



CHILDCARE VOUCHERS

Parent Information Pack

Helping you to save money on your childcare costs



CERTAINTY

INGENUITY

ADVANTAGE

Computershare
Voucher Services

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All figures and **HMRC** scheme rules quoted in this booklet relate to **Basic rate tax-payers** joining their employer's childcare voucher scheme from 6 April 2011, unless specified otherwise.

Savings figures rounded to the nearest £.

To view all disclaimers in this Parent Information Pack, please go to section eight and see 'Caveats (The Small Print)' section.

Please keep this booklet in a safe place for your future reference.



SECTION ONE

INTRODUCTION

Computershare Voucher Services (Computershare) has been appointed by your employer to offer you a childcare voucher scheme as an employee benefit as part of their family-friendly policies.

We have designed this Parent Information Pack 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 **£933*** a parent, a year on your childcare costs.

CONTACT DETAILS

COMPUTERSHARE VOUCHER SERVICES LIMITED

The Pavilions
Bridgwater Road
Bristol
BS13 8AE

PARENTS:

visit: www.computersharevoucherservices.com

email: parent@computershare.co.uk

call: 0845 002 1111



blog: www.vouchersblog.co.uk



twitter: [www.twitter.com/CCVouchers](https://twitter.com/CCVouchers)



facebook: www.facebook.com/computersharevoucherservices



youtube: www.computersharevoucherservices.com/videos

CARERS:

visit: www.computersharevoucherservices.com

email: carer@computershare.co.uk

call: 0845 002 1122

SECTION TWO

WHAT ARE CHILDCARE VOUCHERS?

Childcare vouchers are a government approved, tax-efficient way of paying for childcare. They can be used for children of all ages (up to 16⁺) and for all types of childcare.

If you join, you can start to receive childcare vouchers 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 (NI)**. Because of this, you can make savings of up to **£933*** a parent, a year. It does not cost you anything to sign up for childcare vouchers and the scheme applies whatever rate of tax you pay.

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, legal guardian or have parental responsibility of at least one child or step-child aged between **0 to 16⁺** years;
- › use **registered childcare**; and
- › not earn less than the national minimum wage after childcare vouchers are taken into account.

HOW DO I USE THEM?

You can use your childcare vouchers to pay more than one **carer** and you can decide whether to pay your **carer** in full using our childcare vouchers or split the payment between our childcare vouchers and your cash. You can also save up your childcare vouchers and use them when you need them most - perhaps for activity clubs or holiday schemes in the school summer holidays.



HOW MUCH CAN I SAVE?

The table below shows how much tax and NI you can save each month if you order the maximum amount for your tax band:

	If you pay Basic rate tax	If you pay Higher rate tax	If you pay Additional rate tax
Maximum monthly voucher value	£243	£124	£110
Tax rate	20%	40%	45%
NI rate	12%	2%	2%
Tax savings	£48.60	£49.60	£49.50
NI savings	£29.16	£2.48	£2.20
Total monthly savings	£77.76 (£933* a year)	£52.08 (£623* a year)	£51.70 (£623* a year)

HOW DO THEY WORK?

Once you have asked for your childcare vouchers, you will only pay tax and **National Insurance** on your remaining cash salary. 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.

“The initial registration process and managing my monthly voucher order is really easy. My childcare costs change each month so I arrange my online carer payments as I go, saving any leftover balance from a shorter month to cover future childcare costs.”

Sarah, Mum to her 21 month old son

The examples shown below are for illustrative purposes only. The amount you save will depend on your circumstances. It is based on a **Basic rate tax-payer** who is paid monthly and has an annual salary of £20,000. They have no other salary deductions and monthly **registered childcare** costs of **£243**.

FINANCES WITHOUT A CHILDCARE VOUCHER:

Pay & Allowances		Deductions		Balance & Totals To Date	
GROSS PAY	£1,666.67	Income Tax	£198.00	Childcare Voucher	£0
		N.I.	£123.92	Income Tax	£198.00
				N.I.	£123.92
				Taxable Gross	£1,666.67
TOTAL	£1,666.67	TOTAL	£321.92	Net Pay	£1,344.75

Childcare costs

- £243.00

Net = £1,101.75

FINANCES WITH A CHILDCARE VOUCHER:

Pay & Allowances		Deductions		Balance & Totals To Date	
GROSS PAY	£1,666.67	Income Tax	£149.40	Childcare Voucher	£243.00
CHILDCARE VOUCHER	£243.00	N.I.	£94.76	Income Tax	£149.40
				N.I.	£94.76
				Taxable Gross	£1,423.67
TOTAL	£1,423.67	TOTAL	£244.16	Net Pay	£1,179.51

Childcare costs

£00.00

Net = £1,179.51

Net Pay without childcare vouchers (childcare costs post tax)	£1,101.75
Net Pay with childcare vouchers	£1,179.51

THIS MEANS YOU GAIN £77.76 A MONTH!

Monthly Gross Pay

You will note this is reduced by the level of childcare voucher you choose to receive.

Take Home Pay

This is also lower but you have received a childcare voucher worth £243 too.

SECTION THREE

HOW DO I REGISTER FOR CHILDCARE VOUCHERS?

Before you start the registration process, please make sure you have read and understood the information in this pack.

When joining the scheme, either online or by phone, we will ask you to complete an **agreement**, to accept the terms and conditions of the scheme, and fill in the details of your first childcare voucher **order**. The **agreement** will change your terms and conditions of employment, as it allows your employer to give you childcare vouchers as part of your salary. The childcare vouchers will be the same value as the salary you agree to sacrifice.

When registering for the first time, you will need the following to hand:

- › your **employer's scheme ID** (your employer can give you this); and
- › a recent payslip (as you will need your payroll and National Insurance (NI) numbers)

To begin, visit the website at www.computersharevoucherservices.com

Select '**Parents**' and click '**Sign Up Now**'

Enter your **employer's scheme ID**.

Fill in the **agreement** which will include information about your childcare voucher **order** and your **carer** details. If you have regular childcare arrangements, you can set up a recurring scheduled payment which is similar to a standing order.

If you are ordering the maximum amount for your tax band and you would like to always receive the maximum amount of childcare vouchers allowed by government, please choose the '**auto increase**' option on your account and we will automatically increase your childcare voucher **order** to the maximum amount available to you, if the limit is raised by Government. This is called the **auto cap increase**.

Read the terms and conditions of the scheme and agree to vary your terms and conditions of employment. This allows you to sacrifice part of the salary you receive from your employer for childcare vouchers.

Set up the security information for your online account.

Once you have completed your registration, user name and password notifications for your online account will be sent to your email address.

If you require further guidance or instructions on how to register, we have produced a YouTube guide which will walk you through each step in your own time. This YouTube video can be found at www.computersharevoucherservices.com/videos

WHAT CAN I USE MY ONLINE ACCOUNT FOR?

Your online account is easy to use, giving you complete control and flexibility over your childcare payments to **carer(s)**:

- › You have the option to set up recurring scheduled payments and one-off payments to your **carer(s)**.
- › Our e-Voucher is a guaranteed form of payment and is accepted by over **100,000 carers**.
- › You have access to your secure online account 24 hours a day, seven days a week.
- › You can change your personal details online at any time.
- › You will be able to view full details of all your transactions.
- › You will be able to change the order amount (subject to your cut off date).

Even though you have an online account, you can still contact a customer service representative if you have any questions or you need more information.

"I use childcare vouchers to pay my nursery and wasn't aware of all the other types of childcare I could use them for. When my daughter gets older I'll definitely continue using them wherever I can."

Kristal, Mum to her one year old daughter



SECTION FOUR

WHAT HAPPENS ONCE I'VE JOINED THE SCHEME?

If you join the scheme before the payroll cut-off date for that **pay period**, your childcare voucher **order** will be processed on your next pay date.

We will receive payment from your employer on or around your pay date for the relevant **pay period** and credit your online account with the value of the childcare vouchers you have asked for.

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

You can either set up a recurring payment at intervals which suit you (similar to a standing order), or you arrange carer payments as and when they are needed.

Each time you update your account, an email confirmation will be sent.

We will email confirmation to your carer. You will be able to view the transaction and any previous transactions made to your carers on the My Transactions page.

YOUR CHILDCARE VOUCHER ORDER

- › If you have regular, ongoing childcare arrangements you can **order** the same value of childcare vouchers every **pay** period, with no end date.
- › If you have regular childcare arrangements, but only for a short period, for example, during the school holidays, you could **order** the same value of childcare vouchers for every **pay period** from June to September and then stop. Or, you could receive vouchers every month throughout the year and just build them up to use when you need them most.
- › If your childcare arrangements change regularly, you may wish to change your **order** each **pay period** by going online or by contacting our Customer Service team. Please note that not all employers allow you to change your **order** frequently, so you will need to check with them first.

AMENDING OR CANCELLING YOUR ORDER

You must make sure that we receive any changes or cancellations to your **order** by the cut-off date set by your employer. This is to make sure we process the change or cancellation for the correct **pay period**. If you are not sure of the cut-off date, please contact our Customer Service team or your payroll department.

SECTION FIVE

WHERE CAN I USE CHILDCARE VOUCHERS?

CHILDCARE SETTINGS

You can use childcare vouchers 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.
- › Playgroups.
- › Crèches.
- › Childminders.
- › Out-of-school clubs, for example, Explore Learning.
- › **Qualifying Childcare** in schools: breakfast clubs, after-school clubs, extra-curricular activities and boarding fees.
- › Nannies.
- › Au pairs.
- › Holiday clubs or schemes.
- › Activity holidays, for example, Camp Beaumont, Kings Camps and Supercamps.
- › Workplace or partnership nurseries.

This is not a full list.

QUALIFYING CHILDCARE

Qualifying Childcare is until 1 September after a child's 15th birthday or 1 September after their 16th birthday, if the child is registered disabled.

GOVERNING ORGANISATIONS

Your **carer** can accept childcare vouchers if they are registered with one of the organisations listed below:

- › Ofsted in England.
- › Social Care and Social Work Improvement Scotland (SCSWIS).
- › Care and Social Services Inspectorate in Wales (CSSIW).
- › Department of Health, Social Services and Public Safety in Northern Ireland.
- › The Independent Schools Inspectorate (ISI) in England.

For details of what constitutes **Qualifying Childcare** in England, Wales, Scotland and Northern Ireland, please see section eight 'Glossary of terms'.

Your **carer** must also be registered with us. If your **carer** isn't currently registered with us, it's a free and simple process to get them set up. As part of the process we will check their registration with the relevant governing body.

You can use childcare vouchers to pay your existing **carer** - there is no need to change your childcare provider.

You can use your childcare vouchers to pay more than one **carer** and for more than one child.

We pay all **carers** by BACS transfer. Payments, once authorised, take three to four working days to reach their bank account.

REGISTERING MY CARER

If your carer isn't registered with us, you can either register your **carer** online or ask your **carer** to register themselves by going online or calling us. We will then send them our **carer** registration form to sign.

Visit our website at **www.computersharevoucherservices.com**.
Select '**Carer**' and click on '**Sign Up Now**'.

Fill in as much of the online registration form as you can and click '**submit**'.

Your carer will receive a partially completed **carer** registration form by post telling them that you have started the registration process for them.

After completing all of the other information required, your **carer** simply returns the signed form to us.

Once we have completed the process, we will send them a **carer** ID, which you will need to set up a payment to them.

HOW DO I PAY MY CARER?

- › All that you need to do is to log in to your online account (this is set up for you when you registered for vouchers), so that you can pay your **carer** using e-Vouchers. E-Vouchers are an accessible, flexible and environmentally friendly product.
- › You pay your **carer** electronically, using your secure online account to authorise payment. There are three ways to pay a **carer**:
 - › **One-off payment**
When you want to make a one-off payment to your **carer(s)** immediately.
 - › **Recurring scheduled payment**
When you want to make a regular payment to your **carer(s)**, you can set up a recurring scheduled payment. Recurring payments can be paid weekly, fortnightly, 4-weekly and monthly.
 - › **One-off scheduled payment**
When you want to make a one-off payment to your **carer(s)** at a future date, for example in July for a summer camp, you can set up a one-off payment in advance.
- › Paying your **carer** with e-Vouchers is a guaranteed form of payment. We transfer funds as authorised by you and pay these into your **carer's** bank account by BACS transfer, in line with when the **carer** wants them to be paid.

SECTION SIX

FREQUENTLY ASKED QUESTIONS (FAQS)

How much can I save?

From 6 April 2011, a **Basic rate tax-payer** joining a childcare voucher scheme is entitled to **£55** a week (**£243** a month) in childcare vouchers. The figures of **£28** a week for **Higher rate tax-payers** and **£25** a week for **Additional rate tax-payers** have been set to ensure that they receive approximately the same level of income tax relief as **Basic rate tax-payers**, that is £11 a week. Parents who joined a scheme prior to 6 April 2011 have **protected rights** and may still be able to claim **£55** a week (see section eight 'Glossary of terms' for more details).

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

Each eligible working parent is entitled to claim tax-free and **NI**-exempt childcare vouchers up to a maximum of:

Basic rate tax-payer

£243 a month (£55 a week)

Higher rate tax-payer

£124 a month (£28 a week)

Additional rate tax-payer

£110 a month (£25 a week)

Both parents can take childcare vouchers, as long as both of their employers offer a childcare voucher scheme. This means that a family, where both working parents are **Basic rate tax-payers**, can receive up to **£486** a month (or **£110** a week) in childcare vouchers and make a saving of up to **£1,866*** a year on their **registered childcare** costs.

Some employers may allow working parents to **order** more than the **capped amount** of vouchers, but any childcare vouchers above the limit will not be exempt from tax or **National Insurance**.

There is a minimum childcare voucher **order** of £20.

If I pay Higher rate tax, can I still claim childcare vouchers?

Yes, childcare vouchers are available if you pay **Basic, Higher or Additional rate tax**. If you pay **higher or additional rate tax**, you can save up to **£623*** a parent, a year on your **registered childcare** costs.

How will I know whether I will drop below the national minimum wage?

Each **pay period**, when your employer receives the details of your childcare voucher **order** from us, they will work out your hourly rate again based on your remaining wage.

Your new hourly rate must not fall below the national minimum wage, which is **£6.31** an hour for people aged 21 or over from **October 2013** (rising to £6.50 from October 2014). If your new hourly rate does drop below the national minimum wage, you will have to reduce the value of childcare vouchers you want to take.

If you work different hours each week or month, you should reconsider the value of childcare vouchers that you want to receive every **pay period** to make sure your salary stays above the national minimum wage.

Visit the online savings and eligibility calculator at **www.computersharevoucherservices.com/savings** to see what childcare voucher value you can **order**, whilst staying above the national minimum wage, and how much you can save.

Will childcare vouchers affect my eligibility for other employee benefits?

Pensions, redundancy pay, **Statutory Maternity Pay, Statutory Paternity Pay, Working Tax Credit** and **Child Tax Credit** may be affected if you receive childcare vouchers. If you have a student loan, your loan repayments may reduce because your total gross salary on which **National Insurance** is paid has been reduced by taking a childcare voucher.

STATUTORY MATERNITY PAY (SMP)

SMP is worked out based on the average weekly pay you receive during the eight week period, 15 weeks before your date of confinement (weeks 17 to 25 of your pregnancy).

As childcare vouchers reduce your cash pay because of the **salary sacrifice**, the amount of salary that you pay **National Insurance contributions** on is also reduced.

As a result, any **salary sacrifice** you enter into during this eight week period will reduce your entitlement to SMP. You may, therefore, consider stopping or reducing your childcare voucher **order** during this period.

ORDINARY STATUTORY PATERNITY PAY (OSPP)

Eligible employees are allowed to take up to two weeks paid leave to care for the baby or support the mother following the birth, usually within the eight week period following the birth or adoption placement.

ADDITIONAL STATUTORY PATERNITY PAY (ASPP) - from 3 April 2011

Qualifying employees will also be entitled to take **additional paternity leave (APL)**. **APL** is available for a period of between 2 and 26

weeks. The earliest it can begin is 20 weeks after the child's date of birth, or adoption placement, but it must end 12 months after the date of birth or adoption. You may be entitled to receive **additional statutory paternity pay (ASPP)** during **APL**.

The **Sex Discrimination Act (SDA)** 2008 can affect **maternity pay, occupational maternity pay** and **paternity pay**. If you fall pregnant while receiving childcare vouchers, you should contact your HR or payroll department immediately.

PENSIONS

For any pension arrangements with your employer, please contact your pensions consultant for guidance and more information.

As long as you pay the minimum requirements for **National Insurance contributions**, childcare vouchers should not affect your **basic State Pension**. However, they 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. Working out redundancy pay 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, you should review the terms of the scheme to see whether the non-cash part of the salary - the value of the childcare voucher - will be taken into account when working out your redundancy payment.

TAX CREDITS

If you subscribe for childcare vouchers it is your responsibility to check whether it affects your eligibility to receive **Working Tax Credits** and **Child Tax Credits**.

For more information about the interaction of tax credits and childcare vouchers, please visit:

- › www.hmrc.gov.uk/taxcredits;
- › www.hmrc.gov.uk/childcare/interaction-tc-cv.htm; and
- › www.hmrc.gov.uk/calcs/ccin.htm

Alternatively, please contact:

- › www.gov.uk;
- › your local tax office; or
- › the Tax Credits Helpline on **0345 300 3900**. Lines are open from 8am to 8pm Monday to Friday and 8am to 4pm Saturday.

For more information on whether childcare vouchers will affect your eligibility for other employee benefits, please contact your payroll or HR department.

Why does my employer have to carry out a basic earnings assessment?

Your employer is required at the beginning of each **tax year** to estimate the amount of pay that you are likely to receive during that year, ignoring potential bonus and overtime payments and any **salary sacrifice** arrangements, but including other known taxable benefits such as guaranteed bonus payments and London weighting. This is known as a **basic earnings assessment (BEA)**.

If the level of estimated earnings and taxable benefits is equal to or below the total of your **personal allowances** (£10,000) and the basic rate limit (£31,865) for the 2014-15 **tax year**, you will be entitled to receive up to **£55** a week in childcare vouchers. If your earnings will be higher, you will fall into either a **Higher** or **Additional rate tax band** and be able to claim **£28** and **£25** in childcare vouchers respectively.

This is not required for employees who joined an employer's scheme on or before 5 April 2011, provided that they order childcare vouchers at least once within the preceding 12-month period. This is called having **protected rights** (see section eight 'Glossary of terms' for more details).

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

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

How do I go about joining the scheme?

Please see section three 'How do I register for childcare vouchers?'

What is my ID number?

Whether you're a carer, parent or employer, you have been allocated a unique ID number by Computershare. You will need to quote this each time you contact us so that we can access your records, process your order or change any of your details.

What changes do I have to make if I want to use childcare vouchers to pay for my childcare?

None, as long as your **carer** is registered with Ofsted in England or an equivalent body (see section eight '**Qualifying childcare**' for details), and registered to accept our childcare vouchers, your childcare arrangements can stay the same. The childcare vouchers 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 us, they cannot accept our childcare vouchers. However, it is free for your **carer** to register to accept our vouchers (see section five 'Registering my carer' for details of how to do this).

How do I pay my carer?

Please see section five 'How do I pay my carer?'

Can I use this agreement to receive childcare vouchers for more than one child?

Yes, as long as you are the parent, legal guardian or have parental responsibility of the children in question. However, the maximum voucher value is **capped** by Government (in relation to your tax band), no matter how many 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 **carer** you want to use is registered with the relevant governing body and us.

Can I use this agreement to receive childcare vouchers for any child?

No. To take advantage of the **agreement** and receive childcare vouchers, you must usually 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 and situations where you have parental rights during an adoption process.

My child was born in April but I didn't join the childcare voucher scheme until I returned to work in November. Can I receive childcare vouchers for the months I have missed in the current tax year?

If you join a voucher scheme part way through a **tax year**, you can receive the full annual exempt value of vouchers over a reduced period of time if:

- > you haven't already taken your full entitlement in that **tax year**;
- > your child was born in the months you're claiming;
- > you were employed at that time by your current employer;
- > your employer was running a scheme at that time;
- > your employer allows it; and
- > the amount specified does not drop you below the national minimum wage threshold.

You can do this by contacting us.

When can I use the childcare vouchers I receive?

You can use the childcare vouchers immediately after your pay date. Alternatively, you can save them up over several **pay periods** and use them to pay for childcare at a later date. For example, saving up to pay for childcare arrangements during the school holidays or for a UK activity holiday. However, it's good practice that you always use the oldest dated childcare vouchers first.

What happens if my partner is already taking part in a childcare voucher scheme with their employer?

Both of you can join your employers' childcare voucher schemes, further increasing your tax and **National Insurance** savings. You can use both sets of childcare vouchers to pay for the same child or more than one child, with one or more **carers**.

My employer doesn't offer childcare vouchers at the moment. What can I do to encourage them?

We can give your employer all the information they need to set up our scheme. All you need to do is ask us to send some information to them or ask them to contact us for more details.

Will all registered childcare providers accept these vouchers?

All **registered childcare** settings can accept childcare vouchers. However if you have any difficulties, please contact our Carer Relations team and they will do all they can to help.

Does Computershare take my money from my wages?

No, your employer deducts the value of your vouchers from your salary before tax and National Insurance contributions; we do not take money directly from you.

Do I have to have some of my salary paid in childcare vouchers each month?

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 set number of **pay periods** or have an ongoing **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 want.

If I want childcare vouchers, whether my pay period is weekly, bi-weekly, 4-weekly or a month, what do I do?

You must register with us and fill in an **agreement**. On this **agreement** you must show how many **pay periods** are to be covered on the childcare voucher **order**, or say that you want 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 **pay periods** chosen by you.

Why is my employer's payroll cut-off date important to me?

Your payroll cut-off date is essentially the most important date of the month when participating in a voucher scheme. If you want to join the scheme or make an amendment to your order, you need to ensure your changes are submitted before your employer's payroll cut off date. Your payroll department will be able to advise when your cut-off date is, or you can call us on 0845 002 1111. If you miss the date, your changes cannot be implemented until the next pay period.

What do you mean by voucher funding?

Your employer gives us the money to fund your voucher order. When we have received this payment from your employer and the funds have cleared, you will either receive your voucher in your preferred format (electronically or paper) or we will pay your carer for you as arranged.

What if my childcare costs are different each month?

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 build up your vouchers for a time when you need more childcare cover, for example, during the school holiday period. You can then use your online account to make payments up to the childcare voucher balance in your account.

My paper voucher is made out to the wrong carer, what do I do?

Give us a call and we can cancel the voucher for you, so no-one can use it.

Please destroy it and we will re-issue a new voucher with the amended details. If you need to change your carer at any time, you can either call us on 0845 002 1111 and we'll amend your details or you can visit the relevant section of your online account and make the change yourself. Please note, if you make changes after your payroll cut-off date, they will not take effect until your next pay period.

How do I get my voucher refunded?

When your employer signs up to the childcare voucher scheme, they choose whether they will allow any unused vouchers allocated to their employees to be refunded. As vouchers are tax-free and National Insurance exempt and given to you through a salary sacrifice arrangement between you and your employer, any refunds will need to go back through your payroll department. This means the value of the voucher you would like to be refunded will be subject to tax and NI deductions.

I've given a paper voucher which has been cancelled/refunded to my carer in error

Once you ask for a paper voucher to be refunded or cancelled, it is invalidated and should not be given to a carer. You should, instead, destroy the voucher immediately. If a paper voucher that has been cancelled or refunded is given to a carer in error, we will not be able to pay the carer when they try to redeem it since it no longer has a face value. The carer will then need to contact you to ask you to make payment by other means.

I want to switch to e-Vouchers to do my bit for the environment. How do I arrange this?

Great news! We're very conscious of our carbon footprint so we offer e-Vouchers as an alternative to paper vouchers. To switch, all you need to do is log in to your online account, click on 'My Vouchers' and select 'Amend Order'. Use the drop down box to switch from paper to e-Vouchers.

One of my colleagues says they have protected rights. What does that mean?

Parents who received childcare vouchers prior to 6 April 2011, and have continued to do so in the last rolling 12-month period, can continue to request up to **£243** a month (**£55** a week) in childcare vouchers regardless of their tax status provided they remain with the same employer and have a child under **16** years old. For more information on **protected rights**, please see section eight 'Glossary of terms'.

My employer has just been acquired by another company and we have to switch to their childcare voucher scheme, which is with another provider. I have protected rights and I'm worried I'll lose them.

Under the Transfer of Undertakings (Protection of Employment) Regulations 2006, often referred to as TUPE regulations, when all or part of a business is bought or sold or there is a service provision change, the terms and conditions of the employees who transfer in the sale are preserved. In other words, in almost all cases, the new employer cannot change the transferred employees' terms and conditions to match those of its existing employees. As a result you will keep your current **protected rights** with the new childcare voucher provider too, as long as you continue to **order** childcare vouchers at least once within a rolling 12-month period.

I'm a Basic rate tax-payer who registered for childcare vouchers before 6 April 2011. I've just been promoted by my employer to a new role which means I'll become a Higher rate tax-payer. Will this affect the amount I can receive in childcare vouchers?

As a **Basic rate tax-payer** you've been entitled to receive up to **£243** in childcare vouchers every month. Providing you have placed a childcare voucher order at least once in the last rolling 12-month period, you will have **protected rights**. This means that you can continue to **order** up to **£243** in childcare vouchers, even though you're now a **Higher rate tax-payer**. In order to keep your **protected rights**, you must continue to **order** childcare vouchers at least once in a rolling 12-month period. If at any time you do go longer than 12 months between your childcare voucher **orders**, you will lose your **protected rights** and the maximum amount of childcare vouchers you can **order** will reduce to **£124** per month.

I'm a Basic rate tax-payer with protected rights and I am about to change jobs and move to a new employer. Will I be able to continue getting the same tax-free amount of childcare vouchers through their scheme?

You will still be able to **order** up to **£243** in childcare vouchers for as long as you remain a **Basic rate tax-payer**. However, by joining your new employer's scheme you will lose your **protected rights** and your new employer will have to carry out a **basic earnings assessment** for you each year. This means that if you become a **Higher rate tax-payer** in the future, the maximum amount of childcare vouchers you can **order** will reduce to **£124** a month.

I'm a Higher rate tax-payer with protected rights and I am about to change jobs and move to a new employer. Will I be able to continue getting the same tax-free amount of childcare vouchers through their scheme?

No, you will be treated by your new employer as a new joiner, so you will lose your protected rights and the maximum amount of childcare vouchers you can **order** will be **£124**.

I joined my employer's scheme before 6 April 2011, but it's been more than 12 months since I last placed an order for childcare vouchers. Can I still order up to £243 each month?

Since it's been more than 12 months since your last **order**, you have lost your **protected rights**. Therefore, the maximum amount of childcare vouchers you can **order** will be dependent on your tax band:

Basic rate tax-payer

£243 a month (£55 a week)

Higher rate tax-payer

£124 a month (£28 a week)

Additional rate tax-payer

£110 a month (£25 a week)

What do I do if I no longer want to receive vouchers?

Childcare vouchers are not just for children of pre-school age – they can be used in a number of settings including breakfast clubs and after-school clubs, childminders, nannies, holiday clubs, and out-of-school

clubs for children up to **16**[^]. If you decide you still want to cancel your **order**, you must let your employer know and tell us that you want to stop your **order**. You can do this by contacting the Customer Service team.

When amending or cancelling your **order**, if you miss the payroll cut-off date we have agreed with your employer, we will be unable to amend or cancel your **order** for that **pay period** and your change will take effect from the next available **pay period**.

What happens if I leave my current employer while on the childcare voucher scheme?

It is your employer's responsibility to check the payroll deduction schedule and remove or ask us to remove any leavers. Since your employer will remove you from the payroll schedule and therefore not be paying us for your childcare voucher **order**, we will not release any childcare vouchers to you. Your online account will remain live if there are voucher funds available and any scheduled payments will continue to be made.

However, if you also want to tell us and cancel your childcare voucher **order** directly, please contact the Customer Service team by the payroll cut-off date agreed between your employer and us.

What should I do if I am not happy about the administration of my childcare voucher order?

We take complaints, received verbally or in writing, very seriously and endeavour to ensure that a complaint is rectified satisfactorily as quickly as possible. Please visit the 'Help > Complaints' section on our website to view the Complaints Procedure document.

SECTION SEVEN

USEFUL LINKS

The Useful Links section is from external sources.

HM Revenue and Customs (HMRC) For full guidelines regarding salary sacrifice schemes, working tax credit and childcare vouchers Childcare vouchers and tax credits Better off calculator	www.hmrc.gov.uk/childcare www.hmrc.gov.uk/calcs/ccin.htm
Department for Education (DfE) Find out about current government initiatives for children	www.education.gov.uk www.education.gov.uk/childrenandyoungpeople
Finding childcare Local authorities have a duty to provide information, advice and assistance to parents and prospective parents of children and young people up to age 20. Your local authority may be able to help you find childcare in your area.	<ul style="list-style-type: none"> > in your local phone book under "Local government"; or > online: <ul style="list-style-type: none"> England www.gov.uk then search on "Childcare" to find links to: <ul style="list-style-type: none"> > childcare out of school hours > your local Family Information Service (FIS) > a Sure Start Children's Centre Wales wales.gov.uk and search on "Family Information Services" or "FIS" Scotland www.scottishchildcare.gov.uk Northern Ireland www.nidirect.gov.uk/childcare
The Office for Standards in Education, Children's Services and Skills (Ofsted) (England)	www.ofsted.gov.uk 0300 123 1231
Independent Schools Inspectorate (England)	www.isi.net 020 7600 0100
Independent Schools Council (UK)	www.isc.co.uk
Edubase (England and Wales) A register of all educational establishments in England and Wales. From 16 March 2012 this no longer includes Early Years settings.	www.education.gov.uk/edubase
Care and Social Services Inspectorate Wales (CSSIW) (Wales)	www.cssiw.org.uk (sub-site of www.wales.gov.uk)
Childcare at Home Approval Scheme Wales (Wales)	www.wales.gov.uk and search "Childcare at Home" 03000 625609 (for carers only)
Education and Training Inspectorate for Wales (Estyn) (Wales)	www.estyn.gov.uk
Social Care and Social Work Improvement Scotland (SCSWIS) (Scotland) The Care Inspectorate is the independent regulator of social care and social work services across Scotland.	www.scswis.com 0845 600 9527
Education Scotland (Scotland) Scottish national body responsible for supporting quality and improvement in learning and teaching from early years to adult and community learning.	www.educationscotland.gov.uk

Department of Health, Social Services and Public Safety (Northern Ireland)	www.dhsspsni.gov.uk
Department of Education (Northern Ireland) Main areas of responsibility are in pre-school, primary, post-primary and special education.	www.deni.gov.uk
Education and Training Inspectorate (ETI) (Northern Ireland) Provides inspection services for a number of organisations, including the Department of Education in Northern Ireland.	www.etini.gov.uk
Family and Childcare Trust (formerly known as the Daycare Trust) Largest UK charitable body for the daycare sector.	www.familyandchildcaretrust.org
4 Children	www.4children.org.uk
Working Families	www.workingfamilies.org.uk Parent and Carer Helpline 0300 012 0312
Maternity Action UK's leading charity committed to ending inequality and improving the health and well-being of pregnant women, partners and young children - from conception through to the child's early years.	www.maternityaction.org.uk 0845 600 8533
Professional Association for Childcare and Early Years (PACEY) (formerly known as the National Childminding Association/NCMA)	www.pacey.org.uk
UK Childminding Association	www.ukcma.me.uk
National Day Nurseries Association (NDNA)	www.ndna.org.uk
British Activity Providers Association (BAPA) (formerly known as British Activity Holiday Association/BAHA)	www.thebapa.org.uk
The Association of Nanny Agencies	www.anauk.org

USEFUL READING

Please visit the HMRC website at www.hmrc.gov.uk or read the following documents:

www.hmrc.gov.uk/leaflets/ir115.pdf

www.hmrc.gov.uk/thelibrary/esc-qa.htm



SECTION EIGHT

GLOSSARY OF TERMS

Additional rate tax

An Additional rate of income tax of 45 per cent applies to incomes over £150,000.

Additional Paternity Leave (APL)

If you are a new dad and your partner is returning or has returned to work, you could have the right to up to 26 weeks' Additional Paternity Leave (APL).

Additional Statutory Paternity Pay (ASPP)

From 3 April 2011 you may also be entitled to receive **Additional Statutory Paternity Pay (ASPP)** during **Additional Paternity Leave (APL)**.

Agreement

The **agreement** will change your terms and conditions of employment. This allows your employer to provide you with childcare vouchers with the same face value as the salary you agree to sacrifice.

Auto cap increase

Currently the government limit on the amount of tax-free and **NI**-exempt childcare vouchers you can receive is **£243** a parent, a month (**£55** a week) for a **Basic rate tax-payer**, **£124** a parent, a month (**£28** a week) for a **Higher rate tax-payer**, and **£110** a parent, a month (**£25** a week) for an **Additional rate tax-payer**. This is known as the **capped amount**. This cap is set by government and may change from time-to-time. If you are already **ordering** the maximum amount for your tax band and you would like to always receive the maximum amount of childcare vouchers, please choose the '**auto increase**' option on your account and we will automatically increase your childcare voucher order to the maximum available, if the **capped amount** goes up.

Basic earnings assessment

An assessment by the employer of the employee's pay at the beginning of each tax year or when the employee first applies to join the childcare voucher scheme. This will determine the employee's tax band in relation to their childcare voucher order for the year. This is only applicable for employees that do not have **protected rights**.

Basic rate tax

The lower tax band for all earnings over the personal allowance up to £41,865 each year.

Basic State Pension

From 6 April 2010, to get a full basic State Pension, you need 30 qualifying years of National Insurance contributions.

Capped amount

The current government allowance is **£243** a month or **£55** a week for a **Basic rate tax-payer**, **£124** a month (**£28** a week) for a **Higher rate tax-payer**, and **£110** a month (**£25** a week) for an **Additional rate tax-payer**. These are the upper limits for the amount of tax-free and NI-exempt childcare vouchers which parents are allowed to ask for. 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 **National Insurance**.

Carer(s)

Any individual or organisation which provides **registered childcare**.



Caveats (The small print)

[^] 1 September following 15th birthday or 1 September following 16th birthday for children who are registered disabled.

* Figures quoted are the maximum annual savings available for a **Basic rate tax-payer** ordering the full **£243** childcare voucher each month. If both working parents use childcare vouchers they may save up to **£1,866** a year in tax and NI-exemptions as a family. The savings you make will depend on your circumstances.

⁺ Maximum savings for a **Higher** or **Additional rate tax-payer** who joined their employer's scheme after 6 April 2011. The maximum childcare voucher value a Higher and Additional rate tax-payer may order is **£124** and **£110** a month respectively. The savings you make will depend on your circumstances.

[#] Maximum savings for a **Higher** or **Additional rate tax-payer** who joined their employer's scheme before 6 April 2011 and has **protected rights**. In this instance, the maximum childcare voucher value a **Higher** and **Additional rate tax-payer** may order is **£243** a month. The savings you make will depend on your circumstances.

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 government.

Contracted out

If your company has a **contracted out** pension scheme, you do not receive a **State Second Pension**. Instead, you will receive a pension paid for by your employer. This results in reduced **National Insurance contributions** for both employer and

employee. When taking childcare vouchers, the savings you make may be reduced.

Child Tax Credit (CTC)

A payment from **HMRC** issued to individuals responsible for at least one child. **Child Tax Credit** is paid as well as any Child Benefit and **Working Tax Credit** you may be entitled to.

Childcare Voucher Providers Association (CVPA)

The industry association which sets out best practice for childcare voucher provider companies to follow.

Employer scheme ID

The reference number you need to register online. This number is unique to each payroll. An employer with more than one payroll (for example, both a monthly and a weekly payroll) will be issued with separate scheme IDs for each one.

Higher rate tax

The higher tax band for all earnings over **£41,865** each year.

Her Majesty's Revenue and Customs (HMRC)

A government department which deals with collecting tax and paying state benefits.

National Insurance contributions (NI)

You pay **National Insurance contributions** to build up your entitlement to certain social security benefits, including the **State Pension**.

Order

The request you make to receive childcare vouchers.

Ordinary Statutory Paternity Pay (OSPP)

You may be entitled to **Ordinary Statutory Paternity Pay (OSPP)** if your partner has a baby or adopts a child. This replaces your normal earnings and helps you take time off to care for the child or support the mother.

Pay period

The period for which you are paid by your employer, for example, monthly or weekly.

Personal allowance

The maximum amount of money set by government which you can earn in one tax year before you must begin paying tax and **National Insurance contributions**. Currently, the **personal allowance** is £10,000 for the 2014-15 **tax year**.

Protected rights

As you may be aware, government changed the rules for parents joining a childcare voucher scheme on or after 6 April 2011 to ensure that all new recipients of childcare vouchers receive approximately the same level of income tax exemption.

Today, if you are a **Higher** or **Additional rate tax-payer** who joined your employer's childcare voucher scheme before 6 April 2011, you have **protected rights** and retain the previous, higher levels of saving for as long as you remain eligible. This means you can continue to receive up to **£243** a month in childcare vouchers and make savings of up to **£1,224*** a year in tax and **National Insurance** payments if you are a **Higher rate tax-payer**, or **£1,370*** a year if you are an **Additional rate tax-payer**, for as long as you remain in your employer's scheme. If you let your **protected rights** lapse and rejoin your employer's scheme at a later date you will only make annual savings of up to **£623*** a year.

Basic rate tax-payers weren't affected by the change in the scheme rules and can save up to **£933*** a year in tax and **National**

Insurance exemptions. However, if you joined your employer's childcare voucher scheme before 6 April 2011 you may still wish to maintain your **protected rights** status, for as long as you remain eligible, should you start to pay a **higher rate of tax** in the future. This means you will be able to continue receiving childcare vouchers up to **£243** a month even if you become a **Higher** or **Additional rate tax-payer** in the future. If you let your **protected rights** lapse, you can continue to receive childcare vouchers up to **£243** a month, but only while you remain a **Basic rate tax-payer**. If you lose your **protected rights** but then start to pay a **higher rate of tax** in the future, you will only be able to receive childcare vouchers up to the maximum amount allowed for a **Higher** or **Additional rate tax-payer***.

Please note that whatever rate of tax you currently pay, you will only retain your **protected rights** if you continue to have a child under **16⁺**, remain in the same employment and **order** childcare vouchers at least once in any rolling 12-month period. If you move employers or do not **order** at least once in any rolling 12-month period, you will lose your **protected rights** and only be able to receive childcare vouchers for the maximum amount allowable for your tax band.



Qualifying Childcare

Qualifying Childcare is for any childcare, until 1 September after a child's 15th birthday or 1 September after their 16th birthday if the child is registered disabled, in a childcare setting as detailed below and on the following page:

IN ENGLAND ONLY

If you use a childminder, playscheme, childcare club or nursery

Your childcare provider needs to be registered in one of the following ways:

- > registered on the Ofsted Early Years Register (EYR) if your child is under 5 years of age.
- > registered on the Ofsted Compulsory part of General Childcare Register (GCR) if your child is aged 5 to 7.
- > registered on the Ofsted Voluntary part of the General Childcare Register if your child is aged 8 or over.

There are some other providers who don't have to register on the EYR or the compulsory part of the GCR. These types of providers could include:

- > those who provide activity-based care such as sports clubs.
- > nannies who provide care in the child's own home.

If a foster carer cares for your child

You can use childcare vouchers to help with your childcare costs if you use an approved foster **carer**, but the childcare must be for a child who is not the **carer's** foster child. Your foster **carer** must be registered with Ofsted on either their Early Years Register or the General Childcare Register.

If a care worker or nurse cares for your child

You can use childcare vouchers to help with your childcare costs if you use a care worker or nurse from an agency registered for providing care in the home, for example, a domiciliary care worker.

If you use childcare provided by a school

If your child is either 3 or 4 years old, this type of care will also count as approved if both of the following apply:

- > your childcare is provided under the direction of the school's governing body.
- > the childcare takes place on school premises or on other premises covered by the inspection that Ofsted carry out of the whole school.

If your child is between 5 years and **15**⁺ years old (or **16**⁺ years old if your child is registered disabled) this type of care will count if:

- > the care is provided on the school premises; or
- > on other premises covered by the inspection that Ofsted carry out on the whole school.

An example of this could be if the school uses a village hall for its out of school hours childcare activities.

Early years education for 3- and 4-year-olds in England

All 3- and 4-year-olds who are being looked after by schools or by childcare providers registered on the EYR are entitled to free early years education of 15 hours a week for 38 weeks of the year. You do not need to pay for a child's early education place and do not have to take up additional services in order to access their free place. You can, however, use childcare vouchers for any additional childcare you pay for outside of the free entitlement.

Early years education for 2-year-olds in England

From 1 September 2013, 20% of 2-year-olds are also eligible for funded early learning places.

From September 2014, 2-year-olds who meet any one of the set criteria will be eligible.

IN WALES ONLY

To use childcare vouchers to help with your childcare costs in Wales your childcare provider must be one of the following:

- › registered with the Care and Social Services Inspectorate Wales (CSSIW).
- › an approved foster **carer** - but the childcare must be for a child who is not the **carer's** foster child.
- › a school that provides childcare outside of school hours and on school premises.
- › a local authority that provides childcare outside of school hours.
- › a care worker or nurse from an agency registered for providing care in the home, for example, a domiciliary care worker.
- › someone approved by the Approval of Child Care Providers (Wales) Scheme 2007 providing childcare in the child's home, or if several children are being looked after, in one of the children's homes.

IN SCOTLAND ONLY

To use childcare vouchers to help with your childcare costs in Scotland, your childcare provider must be one of the following:

- › registered with the Social Care and Social Work Improvement Scotland (SCSWIS).
- › a childcare club that is registered with the Social Care and Social Work Improvement Scotland (SCSWIS) to provide childcare outside of school hours.
- › a person from a registered childcare agency, sitter service or nanny agency providing childcare in your child's home.

You can also use childcare vouchers to help with your childcare costs in Scotland if you use:

- › an approved foster carer; or
- › a kinship carer registered in one of the ways listed above but the childcare must be for a child who is not the carer's foster or kinship child.

Early years education in Scotland

From August 2014, parents of 3- and 4-year-olds, and an increasing number of vulnerable 2-year-olds, will be entitled to 600 hours funded and more flexible early learning and childcare.

IN NORTHERN IRELAND ONLY

To use childcare vouchers to help with your childcare costs in Northern Ireland, your childcare provider must be one of the following:

- › registered with a Health and Social Services Trust.
- › an approved foster **carer** - but the childcare must be for a child who is not the **carer's** foster child.
- › a school that provides out of school hours childcare on the school premises.
- › an Education and Library Board that provides out of school hours childcare.
- › a person approved by the Approval of Home Child Care Providers (Northern Ireland) 2006 Scheme, providing childcare in the child's home.

CHILDCARE PROVIDED BY A RELATIVE IN THE UK

You can't usually use childcare vouchers to help with childcare provided by relatives. You can use them if the relative is:

- › a registered childminder; or
- › in Wales or Northern Ireland, approved under a Home Child Care Providers Scheme but they must also:
- › care for your child outside of your child's own home and
- › care for at least one other child who is not related to them.

With the exception of Northern Ireland, all childcare providers who are registered have a Unique Reference Number (URN). This appears on the **carer's** most recent registration certificate, which is issued by the relevant governing body for each country.

Registered childcare

Qualifying Childcare that is supplied by an organisation or individual who is registered with the appropriate governing body in the UK (see **Qualifying Childcare** entry on previous page for more details).

Salary sacrifice

The process by which you give up or 'sacrifice' part of your salary in exchange for a non-cash benefit, for example, childcare vouchers.

Sex Discrimination Act 2008 (SDA)

Government legislation which covers employee entitlements to non-cash benefits, in terms of maternity pay.

Statutory Maternity Pay (SMP)

The pay you are entitled to receive when you take maternity leave from work.

State Second Pension

Provided by government to give you extra money on top of your **basic State Pension**. If your company has a contracted out pension scheme, you do not receive a **State Second Pension**. Also known as the additional State Pension.

Tax year

The 12-month period beginning on 6 April each calendar year.

Working Tax Credit (WTC)

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.

"My son is just entering full-time schooling which is great news for our bank balance; we'll still need childcare vouchers though so I'll be splitting our monthly vouchers between our childminder and out of school clubs."

Wade, Dad to his 8 year old daughter and 5 year old son



SECTION NINE

ABOUT US

Computershare Voucher Services is the UK's largest childcare voucher provider and, with over 15 years' experience in the market place, we have vast experience in successfully implementing, managing and administering schemes to a diverse customer base. Reinforced by significant technology investments, Computershare Voucher Services leads the way in childcare vouchers.

We operate schemes for a wide range of companies, spanning every sector, from some of the UK's largest corporations to SMEs. We are also a leading supplier to the public sector, operating childcare voucher schemes for universities, police forces, local authorities, numerous NHS trusts, government departments and charities.

We currently work with more than **14,500** organisations and issue well over **125,000** childcare vouchers every month. We have around **80** members of staff dedicated to the management and administration of childcare voucher schemes.

Our flexibility, dedication to service and focus on maximising participation rates brings both parents and employers the best possible savings.

About Computershare Limited (CPU)

Computershare (ASX:CPU) is a global market leader in transfer agency and share registration, employee equity plans, proxy solicitation and stakeholder communications. We also specialize in corporate trust, mortgage, bankruptcy, class action, utility and tax voucher administration, and a range of other diversified financial and governance services.

Founded in 1978, Computershare is renowned for its expertise in high integrity data management, high volume transaction processing and reconciliations, payments and stakeholder engagement. Many of the world's leading organizations use us to streamline and maximize the value of relationships with their investors, employees, creditors and customers.

Computershare is represented in all major financial markets and has over 14,000 employees worldwide.

For more information, visit www.computershare.com



COMMITTED TO THE CHILDCARE VOUCHER SECTOR

Computershare Voucher Services is a founding member of the **CVPA (Childcare Voucher Providers Association)**. The **CVPA** is an industry association which represents the views of childcare voucher provider companies. It was established to promote self-regulation, ethical practices, quality and technical assurance amongst childcare voucher providers. In March 2011 it launched the **CVPA** Code of Practice, a voluntary scheme which encourages providers to follow ethical standards in a bid to improve the transparency of their childcare voucher scheme. Computershare Voucher Services complies with the **CVPA** Code of Practice.



For more information, please visit: www.cvpa.org.uk

Computershare Voucher Services partners with Working Families, a leading work-life balance organisation that has dedicated more than 30 years to helping employers adopt family friendly work practices. Working Families helps working parents, **carers** and employers find a better balance between their responsibilities at home and at work.



Amongst other vital support, Working Families offer a free Legal Helpline which gives parents and **carers** advice on employment rights such as maternity and paternity leave, rights to time off in an emergency, and parental leave, as well as helping them to negotiate the flexible hours they want.

Families are at the heart of what we do at Computershare Voucher Services and we're really proud to support the valuable work which Working Families undertakes. We are delighted to join forces to further our common goal - to promote a family-friendly workplace culture.

Parent and Carer Helpline 0300 012 0312

Honeypot is a charity that works to enhance the lives of vulnerable children and young **carers** by providing respite breaks and on-going outreach support. The charity supports around 1,000 children every year, all aged between 5 - 12 years.



The programme of long-term support that Honeypot provides gives young people a break from the demanding conditions at home - where some of them are **carers** 24 hours a day, 365 days a year - and provides a nurturing environment in which they can make new friends, develop their full potential and just be children for a few days.

At Computershare Voucher Services we take part in a number of activities over the year to support the charity, including fundraising, events and volunteering projects to help maintain the charity's premises and gardens.

"My childminder costs each month are less than the voucher value I receive, this allows me to save up over the year and pay for my daughter's PGL school trip during the summer."

Jill, Mum to her 11 year old daughter



NOTES



E&OE. All figures and information correct as at April 2014.
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