

# Employers For Childcare Trading

## Employee Terms and Conditions

Childcare Vouchers are a Government income tax and National Insurance Contribution relief scheme. They are available to eligible working parents throughout the UK and are implemented by your employer via a salary sacrifice agreement. **Note that the Childcare Voucher scheme closed to new entrants on 4 October 2018.**

By using this salary sacrifice scheme:

- I am participating in a salary sacrifice scheme and understand I will receive Childcare Vouchers in exchange for part of my salary.
- I confirm that the child for whom the Childcare Vouchers will be used is a qualifying child according to HMRC guidelines. Please refer to the Employee's Guide to Salary Sacrifice.
- I understand that it is my responsibility to inform HMRC that I am in receipt of Childcare Vouchers.
- I will inform Employers For Childcare Trading Limited if my childcare provider is no longer registered with the appropriate registration body.
- I will not accept any refund or cash payment from my childcare provider in relation to payments made with Childcare Vouchers.
- I will notify the Employing Authority of any changes in circumstances which may affect my participation in the scheme.
- If any financial payment is provided to me, for any reason, which is more than I am entitled to under the Childcare Voucher scheme, I will arrange to have the amount which is in excess to my entitlement, reimbursed to the Employing Authority as soon as possible.

## Changes from the 6<sup>th</sup> of April 2018/2019 tax band rates

The maximum amount of salary you can sacrifice is linked to your tax band. The rates are set out below (excluding Scotland):

For monthly paid staff the maximum level of salary that can be sacrificed may be

- £243 for basic rate tax payers
- £124 for higher rate (40%) tax payers
- £110 for additional rate (45%) tax payers

For weekly paid staff the maximum level of salary that can be sacrificed may be

- £55 for basic rate tax payers
- £28 for higher rate (40%) tax payers
- £25 for additional rate (45%) tax payers

**Please note your tax band will be determined by your employer following a Basic Earnings Assessment.**

### **Loss of Tax Credits/Statutory Maternity Pay Calculation/Minimum Wage**

I am aware that, dependent on my personal circumstances, participation in a Childcare Voucher scheme may impact detrimentally on my personal benefits. Please refer to our Employee Guide to Salary Sacrifice for more information.

### **Service Charges**

Employers For Childcare Trading Limited does not charge parents for using the scheme.

### **Expiry Conditions**

Vouchers issued by Employers For Childcare Trading Limited do not have an expiry date.

### **Payment**

Employers For Childcare Trading Limited credit an employee's e-voucher account with the requested amount, within two business days of receiving payment from the employer.

### **Cancellation/Expiry/Replacement**

Options available are defined in accordance with the scheme rules provided by your employer. Please see Employees Guide to Salary Sacrifice.

### **Segregation and Protection of Client Monies**

All monies received by Employers For Childcare Trading Limited will be maintained in accounts held at a UK approved bank and segregated from Employers For Childcare Trading Limited's own money. The monies will be afforded suitable protection in accordance with Employers For Childcare Trading Limited's own Client Money Policy and in the event of the insolvency of Employers For Childcare Trading Limited, the monies will remain protected and not subject to claim by creditors.

### **Data Protection**

Employers For Childcare Trading Limited is registered with the [Information Commissioner's Office](#). All personal data maintained by the Supplier will be maintained in accordance with the relevant legislation. As we operate the scheme on behalf of an employer, we will only hold, use or otherwise process such of your data to provide you with the Childcare Voucher administration service. This may include communicating with clients regarding updates to the Childcare Voucher scheme.

Personal data will only be disclosed in accordance with current UK legislation, that is, to persons who have the relevant legal or regulatory powers, or to any other person appointed by us for the purpose of providing this service.

You have a right to request details of the personal data we hold about you.

For more information on how Employers For Childcare Trading Limited processes data please view our [Privacy Notice](#). By signing up to and using this service, you are agreeing to the terms set out in this notice.

Information about your children and childcare provider is available to your employer to assist in fulfilling their duties in offering the scheme.

## **Liability**

Whilst we will take all reasonable care in providing this service, as a member of the Childcare Voucher Providers Association (CVPA) we can confirm that we maintain an appropriate level of Private Indemnity Insurance in the event of losses arising from negligence on our part.

## **Contact**

Employers For Childcare Trading Limited  
Blaris Industrial Estate  
11 Altona Road  
Lisburn  
BT27 5QB  
Email: [hello@employersforchildcare.org](mailto:hello@employersforchildcare.org)  
Telephone: 028 9267 8200

## **Complaints**

Employers For Childcare Trading Limited has a Complaint Handling Policy which fully meets the requirement of the [Childcare Voucher Providers Association \(CVPA\)](#) Code of Practice. All complaints received will be treated in accordance with this Policy. If you wish to receive a copy of this policy or register a complaint about our service please write to the address above.

If you are dissatisfied with Employers For Childcare Trading Limited's response your complaint can be escalated to the CVPA.