



PARENT INFORMATION PACK

Childcare has never been more affordable

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Introduction

This Parent Information Pack is designed specifically for you, a working parent, to help you understand what Childcare Vouchers are, how they work and how they can help you save up to **£1,196*** per parent, per year on your registered childcare costs.

Childcare Vouchers are a government initiative, designed to help working parents save money on their registered childcare costs via reduced tax and National Insurance contributions.

As part of its family-friendly policies, your employer has introduced Childcare Vouchers as an employee benefit, offered as part of your employee benefits package. They are available through Computershare Voucher Services (formerly known as Busy Bees Childcare Vouchers).

*Subject to individual circumstances



What are Childcare Vouchers?

Childcare Vouchers are a recognised method of paying for registered childcare. They are not just for children of pre-school age; they can be used to pay for childcare for children aged up to **16** years old.

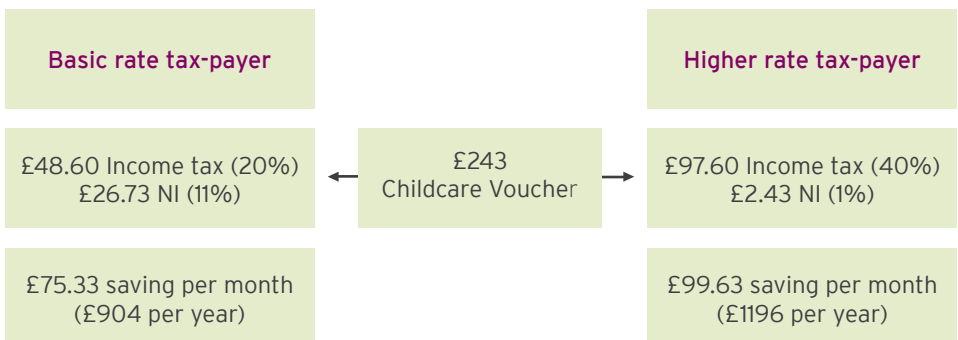
Now that your employer has chosen Computershare Voucher Services as its Childcare Voucher provider, you can start to receive Childcare Vouchers (up to **£243** per month or **£55** per week) in exchange for part of your gross salary. This is known as a salary sacrifice. The part of your gross salary you exchange for Childcare Vouchers is tax-free and exempt from National Insurance contributions and as a result you can make savings of up to **£1,196*** per parent, per year. It does not cost you anything to request Childcare Vouchers and the scheme benefits **both** basic and higher rate tax-payers.

Both working parents can claim Childcare Vouchers, whether you work for the same or different organisations, provided your respective employers both offer a Childcare Voucher scheme. Therefore, as a family you can save up to a maximum **£2,392*** per year.

You can use your Childcare Vouchers to pay more than one carer and you can decide whether to pay your carer in full with Childcare Vouchers or split the payment between Vouchers and cash.

Our Childcare Vouchers are valid for 12 months. Therefore you can also accrue your allocation and use them when you need them most - perhaps for activity clubs or holiday schemes in the school summer holidays.

*Subject to individual circumstances



SECTION THREE

How do Childcare Vouchers work?

Childcare Vouchers save you money because they are tax-free and exempt from National Insurance contributions.

You and your employer agree that you will receive part of your gross salary as cash and part as Childcare Vouchers. This Agreement is known as a salary sacrifice because you are sacrificing, or exchanging, part of your salary in order to receive Childcare Vouchers with the same face value. It will change your Terms and Conditions of Employment and enable your employer to provide you with Childcare Vouchers as part of your salary. The Agreement doesn't change your total emoluments (what your employer has to pay you) in

one pay period. The total value you receive, your total emoluments, will remain the same; just the way you receive them will change. A pay period is the period of time for which you are paid, for example weekly, four weekly, and monthly.

Once you have requested your Childcare Vouchers, only your remaining cash salary is subject to tax and National Insurance contribution deductions. The amount you take in Childcare Vouchers will be shown on your payslip. You will receive your Childcare Vouchers on or after your pay date as they are part of your salary.

Basic rate tax-payer without Childcare Vouchers	
Amount per month	Payment stage
£1666.67	Gross Pay (salary)
-£516.67	Tax and NI deductions (31%) on £1666.67
£1150.00	Net Pay
-£243	Childcare costs of £243
£907.00	Remaining net pay

Basic rate tax-payer with Childcare Vouchers	
Amount per month	Payment stage
£1666.67	Gross Pay (salary)
-£243	£243 Childcare Vouchers requested
£1423.67	Remaining Gross Pay after Childcare Voucher deductions
-£441.34	Tax and NI deductions (31%) on £1423.67
£982.33	Net Pay
£0 - paid with a Childcare Voucher	Childcare costs of £243
£982.33	Remaining net pay

The above calculation is for illustrative purposes only and subject to individual circumstances. Based on a basic rate tax-payer with an annual salary of £20,000 and monthly childcare costs of £243.

£75.33	Monthly saving with Childcare Vouchers
£904	Annual Saving with Childcare Vouchers

Am I eligible?

To be eligible for Childcare Vouchers, you must -

- › Be employed (but not self-employed)
- › Be a UK tax-payer
- › Be the parent or legal guardian of at least one child aged between **0 to 16*** years
- › Use registered childcare.

MINIMUM WAGE

Once the value of your Childcare Voucher order has been deducted from your salary, your hourly rate will be re-calculated by your employer based on your remaining wage.

Your new hourly rate must not fall below the national minimum wage, which is **£5.80** per hour for individuals aged 22 or over from **October 2009**. If your new hourly rate does drop below minimum wage you will have to reduce the amount of Childcare Vouchers you wish to take.

If you work different hours each week/month, the amount of Childcare Vouchers that you wish to receive should be reconsidered each week/month to ensure your salary remains above the minimum wage.

Additional things to consider

Please see the section on 'important things to consider' (section seven) for additional factors which can affect your eligibility. Please note that pensions, redundancy pay, Statutory Maternity Pay, Statutory Paternity Pay, Working Tax Credit (WTC) and Child Tax Credit (CTC) may be affected by Childcare Vouchers.

*1st September following 15th birthday or 1st September following 16th birthday for children with disabilities.




SECTION FIVE

How much can I save?

The amount you will save in tax and National Insurance contributions depends on your current salary. Currently, each eligible working parent or legal guardian can receive up to **£243** per month or **£55** per week in Childcare Vouchers. This amount doesn't increase if you have more than one child.

Childcare Vouchers can save you money, no matter what your registered childcare costs. The table below is a guide to the savings you could make.

 Annual Salary	Annual tax and NIC savings based on a monthly Childcare Voucher order of:				
	£50	£100	£150	£200	£243
c. £10.5K - £44K per year	£186	£372	£558	£744	£904
c. £44K+ per year	£246	£492	£738	£984	£1196

Effective 6 April 2009
Savings subject to individual circumstances
Minimum voucher order £20
For use as general guidance only

Visit the online calculator at computersharevoucherservices.com or call the Customer Service team on **0845 002 1111** to find out how much you can save.

PLEASE NOTE:

£243 is the capped amount, set by the government, of tax-free and NI-exempt Childcare Vouchers which you are allowed to take per month. Some employers allow their employees to take more than the capped amount. However, any additional Childcare Vouchers over the **£243** limit are not tax-free and NI-exempt.

A number of state benefits - Statutory Sick Pay for example - are dependent on maintaining a minimum level of NI. Your gross pay, after deducting the value of your Childcare Vouchers, must not be less than £6,475 per year (£539 per month) in the April 09/10 tax year.

Where can I use Childcare Vouchers?

GOVERNING BODIES

Your carer must be registered with Ofsted in England, with the equivalent authorities for Scotland, Wales and Northern Ireland, or the Independent Schools Inspectorate.

Your carer must also be registered with Computershare Voucher Services. If your carer isn't currently registered with us it's a free and simple process to get them set up. Please see Section Eight (Carer registration) for more details.

As long as the above is followed you can use Childcare Vouchers to pay your existing carer – there is no need to change your childcare provider.

You can use Childcare Vouchers to pay multiple carers and for more than one child.

QUALIFYING CHILDCARE

Qualifying childcare is any of the following for children under the age of **16***:

- > Registered childminders, nurseries and play groups
 - > Childcare schemes run by school governing bodies under the 'extended schools scheme'
 - > Childcare schemes run by registered providers, for example an out of school scheme or a provider approved under a Ministry of Defence accreditation scheme
- > In England only, childcare given in the child's own home by a person registered to care for your child or children**
- > In England only, childcare given in the child's own home by a domiciliary worker or nurse from a registered agency who cares for the child or children
- > In Scotland only, childcare given in the child's own home by (or introduced through) childcare agencies, including sitter services and nanny agencies, which must be registered
- > Approved foster carers (the care must not be for any child they are fostering)
- > The provision by maintained and independent schools of out of school hours care (including breakfast clubs, boarding fees and after school clubs) on premises that can be inspected as part of the school inspection regime, providing the charges are shown separately from those relating to compulsory education
- > Early Years provision in maintained and independent schools and Early Years settings in the private and voluntary sectors.

*1st September following 15th birthday or 1st September following 16th birthday for children with disabilities.

**Childcare provided in the child's own home will not qualify if the person approved to give that childcare is a relative of the child.

CHILDCARE SETTINGS

Childcare Vouchers can be used to pay for any qualifying childcare in a wide range of childcare settings. The following forms of childcare can all accept Childcare Vouchers:

- > Independent Nursery Schools
- > Day Nurseries
- > Play Groups
- > Crèches
- > Childminders
- > Out of school clubs
- > Qualifying childcare in maintained and independent schools e.g. Early Years Foundation Stage (EYFS), out of school clubs, extra curricular activities, for example music lessons, football clubs, boarding fees*
- > Nannies
- > Au pairs
- > Holiday clubs or schemes
- > Activity Holidays e.g. Camp Beaumont, PGL, Supercamps
- > Workplace or partnership nurseries

NB: List not exhaustive

*In England only



Important things to consider

There are additional factors which can affect your eligibility for Childcare Vouchers which you need to consider:

STATUTORY MATERNITY PAY (SMP)

SMP is calculated based on the average weekly cash pay you receive during the eight week period, 15 weeks prior to the date of confinement (weeks 17 to 25 of your pregnancy). As Childcare Vouchers reduce your cash pay through salary sacrifice, the amount of salary that is liable to National Insurance contributions is also reduced. Therefore any salary sacrifice entered into during this eight week period will reduce entitlement to SMP. As a result you may wish to stop receiving Childcare Vouchers during this period.

The Sex Discrimination Act (SDA) 2008 can have an impact on maternity pay, occupational maternity pay and paternity pay.

If you fall pregnant whilst receiving Childcare Vouchers, you should contact your HR or payroll department immediately.

STATUTORY PATERNITY PAY (SPP)

Eligible employees are permitted to take paid leave to care for the baby or support the mother following the birth. If you expect to have a period of paternity leave or SPP you should think very carefully as to whether you should take Childcare Vouchers during this period.

PENSIONS

In respect of any pension arrangements with your employer, please contact your Pensions Consultant for guidance and further information.

Provided you pay the minimum requirements for NI payments, Childcare Vouchers should not have an effect on your Basic State Pension. However, it may have a small effect on your State Second Pension.

REDUNDANCY

If you take Childcare Vouchers, these may affect the redundancy pay you can receive. Redundancy pay calculation is partly based on the weekly cash pay you receive. If you take Childcare Vouchers, this reduces your cash pay. This means you may be paid a lower redundancy payment.

If your employer provides an enhanced redundancy payment scheme, then you should review the terms of the scheme to clarify whether the non-cash element of the salary - the Childcare Voucher value - will be taken into consideration when calculating your redundancy payment.

For further information on all of the above, please contact your payroll or HR Department.

WORKING TAX CREDIT (WTC) / CHILD TAX CREDIT (CTC)

Not everybody is entitled to WTC and/or CTC. There are many variables which determine your eligibility to WTC and CTC. If you are eligible, the amount you can claim can differ depending on your circumstances.

Working Tax Credit: Working Tax Credit is the umbrella term for payment(s) from the government, which are issued to working people who have at least one child, and/or are on a low income. The payments you receive can vary depending on the hours you work and the amount of taxable income you receive.

WTC and Childcare Vouchers:

When you exchange part of your salary for Childcare Vouchers, only the remainder of your salary can be taxed. If you receive Childcare Vouchers, your taxable income will be reduced. WTC is partly calculated on the amount of taxable income you receive. As a result, this may affect the amount of WTC you are entitled to.

Child Tax Credit (CTC): Often referred to as the 'childcare element' of working tax credits. The payments you are entitled to depend on the number of children you are responsible for and the costs of your childcare. The higher your childcare costs, the more CTC you may be eligible to claim. If you are with a partner, CTC is paid to whoever is the main carer. CTC is paid in addition to Child Benefit.

CTC and Childcare Vouchers: You may be eligible to receive CTC if you have children and pay for registered childcare. CTC is a contribution towards the childcare you pay from your net income. The amount you can receive is dependent on your net income - you are entitled to more if you are on a low income. If you choose to pay for your registered childcare using Childcare Vouchers, you may not receive your full entitlement to CTC.

Will I be better off accepting Childcare Vouchers in return for a salary sacrifice or by claiming tax credits help towards my childcare costs?

This will depend upon your individual circumstances. Generally speaking, your family will be better off accepting Childcare Vouchers in return for a salary sacrifice if you can answer "yes" to **one** of the following:

- > Your eligible childcare costs are more than £175 per week, if you have one child or £300 per week if you have two or more children. In this case you will always be better off accepting Childcare Vouchers to cover your childcare costs above these limits.
- > You are receiving tax credits at the family element (£545 per year, or £1090 per year if you have a baby aged under one) and you are claiming for your childcare costs.

Your family will generally be worse off or, at best, no better off accepting Childcare Vouchers in return for a salary sacrifice if you can answer “yes” to **both** of the following:

- > You are receiving tax credits of more than £545 per year (or £1090 per year if you have a baby aged under one) and you are claiming for your childcare costs.
- > Your eligible childcare costs are no more than £175 per week if you have one child or £300 per week if you have two or more children.

For further information, please contact:

- > www.hmrc.gov.uk/childcare (see the section on 'interaction of childcare vouchers and tax credits')
- > www.direct.gov.uk
- > your local Tax Office
- > the Tax Credits Helpline on 0845 300 3900.



Carer registration

Your carer can accept Childcare Vouchers if they are registered with one of the bodies listed below:

- > Ofsted in England
- > The Care Commission in Scotland
- > Care and Social Services Inspectorate in Wales
- > Local Health and Social Services Trust in Northern Ireland
- > The Independent Schools Inspectorate (ISI) in England

We will need to see a photocopy of their carer registration certificate in order to let them redeem Childcare Vouchers with Computershare Voucher Services.

Please note: It is your responsibility to inform us of any changes to your childcare provider, including changes to their registration.



Q: Why does my carer have to register with Computershare Voucher Services?

A: In order for Computershare Voucher Services to pay your carer, we need their bank details. We are also required to check that they are registered with Ofsted in England, the equivalent authority for Scotland, Wales or Northern Ireland or the Independent Schools Inspectorate (ISI) in England.

Q: What does it cost my carer to register with Computershare Voucher Services?

A: Registration is free. If your carer wants to use our online services they can manage their account and redeem their vouchers online, instead of by phone.

Q: How is my carer paid?

A: All carers are paid by BACS transfer. Payments, once authorised, take 3-4 working days to reach their bank account.

Q: My carer isn't registered with Computershare Voucher Services

A: If your carer is already registered with Busy Bees Childcare Vouchers then they can also redeem Childcare Vouchers with Computershare Voucher Services. If they aren't registered with us, either you can register your carer or your carer can register themselves:

OPTION ONE - ONLINE

1. Visit the Computershare Voucher Services website
2. Complete the online registration form as much as possible and click 'submit'
3. Your carer will receive a pre-populated carer registration form via the post. If you completed the online form the covering letter will confirm this to the carer
4. After completing and checking their details the carer needs to return the signed carer registration form to us along with a photocopy of their carer registration certificate
5. We will then issue them with a unique carer registration number (CRN) and they can start to redeem our Childcare Vouchers.

OPTION TWO - BY PHONE

1. Call the Customer Service Carer team on **0845 002 1122**
2. The Customer Service Representative will complete the carer registration form as much as possible with the details provided
3. Your carer will receive a pre-populated carer registration form via the post. If you called the Carer team the covering letter will confirm this to the carer
4. After completing and checking their details the carer needs to return the signed carer registration form to us along with a photocopy of their carer registration certificate

5. We will then issue them with a unique carer registration number (CRN) and they can start to redeem our Childcare Vouchers.

BENEFITS OF A CARER ONLINE ACCOUNT

If your carer has access to an email account and the internet, they may find that they benefit from using our online services:

- > Online voucher redemption of paper vouchers - singular or batches of 20 vouchers
- > Real-time success / rejection notification
- > Online viewing of all payments and detailed remittance advice
- > Carers can keep Computershare Voucher Services informed of any change to their contact details
- > Environmentally friendly.

If your carer requires more information, they can:

visit:

computersharevoucherservices.com

email:

carer@computershare.co.uk

call:

0845 002 1122

How do I pay my carer?

When you register online, the default method to pay your carer will be e-Vouchers. If permitted by your employers scheme, you will have the option to select a standing carer payment or paper vouchers.

If you don't have an online account, you will need to contact our Customer Service team on **0845 002 1111** or email **parent@computershare.co.uk** to arrange your carer payments.

There are **three ways** you can pay a carer:

1. e-Vouchers
2. Standing Carer Payment
3. Paper Vouchers

1. e-VOUCHERS

You pay your carer electronically, using your secure online account to authorise the payment. Computershare Voucher Services transfers funds as authorised by you and will pay these into the carer's designated bank account by BACS transfer, in line with the carer's specified payment frequency. This is the most accessible, flexible and environmentally sensitive product we offer and is our preferred method of payment.

- > Internet access, arrange own payments (whether regular/standing carer payments or irregular payments), paid to carer's bank account.



2. STANDING CARER PAYMENT

For those parents who don't have internet access but who wish to adopt an environmentally friendly way of paying their carer, we offer an additional paperless option called a standing carer payment. You simply advise us when you would like payment to be made to a carer and Computershare Voucher Services will make the payment on your behalf directly to the carer's designated bank account by BACS transfer at a frequency determined by the carer.

- > No internet access required, regular payments, fixed amount, specific carer, paid to carer's bank account (similar to a Standing Order).

3. PAPER VOUCHERS

Paper Vouchers give you the facility to hand a voucher to a carer as and when required. They can be ordered in any denomination from £20 upwards. The carer can either redeem the paper Childcare Vouchers via their own online account or by calling our automated IVR redemption line on **0845 002 1122**. Please note your carer will find it easier to redeem vouchers with Computershare Voucher Services in the largest denomination possible. Following redemption Computershare Voucher Services will pay the face value of the voucher directly to the carer's designated bank account by BACS transfer at a frequency determined by the carer.

- > Posted to home or employer's address, handed over to carer.

Please Note: Computershare Voucher Services has a range of payment options. However, the payment method may be determined by individual employers. You are advised to seek clarification from your employer.



How do I join the Childcare Voucher scheme?

Please ensure you have read and understood the information contained within this Parent Information Pack before starting the registration process.

When joining the scheme, either online or by phone, you will be asked to complete an Agreement, to accept the terms and conditions of the scheme, and complete the details of your first Childcare Voucher order. The Agreement will change your Terms and Conditions of Employment. This enables your employer to provide you with Childcare Vouchers as part of your salary; the Childcare Vouchers will be the same face value as the salary you agree to sacrifice.

YOUR CHILDCARE VOUCHER ORDER

- > If you have regular, ongoing childcare arrangements you can order the same amount of Childcare Vouchers every pay period, with no end date
- > If you have regular childcare arrangements but for a short period only e.g. school holidays, you can order the same amount of Childcare Vouchers every pay period, but with a fixed end date. Alternatively you can spread your Childcare Voucher order over a longer period and accrue them for when you need them. A Childcare Voucher is valid for 12 months
- > If your childcare arrangements change regularly, you can amend your order each pay period by going online or by contacting our Customer Service team on **0845 002 1111**. However this must be done before the payroll cut-off date agreed between your employer and Computershare Voucher Services to ensure the amendment is processed for the correct pay period.

You can join the Computershare Voucher Services scheme either online or via the Customer Service team.

OPTION ONE - ONLINE:

You will need your employer reference number (ERN)* and a recent payslip to hand. To begin, visit the website at computersharevoucherservices.com

- > Click on 'Register Now'
- > Enter your ERN
- > Complete the Agreement which will include information about your Childcare Voucher order and your carer details
- > Read the terms and conditions of the scheme and agree to vary your Terms and Conditions of Employment
- > You will set the security information for your online account. We will send you a confirmation of your user ID.

* The ERN is available from your employer or the Customer Service team.

If you have an online account you can still contact a Customer Service Representative if you have a query or require further information.

OPTION TWO - BY PHONE:

Please have a recent payslip to hand when calling the Customer Service team.

- > Call the Customer Service team on **0845 002 1111**
- > You will be asked a series of questions to enable the Customer Service Representative to fill in the Childcare Voucher Agreement on your behalf. This will include information about your Childcare Voucher order and your carer details
- > A copy of the terms and conditions, where you agree to vary your Terms and Conditions of Employment, will be sent to you by email or post
- > If you set up an online account, we will confirm your security information by email.

BENEFITS OF AN ONLINE ACCOUNT

- > Easy to set up and use
- > Greater flexibility and environmentally sensitive way of receiving Childcare Vouchers
- > You have full control of your carer payments
- > You have the option to set up standing/regular payments and one-off/irregular payments
- > An e-Voucher is a recognised form of payment
- > You have access to your secure online account 24/7
- > You can keep Computershare Voucher Services informed of any change to your personal details
- > Full visibility of transactional history.



What happens once I've joined the scheme?

If you place your order with Computershare Voucher Services before the payroll cut-off date agreed between your employer and Computershare Voucher Services, you will receive your Childcare Vouchers on or after your next pay date. Childcare Vouchers cannot be released by us until payment from your employer has been received and processed.

Childcare Vouchers should be treated as part of your salary; therefore you will not receive them before your pay date. Childcare Vouchers are issued at every pay period (for example monthly, weekly, four weekly). You will receive the same amount of Childcare Vouchers for each pay period until you instruct Computershare Voucher Services otherwise.

AMENDING OR CANCELLING YOUR ORDER

You must ensure that any amendments or cancellations to your order are received by Computershare Voucher Services by the stated cut-off date set by your employer. This is to ensure the amendment or cancellation is processed for the correct pay period. If you are unsure of the cut off date, please contact the Customer Service team on **0845 002 1111**. Please note that cancelling an individual order does not cancel any standing carer payments you may have set up. You must

contact us directly to cancel your standing carer payments.

AUTO INCREASE

Currently the government limit on the amount of tax-free and National Insurance exempt Childcare Vouchers you are able to exchange is **£243** per parent, per month (**£55** per week). This is known as the capped amount. In the next budget, the government may increase this amount. If you are already ordering **£243** per month and you would like to always receive the maximum amount of Childcare Vouchers, please select the 'Auto Increase' option on your account and Computershare Voucher Services will automatically increase your Childcare Vouchers order to the maximum available, should the capped amount go up.

ONLINE ACCOUNT

If you do not currently have an online account but want to set one up in the future please contact our Customer Service team who will be happy to help you.

PLEASE NOTE:

It is **your** responsibility to inform us of any changes to your childcare provider, including changes to their registration. You **must** inform Computershare Voucher Services directly if you leave your employer.

How it works:

e-VOUCHERS (ONLINE ACCOUNT)



When you complete the Agreement, either online or via the Customer Service team, and set up your Childcare Voucher order, you will also be asked to accept a variation to your Terms and Conditions of Employment. This allows you to sacrifice part of the salary you receive from your employer for Childcare Vouchers.



If you've elected to use e-Vouchers, we will issue you with a unique username and password for your online account.



Upon receipt of payment from your employer, Computershare Voucher Services will credit your online account with the value of the Childcare Vouchers you have requested for the relevant pay period.



Check your payslip to confirm that the correct deduction from your salary has been made for your e-Vouchers.



You can either set up a Standing Carer Payment for ongoing payments at a frequency which suits you, or arrange carer payments as and when they are needed. Your carer will be paid with e-Vouchers.



The website will acknowledge that we have received your payment instruction. Via email, you will receive confirmation of the payment made to your carer by BACS. You will then be issued with a unique transaction number.

STANDARD CARER PAYMENT (NO ONLINE ACCOUNT)

When you complete the Agreement with the Customer Service team, and set up your Childcare Voucher order, you will also be asked to accept a variation to your Terms and Conditions of Employment. This allows you to sacrifice part of the salary you receive from your employer for Childcare Vouchers.



The date you want to pay your carer must be on or after your pay day, be for same amount and on the same frequency of your pay.

Please Note: If at any time you change your carer and/or amount required you must notify us of the changes as soon as possible.



Providing we have received payment from your employer, we will initiate the payment to your carer on the date you have specified. The amount requested will be paid to your carer as an e-Voucher.



Check your payslip to confirm that the correct deduction from your salary has been made for your standing carer payment.



We will email you confirmation of your carer payment. This will include a unique transaction number.

PAPER VOUCHERS

When you complete the Agreement, either online or with the Customer Service team, and set up your Childcare Voucher order, you will also be asked to accept a variation to your Terms and Conditions of Employment. This allows you to sacrifice part of the salary you receive from your employer for Childcare Vouchers.



Upon receipt of payment from your employer, we will post your Paper Voucher to either your home address or to you via your employer.



Check your payslip to confirm that the correct deduction from your salary has been made for your paper Voucher.



When required, pass your paper Voucher to your carer, who will then contact us to redeem them. (When paying your carer with paper Vouchers it is good practice to use the oldest dated voucher first.)



Frequently asked questions

Q. Do I have to be paid in Childcare Vouchers each month?

A. Yes, once you've joined the scheme, you will receive Childcare Vouchers as part of your salary. You can set your order to run for a specified number of pay periods or have an on-going order for the same amount of Childcare Vouchers each month. As long as your employer allows you to, you will be able to leave the scheme whenever you wish.

Q. If I want Childcare Vouchers, whether my pay period is one week, four weeks or a month, what do I do?

A. You must register with Computershare Voucher Services and complete an Agreement. On this Agreement you must detail how many pay periods are to be covered on the Childcare Voucher order, or indicate that you wish the arrangement to continue indefinitely until further notice from you. Instead of an all-cash salary payment you will be paid partly in cash and partly in Childcare Vouchers, for the selected pay periods by your employer.

Q. What changes do I have to make if I want to use Childcare Vouchers to pay for my childcare?

A. None, provided your carer is registered with Ofsted in England or an equivalent body (see Section Eight for details), and registered to redeem vouchers with Computershare Voucher Services. Your childcare arrangements can remain the same. The Childcare Voucher arrangement simply changes the way in which your carer is paid.

If your carer is not registered with the relevant governing body, they cannot receive payment in Childcare Vouchers. If your carer is not registered with Computershare Voucher Services, they cannot redeem our Childcare Vouchers.

Q. Is there a limit to the amount of vouchers I can have?

A. Each eligible working parent is entitled to claim tax-free and NI-exempt Childcare Vouchers, up to a maximum of **£243** per month or **£55** per week. Both parents can take Childcare Vouchers, provided each of their employers offers a Childcare Voucher scheme. This means that families can receive up to £486 per month or £110 per week in Childcare Vouchers and make a saving of up to **£2,392*** per family, per year.

Some employers may allow working parents to order more than the capped **£243** amount of vouchers but any Childcare Vouchers above the limit will not be exempt from tax or NI.

Please note that there is a minimum Childcare Voucher order of £20.

Q. If I am a higher rate tax-payer can I still claim Childcare Vouchers?

A. Yes, Childcare Vouchers are available to **both** basic and higher rate tax-payers. If you are a higher rate tax-payer you can save up to **£1,196*** per parent, per year.

Q. Can I use the arrangement to receive Childcare Vouchers for more than one child?

A. Yes, as long as you are the parent or legal guardian of the children in question. However, the maximum voucher value is capped at **£243** per month or **£55** per week, irrespective of the number of children you have.

You can use your Childcare Vouchers to pay different carers. If you do use different carers it is very important that each childcare provider you wish to use is registered with the relevant governing body and Computershare Voucher Services.

Q. Will all registered childcare providers accept these vouchers?

A. All registered childcare settings can accept Childcare Vouchers. However if you have any difficulties please contact the Customer Service Carer team on **0845 002 1122** or email **carer@computershare.co.uk** who will do all they can to help.

Q. Can I use this Agreement and receive Childcare Vouchers that can be used for any child?

A. No. In order to take advantage of the Agreement and receive Childcare Vouchers you must be the parent or legal guardian of the child that is to be provided with childcare. This does include foster children and legally adopted children.

Q. Can I get extra discounts if I use a Busy Bees nursery?

A. Yes, there are additional discounts available for parents using Childcare Vouchers from Computershare Voucher Services at participating Busy Bees nurseries. Please visit our website for more information.

Q. What do I do if I no longer want to receive vouchers, for example my child is starting school?

A. Childcare Vouchers aren't just for children of pre-school age - they can be used in a variety of settings including childminders, nannies, holiday clubs, out of school clubs for children up to **16** years old.

If you decide you still wish to cancel your order you are required to inform your employer and/or* Computershare Voucher Services of your intention to stop your order. You can do this by visiting the website or by calling the Customer Service team on **0845 002 1111**.

*This depends on how your employer has set up the Childcare Voucher scheme with us

PLEASE NOTE: When amending / cancelling your order, if you miss the cut off date we have agreed with your employer, we will be unable to amend/ cancel your order for that pay period.

Q. What happens if I leave my current employer whilst on the Childcare Voucher scheme?

A. It is your employer's responsibility to check the payroll schedule and remove or ask us to remove any leavers. Since your employer will remove you from the payroll schedule and therefore not pay us for your Childcare Voucher order, we will not release any Childcare Vouchers to you.

However, if you also wish to tell us and cancel your Childcare Voucher order directly please go online to cancel your order or contact the Customer Service team on **0845 002 1111** by the cut-off date agreed between your employer and us.

Q. When can I use the Childcare Vouchers I receive?

A. You can use the Childcare Vouchers as soon as you receive them. However we recommend that you use the oldest dated Childcare Vouchers first.

Childcare Vouchers are valid for 12 months. Therefore you can accrue Childcare Vouchers over several pay periods and use them to pay for childcare at a later date e.g. childcare arrangements during the school holiday period.

Q. How do I go about joining the scheme?

A. You can join the Computershare Voucher Services scheme either online at or via the Customer Service team on **0845 002 1111**. When joining, please have a recent payslip to hand. If you are joining online, you will also need your employer reference number (ERN).

When joining you will be asked to complete an Agreement, set up your Childcare Voucher order and accept a variation to your Terms and Conditions of Employment. This allows you to sacrifice part of the salary you receive from your employer for Childcare Vouchers.

Q. My employer doesn't offer Childcare Vouchers at the moment. What can I do to encourage them?

A. We can provide your employer with all the information they need to set up our scheme. All you need to do is ask them to contact us on **0845 002 1111** for further details.

Q. What happens if my partner is already participating in Childcare Voucher scheme with their employer?

A. Both of you can join your respective employers Childcare Voucher scheme, further increasing your tax and NI savings. You can use both sets of Childcare Vouchers to pay for the same child, and for multiple carers.

Q. Who should I contact if I want to know more about the scheme?

A. To find out more, visit the Computershare Voucher Services website, call the Customer Service team or contact your Human Resources Department/ Childcare Co-ordinator as appropriate.

Q. What if my childcare costs are different each month?

A. You can still order Childcare Vouchers. You can order the same amount regularly, but you don't have to use them straight away. You can accrue your vouchers for a time when you need more childcare cover e.g. during the school holiday period. The best

payment option with this scenario is e-Vouchers. If you have an online account you can arrange to make payments up to the Childcare Voucher balance in your account.

Q. What's the best way to pay my carer?

A. There are three ways you can pay a carer:

e-Vouchers (via Online Account)

- > Set up carer payments as and when needed i.e. irregular payment
- > Set up ongoing, regular carer payments i.e. standing carer payment.

e-Vouchers is our preferred method of payment

Standing Carer Payment (no online account)

- > We arrange to pay a carer on your behalf as you don't have internet access
- > The payments have to be for the same amount, to the same carer, on a regular frequency e.g. monthly
- > Similar to a Standing Order.

Paper Vouchers

- > You have the option to order paper vouchers through your Online Account or via Customer Service
- > Paper Vouchers are sent by post to your home address or via your employer.

Contact us

If you have any further questions, please:

visit: www.computersharevoucherservices.com

email: parent@computershare.co.uk

call: 0845 002 1111

To enable you to register with the Computershare Voucher Services Childcare Voucher scheme, either online or via the Customer Service team, please have a recent payslip to hand.

To join online you will also need your employer reference number (ERN). This is available from your employer or the Customer Service team.

If your carer would like more information, please:

visit: www.computersharevoucherservices.com

email: carer@computershare.co.uk

call: 0845 002 1122

About Computershare Voucher Services

Computershare acquired Busy Bees Childcare Vouchers in September 2008, and in October 2009 changed the name to Computershare Voucher Services. This brings the company under the Group brand.

Computershare Voucher Services is the UK's largest dedicated Childcare Voucher provider. The company has its roots in the childcare sector and has been offering Childcare Vouchers schemes since 1999. We have over 200 staff who are all dedicated to the administration and management of Childcare Voucher schemes for around **110,000** working parents in more than **14,000** organisations.

Computershare Voucher Services has built valuable client relationships in both the public and private sector. We provide schemes to a number of leading UK businesses and organisations ranging from blue chip companies to SME's, councils to NHS trusts, police forces to government departments.

Computershare Voucher Services is a Computershare company. For more information, visit **www.computershare.com**

SECTION FOURTEEN

Useful links

HM Revenue & Customs For full guidelines regarding 'salary sacrifice' schemes, Working Tax Credit and Childcare Vouchers	www.hmrc.gov.uk/childcare
Childcare Indicator Calculator Click on the link at the bottom for 'Childcare Indicator'	www.hmrc.gov.uk/calcs/ccin.htm
General Childcare Register (CVCR) Ofsted (England) The Care Commission (Scotland) Local Health and Social Services Trust (Northern Ireland) Care and Social Services Inspectorate (Wales) Independent Schools Inspectorate (England only)	www.everychildmatters.gov.uk www.ofsted.gov.uk www.carecommission.com www.dhsspsni.gov.uk www.csiw.wales.gov.uk www.isi.net
Childcare Link Find childcare in your area	www.childcarelink.gov.uk
Sure Start Find out about current government initiatives for children	www.surestart.gov.uk
The Daycare Trust Largest UK charitable body for the daycare sector	www.daycaretrust.org.uk
Working Families	www.workingfamilies.org.uk
BERR The Department for Business, Enterprise & Regulatory Reform	www.berr.gov.uk
4 Children	www.4children.org.uk
National Childminding Association	www.ncma.org.uk
Department for Schools & Children	www.dcsf.gov.uk
Scottish Childcare	www.scottishchildcare.gov.uk
Busy Bees nurseries	www.busybeeschildcare.co.uk

Computershare Voucher Services Extranets	
NHS staff	www.computersharevoucherservices.com/nhs
Police staff	www.computersharevoucherservices.com/police
Council staff Includes teachers and education staff	www.computersharevoucherservices.com/council

GLOSSARY OF TERMS

Agreement: The Agreement will change your Terms and Conditions of Employment. This enables your employer to provide you with Childcare Vouchers with the same face value as the salary you agree to sacrifice.

Basic Rate tax-payer: The lower tax band for all earnings over the personal allowance up to c. £44K per year.

Capped: The current government allowance is £243 per month or £55 per week. This is the upper limit for the amount of tax-free and NI-exempt Childcare Vouchers which parents are permitted to request. A small number of employers allow their employees to take more than the capped amount, but any vouchers above the capped amount are not exempt from tax and NI.

Carer: Any individual or organisation which provides registered childcare.

Contracted In: A 'contracted in' pension scheme refers to your Basic State Pension and State Second Pension. In this type of pension scheme you receive your pension payments from the government.

Contracted Out: Where your company has a 'contracted out' pension scheme, you do not receive a State Second Pension. Instead, you will receive a pension funded by your employer. This results in reduced NI contributions for both employer and employee. When taking Childcare Vouchers, the savings you make may be reduced.

CRN: Carer registration number issued by Computershare Voucher Services.

CTC: Child Tax Credit: Payment from HMRC issued to individuals responsible for at least one child. CTC is paid in addition to any Child Benefit and Working Tax Credits entitlement.

Emolument: Any element of your salary package, such as cash earnings, bonuses or non-cash benefits. Your total emoluments is the collective term for everything you receive within your salary package.

ERN: Employer Reference Number: The reference number required by you to register online. This number is unique to each payroll. NB: An employer with more than one payroll, (e.g. both a monthly and a weekly payroll) will be issued with separate ERNs for each one.

Higher Rate tax-payer: The higher tax band for all earnings over c.£44K per year.

HMRC: Her Majesty's Revenue and Customs: Non-ministerial Government department which deals with tax collection and state benefits.

NI or NIC: National Insurance contributions: The social security element of the tax you pay.

Ofsted: Office for Standards in Education, Children's Services and Skills: The inspections and regulatory body for education and childcare standards in England.

Order: The request made by parents to receive Childcare Vouchers.

Pay Period: The period for which you are paid by your employer, e.g. monthly or weekly.

Personal Allowance: The maximum sum of money set by the government which individuals can earn in one tax year before they must begin paying tax and National Insurance. Currently, the personal allowance is at £6,475 for the 2009-2010 tax year.

Registered Childcare: Qualifying childcare that is supplied by an organisation or individual that is registered with Ofsted in England or an equivalent governing body.

Salary Sacrifice: The process by which you give up or sacrifice part of your salary in exchange for a non-cash benefit e.g. Childcare Vouchers.

SDA: Sex Discrimination Act 2008: Government legislation extending employee entitlements to non-cash benefits, with regards to compulsory and additional maternity pay.

SMP: Statutory Maternity Pay: The pay you are entitled to receive when you take maternity leave from work.

SPP: Statutory Paternity Pay: The pay you are entitled to receive when you take paternity leave from work.

State Second Pension: A pension payment you receive in addition to the Basic State Pension.

Tax Year: The 12 month period beginning on 6th April each calendar year.

WTC: Working Tax credit: Payment from HMRC issued to working people who are on a low income. The payments you receive can vary depending on the hours you work and the amount of taxable income you receive.



COMPUTERSHARE VOUCHER SERVICES

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Fradley Park
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WS13 8SX

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Registered no. 4968447



formerly known as

