Date of Birth	Exchange Amount	Date child leaves nursery ¹
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>

Withdrawal Details

Date of withdrawal ²			² Must be twelve month anniversary to withdraw, unless reason for withdrawal is acceptable 'significant lifestyle change' as defined in the Scheme documentation, or your child is leaving Oaks Nursery.
Day	Month	Year	
<input type="text"/>	<input type="text"/>	20 <input type="text"/>	

Reason for withdrawal:

I understand that I cannot receive a refund of any salary exchange and that any outstanding fees owed to Oaks after withdrawing from this Scheme are my responsibility.

I understand that withdrawing from the Scheme does not change any arrangements I have with Oaks Nursery and, should I wish to, I will need to give relevant notice to Oaks separately.

Signature:	<input type="text"/>	Date:	Day	Month	Year
			<input type="text"/>	<input type="text"/>	20 <input type="text"/>

Return form to: HR Operational Services, 126 the Registry or HR Hospitality Team, Tanglewood.

HR use only:

HRA:	Reason agreed:	<input type="checkbox"/> Yes	<input type="checkbox"/> No ³	Date Actioned:	<input type="text"/>	Signed:	<input type="text"/>
³ If no must discuss with individual before returning to Ops							
Ops:	Date received:	<input type="text"/>	Date Actioned:	<input type="text"/>	Signed:	<input type="text"/>	<input type="text"/>