



CHILDCARE VOUCHERS PARENT INFORMATION PACK

Helping you to save money on your registered childcare costs

CERTAINTY | INGENUITY | ADVANTAGE

Computershare
Voucher Services

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All figures and HMRC scheme rules quoted in this booklet relate to parents joining their employers' childcare voucher scheme from 6 April 2011, unless specified otherwise. Savings figures rounded to the nearest £.

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

INTRODUCTION

Thank you for registering with Computershare Voucher Services. Your employer offers childcare vouchers 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 registered childcare costs.

Childcare vouchers are a tax initiative, designed to help working parents save money on their registered childcare costs. This is done by reducing the tax and National Insurance contributions (NIC) you have to pay from your gross salary.

CHANGES TO CHILDCARE VOUCHERS FROM 6 APRIL 2011

On 3 December 2009, the Government announced changes to the tax and NIC exemptions for childcare vouchers to ensure that all new recipients of childcare vouchers receive approximately the same level of income tax exemption. These changes took effect from 6 April 2011.

Basic rate tax-payers will not be affected by these changes and they will continue to save up to **£933*** a year on their registered childcare costs.

IMPORTANT INFORMATION FOR HIGHER AND ADDITIONAL RATE TAX-PAYERS

If you are a Higher rate tax-payer who joined your employer's childcare voucher scheme **before** 6 April 2011, and you have received a childcare voucher in the last rolling 12 month period, you have protected rights and you will retain the higher level of savings – up to **£1,224[^]** a year in tax and NIC exemptions - for as long as you remain in your employers scheme.

You also have protected rights if you are an Additional rate tax-payer who joined your employer's childcare voucher scheme **before** 6 April 2011; you may save up to **£1,516[^]** a year.

If you joined **on or after** 6 April 2011 you may only be entitled to just over **£600⁺** a year in tax and NIC exemptions on your childcare vouchers. This is because from 6 April 2011 a Higher (40%) or Additional (50%) rate tax-payer will only receive income tax relief at the same rate as a Basic (20%) rate tax-payer (approximately £11 a week).

This is still a considerable saving, especially if both working parents join their employer's scheme.

* The savings you make will depend on your circumstances. Figures quoted are the maximum available savings for Basic rate tax-payers.

[^] Maximum savings for a Higher or Additional rate tax-payer who joined their employer's scheme before 6 April 2011.

⁺ Approximate maximum savings for a Higher or Additional rate tax-payer who joined their employer's scheme after 6 April 2011.

SECTION TWO



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. You can use them to pay for registered childcare for children aged up to **16***.

Your employer has chosen us to provide the childcare vouchers, and 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. 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.

For parents who join a childcare voucher scheme on or after 6 April 2011, your employer will carry out a Basic Earnings Assessment each year. To determine the appropriate tax band for you, your employer will look at your gross salary, less any salary sacrifice deductions. This newly calculated salary will determine your tax band for childcare voucher purposes.

MAXIMUM VOUCHER ORDER IN RELATION TO PAY PERIOD AND TAX BAND/SALARY:

 Annual Salary 	Basic rate (20%) £0 - £42,475	Higher rate (40%) £42,476 - £150,000	Additional rate (50%) £150,000+
Weekly	£55	£28	£22
Bi-weekly	£110	£56	£44
4-weekly	£220	£112	£88
Monthly	£243	£124	£97
Annually	£2,915	£1,484	£1,166

Parents who joined their employers childcare voucher scheme before 6 April 2011 and they have received a childcare voucher in the last rolling 12 month period can continue to request up to **£55** a week in childcare vouchers, regardless of their tax status, providing they remain in their employer's scheme.

Both working parents can claim childcare vouchers, whether you work for the same or different organisations, as long as both employers offer a childcare voucher scheme. As a result, as a family, you could save up to **£1,866*** a year.

* 1 September following 15th birthday or 1 September following 16th birthday for children who are registered disabled.

* The savings you make will depend on your circumstances. Figures quoted are the maximum available savings for Basic rate tax-payers.

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 - but we recommend that you use your oldest dated childcare vouchers first.

THE BELOW TABLE SHOWS HOW MUCH TAX AND NIC 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*
£243 Childcare voucher	£124 Childcare voucher	£97 Childcare voucher
£48.60 Income tax (20%) £29.16 National Insurance (12%)	£49.60 Income tax (40%) £2.48 National Insurance (2%)	£48.50 Income tax (50%) £1.94 National Insurance (2%)
£77.76 saving a month (£933 a year)	£52.08 saving a month (£623 a year)	£50.44 saving a month (£606 a year)



* Additional and Higher rate tax-payers who joined the scheme before 6 April 2011 have protected rights and can continue to order up to £243 each month in childcare vouchers, the same as a Basic rate tax-payer. Therefore they may save up to £1,224 and £1,516 a year in tax and NI exemptions respectively.

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 to receive childcare vouchers with the same face value. The agreement will change your terms and conditions of employment so your employer can provide the 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 will stay 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, bi-weekly, four weekly, or monthly.

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 below calculation is for illustrative purposes only. The amount you save will depend on your circumstances. It is based on a Basic rate tax-payer with an annual salary of £20,000, with no other salary deductions and monthly registered childcare costs of £243.

If you pay Basic rate tax without childcare vouchers		If you pay Basic rate tax with childcare vouchers	
Payment stage	Amount each month	Payment stage	Amount each month
Gross pay (salary)	£1,666.67	Gross pay (salary)	£1,666.67
Childcare voucher order	Less £0	Childcare voucher order	Less £243
Gross pay left after childcare voucher	£1,666.67	Gross pay left after childcare voucher	£1,423.67
Tax and National Insurance (32%) on £1666.67	Less £533.33	Tax and National Insurance (32%) on £1423.67	Less £455.57
Net pay	£1,133.34	Net pay	£968.10
Pay childcare costs of £243	Less £243 (cash)	Pay childcare costs of £243	Less £0 (as can pay with childcare voucher)
Net pay left	£890.34	Net pay left	£968.10

£77.76 Monthly saving with childcare vouchers

£933 Annual Saving with childcare vouchers

SECTION FOUR

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; and
- › use registered childcare.

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 **£6.08** an hour for people aged 21 or over from **October 2011**. 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.

OTHER THINGS TO CONSIDER

Please see the section on 'Important things to consider' (section seven) for other factors which can affect your eligibility. 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.

* 1 September following 15th birthday or 1 September following 16th birthday for children who are registered disabled.


SECTION FIVE

HOW MUCH CAN I SAVE?

The amount you will save in tax and National Insurance contributions depends on your current salary. To see the maximum amounts which each eligible working parent or legal guardian can receive in childcare vouchers please see the table in section two for more details.

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.

MAXIMUM SAVINGS IN RELATION TO TAX BAND/SALARY (2011-12 TAX YEAR):

 Annual Salary ★							
Basic rate £0 - £42,475	Monthly childcare voucher order	£55	£100	£150	£200	£243	
	Annual savings	£211	£384	£576	£768	£933	
Higher rate £42,476 - £150,000	Monthly childcare voucher order	£28	£50	£75	£100	£124	
	Annual savings	£141	£252	£378	£504	£623	
Additional rate £150,000+	Monthly childcare voucher order	£22	£50	£75	£97		
	Annual savings	£137	£312	£468	£606		

Savings apply to parents who register on or after 6 April 2011.

The savings you make will depend on your circumstances.

Minimum voucher order £20.

For use as general guidance only.

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

BACKDATING VOUCHERS

In order to maximise your savings, you can backdate your childcare voucher order to the beginning of the current tax year 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; and
- › your employer allows it.

The amount you can backdate in childcare vouchers will appear on your online account. If you don't have an online account please contact the Customer Service team.

PLEASE REMEMBER THE FOLLOWING

The capped weekly amounts, set by the Government, of tax-free and NI-exempt childcare vouchers you are allowed to take is **£55**, **£28** and **£22** for Basic, Higher and Additional rate tax-payers respectively. Some employers allow their employees to take more than the capped amount. However, you would have to pay tax and National Insurance on any extra childcare vouchers over the capped amount.

A number of state benefits - Statutory Sick Pay for example - depend on you paying a minimum level of National Insurance contributions. Your gross pay, after taking the value of your childcare vouchers, must not be less than the Income Tax Personal Allowance of £7,475 a year (£623 a month) in the April 2011/2012 tax year.



WHERE CAN I USE CHILDCARE VOUCHERS?

GOVERNING ORGANISATIONS

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 us. If your carer isn't currently registered with us, it's a free and simple process to get them set up. Please see Registering Carers (section eight) for more details.

As long as you keep to the conditions, you can use childcare vouchers to pay your existing carer - there is no need to change your childcare provider.

You can use your childcare voucher order to pay more than one carer and for more than one child.

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.

IN ENGLAND

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 all of the following apply:

- › 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.

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.
- › 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.

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.

HOW DO I KNOW IF MY CHILDCARE PROVIDER IS REGISTERED OR APPROVED?

Childcare providers who are registered have a Unique Reference Number (URN). This appears on the childcarer's most recent registration certificate, which is issued by the relevant governing body for each country.

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. You can find your local authority:

- › in The Phone Book under 'Local Government'; or
- › go to www.direct.gov.uk.

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.
- › Qualifying childcare in schools, for example, Early Years Foundation Stage (EYFS) outside the free entitlement, before- and after-school clubs, extra-curricular activities.
- › Nannies.
- › Au pairs.
- › Holiday clubs or schemes.
- › Activity holidays, for example, Camp Beaumont, PGL and Supercamps.
- › Workplace or partnership nurseries.

This is not a full list.

SECTION SEVEN

IMPORTANT THINGS TO CONSIDER

There are other factors which can affect your eligibility for childcare vouchers which you need to consider:

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.

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.

For more information on all of the above, please contact your payroll or HR department.

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.direct.gov.uk;
- › your local tax office; or
- › the Tax Credits Helpline on **0845 300 3900**. Lines are open from 8am to 8pm Monday to Friday and 8am to 4pm Saturday. Closed Sundays, Christmas Day, Boxing Day and New Year's Day.

SECTION EIGHT

REGISTERING CARERS

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.

We will need to see a photocopy of their carer registration certificate, which is issued by the relevant governing body, before they can cash in the vouchers they receive from you.

It is your responsibility to let us know about any changes to your childcare provider, including changes to their registration.

WHY DOES MY CARER HAVE TO REGISTER WITH YOU?

So that we can pay your carer, we need their bank details. We also need 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.

WHAT DOES IT COST MY CARER TO REGISTER WITH YOU?

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

HOW IS MY CARER PAID?

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



MY CARER ISN'T REGISTERED WITH YOU, WHAT DO THEY DO?

If they aren't registered with us, either you can register your carer or your carer can register themselves by going online or calling us. We will then send them our carer registration form to sign. They will also need to send us a copy of their registration certificate, which is issued by the relevant governing body.

OPTION ONE - Registering online	OPTION TWO - By phone
<ol style="list-style-type: none"> 1 Visit our website. 2 Fill in as much of the online registration form as you can and click 'submit'. 3 Your carer will receive a filled-in carer registration form by post. If you filled in the online form, the covering letter will confirm this to the carer. 4 After filling in and checking their details, the carer needs to return the signed form to us along with a photocopy of their registration certificate, which is issued by the relevant governing body. 5 We will then send them a user ID and they can start to cash in our childcare vouchers. 	<ol style="list-style-type: none"> 1 Call the Carer Relations team on 0845 002 1122. 2 The customer service representative will fill in the carer registration form as much as possible with the details provided. 3 Your carer will receive a filled-in carer registration form by post. If you called the carer team, the covering letter will confirm this to the carer. 4 After filling in and checking their details, the carer needs to return the signed form to us along with a photocopy of their carer registration certificate. 5 We will then send them a user ID and they can start to cash in our childcare vouchers.

BENEFITS OF A CARER ONLINE ACCOUNT

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

- > Redeem paper vouchers online - single vouchers or batches of up to 20;
- > get notice immediately when they redeem our vouchers;
- > see details of all payments and remittance advice online;
- > keep us informed of any change to their contact details; and
- > benefit from an environmentally friendly service.

If your carer needs more information, they can:

visit: www.computersharevoucherservices.com;

email: carer@computershare.co.uk; or

call: 0845 002 1122.

SECTION NINE

HOW DO I PAY MY CARER?

When you register online, we will set up an online account for you and you will pay your carer using e-Vouchers. If you have regular childcare arrangements you can set up an automatic payment (autopay) through your online account (similar to a standing order), or you can arrange your carer payments as you go. If you are allowed to under your employer's scheme, you can choose to receive paper vouchers instead.

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. Using e-Vouchers.
2. With a standing carer payment (similar to a standing order).
3. Paper vouchers.



1. E-VOUCHERS

You pay your carer electronically, using your secure online account to authorise the payment. You can also set up an automatic payment (autopay) from your online account (similar to a standing order). We transfer funds as authorised by you and will pay these into your carer's bank account by BACS transfer, in line with when the carer wants them to be paid. e-Vouchers are the most accessible, flexible and environmentally friendly product we offer and is our preferred method of payment.

2. STANDING CARER PAYMENT

If you don't have internet access but you have regular carer payments for the same amount and you want to use an environmentally friendly way of paying your carer, we offer an extra paperless option called a standing carer payment. You simply tell us when you would like us to pay your carer and we will make the payments on your behalf direct to the carer's bank account by BACS transfer in line with when the carer wants them to be paid.

3. PAPER VOUCHERS

Paper vouchers give you the ability to hand a voucher to a carer as and when needed. You can order them in any denomination from £20 upwards. The carer can either cash in the paper childcare vouchers using their own online account or by calling our automated redemption line on **0845 002 1122**. Your carer will find it easier to cash in vouchers with us if they are in the largest denomination possible. We will then pay the face value of the voucher direct to the carer's bank account by BACS transfer in line with when the carer wants them to be paid. Paper vouchers are valid for 12 months from the date of issue, so you should use the oldest dated voucher first. For ease of use all of our paper vouchers have an issue date printed on them.

As you can see we have a range of payment options. However, your employer will decide what payment methods you can use. You should check with your employer.

SECTION TEN

HOW DO I JOIN THE CHILDCARE VOUCHER SCHEME?

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.

This allows your employer to give you 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 value of childcare vouchers every pay period, with no end date.
- › If you have regular childcare arrangements but for a short period only, for example, during the school holidays, you can order the same value of childcare vouchers every pay period, but with a fixed end date. Or, you can spread your childcare voucher order requirements over a longer period and then keep them for when you need them most. However, we recommend that you always use your oldest dated childcare vouchers first.
- › If your childcare arrangements change regularly, you can change your order each pay period by going online or by contacting our Customer Service team on **0845 002 1111**. Please note that this is subject to scheme stipulations by your employer. In addition, you must do this before the payroll cut-off date agreed between your employer and us to make sure the amendment is processed for the correct pay period. You can join our scheme either online or by contacting the Customer Service team.

BENEFITS OF AN ONLINE ACCOUNT

- › Easy to set up and use.
- › Greater flexibility and an environmentally friendly way of receiving childcare vouchers.
- › You have full control of your carer payments.
- › You have the option to set up regular payments and one-off payments.
- › An e-Voucher is a guaranteed form of payment.
- › You have access to your secure online account 24 hours a day and seven days a week.
- › You can keep us informed of any change to your personal details.
- › You will be able to view full details of all your transactions.

OPTION ONE - Online

You will need your employer's scheme ID (you can get this from your employer) and a recent payslip to hand as you will be asked for your payroll number and National Insurance number. To begin, visit the website at

www.computersharevoucherservices.com

- › Click on 'Register Now' in the 'Parents' section.
- › 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 standing carer payment (similar to a standing order) using our autopay service.
- › 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 parent ID.

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

OPTION TWO - By phone

Please have a recent payslip to hand as you will be asked for your payroll number and national insurance number, when calling the Customer Service team.

- › Call the Customer Service team on **0845 002 1111**.
- › We will ask you some questions so we can fill in the childcare voucher agreement for you. This will include information about your childcare voucher order and your carer details. If you have regular childcare arrangements you can set up a standing carer payment (similar to a standing order) using our autopay service.
- › We will send you a copy of the terms and conditions, where you agree to change your terms and conditions of employment by email or post .
- › If you set up an online account, we will confirm your security information by email.

SECTION ELEVEN

WHAT HAPPENS ONCE I'VE JOINED THE SCHEME?

If you place your order with us before the payroll cut-off date we have agreed with your employer your employer will salary sacrifice your childcare voucher order on your next pay date. Your employer will send us the money to pay for your childcare voucher and, once these funds have cleared, we will send you your childcare vouchers on or around your pay date. We cannot release childcare vouchers to you until we have received and processed the payment from your employer.

You should treat childcare vouchers as part of your salary. Because of this, you will not normally receive them before your pay date. Childcare vouchers are issued at every pay period (for example weekly, bi-weekly, four weekly, monthly). You will receive the same amount of childcare vouchers for each pay period until you tell us otherwise.

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 the Customer Service team on **0845 002 1111**.

PLEASE REMEMBER THE FOLLOWING

Cancelling an individual order does not cancel any standing carer payment you may have set up to your carer. You must contact us directly to cancel your standing carer payment.

AUTO INCREASE

Currently the Government limit on the amount of tax-free and National Insurance-exempt childcare vouchers you can exchange 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 **£97** a parent, a month (**£22** a week) for an Additional rate tax-payer. This is known as the capped amount. In the next budget, the Government may increase this amount. 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.

ONLINE ACCOUNT

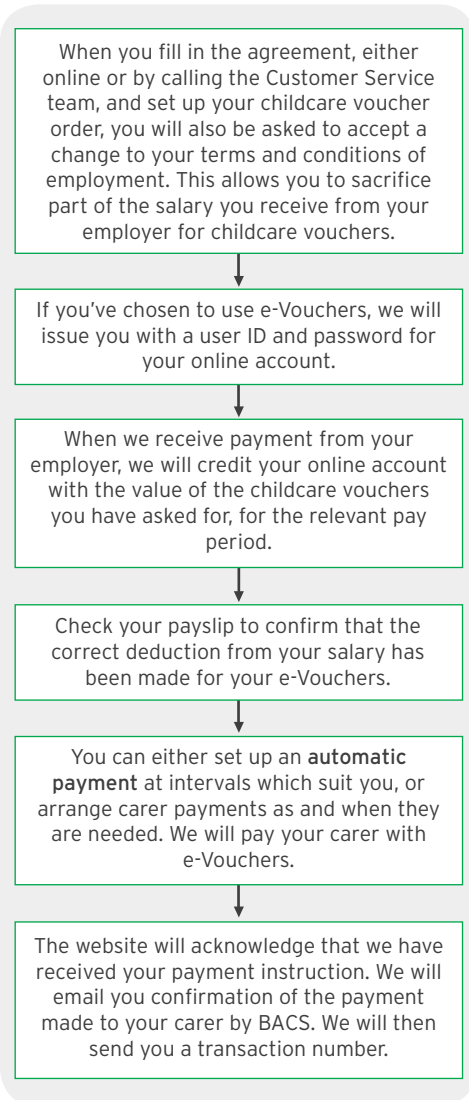
If you do not currently have an online account but want to set one up in the future, please contact our Customer Service team who will be happy to help you.

PLEASE REMEMBER THE FOLLOWING

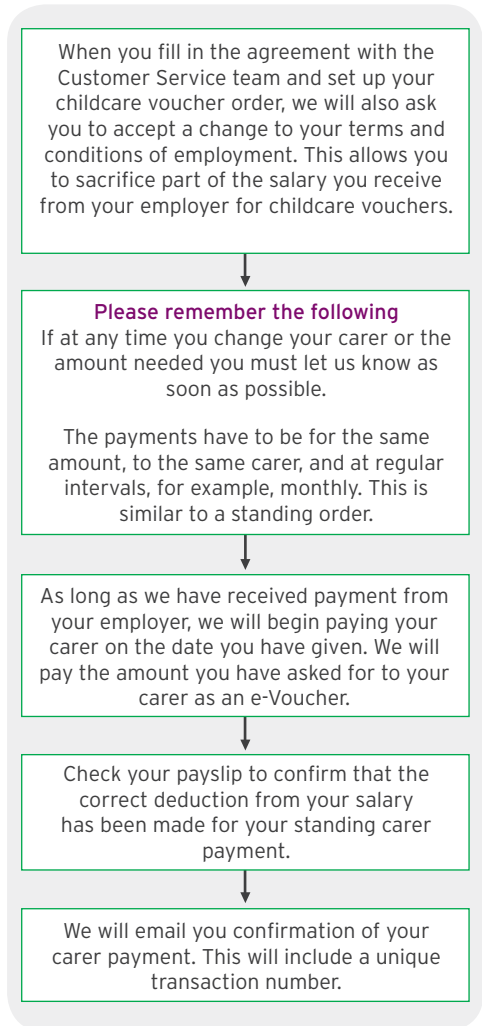
It is your responsibility to let us know about any changes to your childcare provider, including changes to their registration (which is issued by their governing body). You must contact us directly if you leave your employer.

HOW IT WORKS:

e-VOUCHERS (ONLINE ACCOUNT)



STANDING CARER PAYMENT (NO ONLINE ACCOUNT)



PAPER VOUCHERS

When you fill in the agreement, either online or with the Customer Service team, and set up your childcare voucher order, we will also ask you to accept a change to your terms and conditions of employment. This allows you to sacrifice part of the salary you receive from your employer for childcare vouchers.

When we receive the 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 you need to, pass your paper voucher to your carer, who will then contact us to cash it in. (When paying your carer with paper vouchers, it is good practice to use the oldest dated voucher first.)



FREQUENTLY ASKED QUESTIONS

If I join a scheme after 6 April 2011, how does my employer decide what tax band I sit in?

From 6 April 2011, your employer will be required at the beginning each relevant tax year to estimate the level of basic employment earnings 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.

If the level of estimated earnings and taxable benefits is equal to or below the sum of personal allowances (£7,475) and the basic rate limit (£35,000) for the 2011-12 year, you will be entitled 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 **£22** in childcare vouchers respectively.

There is no need to make an assessment for any employees who already participate in an employer's scheme on or before 5 April 2011.

Why can a Basic rate tax-payer claim more in childcare vouchers?

A Basic rate tax-payer is entitled to **£55** a week (**£243** a month) in childcare vouchers. The figures of **£28** a week for Higher rate tax-payers and **£22** 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.

Do I have to be 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.

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 for details), and registered to cash in childcare vouchers with us, 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 cash in our childcare vouchers.

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

Each eligible working parent is entitled to claim tax-free and NIC-exempt childcare vouchers up to a maximum of **£243** a month (**£55** a week) for a Basic rate tax-payer, **£124** a month (**£28** a week) for a Higher rate tax-payer and **£97** a month (**£22** a week) for an Additional rate tax-payer. Both parents can take childcare vouchers, as long as each of their employers offers 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 rate tax, you can save up to **£623†** a parent, a year on your registered childcare costs.

Can I use the arrangement to receive childcare vouchers for more than one child?

Yes, as long as you are the parent or legal guardian of the children in question. However, the maximum voucher value is capped by the 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 child carer you want to use is registered with the relevant governing body and us.

Will all registered childcare providers accept these vouchers?

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

Can I use this agreement and receive childcare vouchers that can be used for any child?

No. 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.

* The savings you make will depend on your circumstances. Figures quoted are the maximum available savings for Basic rate tax-payers in the 2011-12 tax year.

† Figures quoted are the maximum available savings for a Higher rate tax-payer. Additional rate tax-payers may save up to £606 a year. The savings you make will depend on your circumstances.

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

Childcare vouchers are not just for children of pre-school age – they can be used in a number of settings including 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 visiting the website or by calling the Customer Service team on **0845 002 1111**.

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.

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 so not be paying us for your childcare voucher order, we will not release any childcare vouchers to you.

However, if you also want 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 payroll cut-off date agreed between your employer and us.

REMEMBER Higher and Additional rate tax-payers who joined the scheme before 6 April 2011 have protected rights and will continue to save at previous levels. If you are a Higher rate tax-payer and you joined your employers scheme **before** 6 April 2011, you can save up to **£1,224*** a year in tax and NIC exemptions. If you leave your employers scheme, and then re-join at a later date or join a new employers childcare voucher scheme, you will join under the new scheme rules and will only be able to save up to **£623*** a year in tax and NIC exemptions.

If you are an Additional rate tax-payer who joined your employers childcare voucher scheme **before** 6 April 2011 you can save up to **£1,516*** a year. If you leave your employers scheme, and then re-join at a later date or join a new employers childcare voucher scheme, you will join under the new scheme rules and will only be able to save up to **£606*** a year in tax and NIC exemptions.

[^] Maximum savings for a Higher or Additional rate tax-payer who joined their employers' scheme before 6 April 2011.

^{*} Approximate maximum savings for a Higher or Additional rate tax-payer who joined their employer's scheme after 6 April 2011.

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

What happens if I was receiving childcare vouchers before 6 April 2011, but am about to change jobs and move to a new employer who also offers a childcare voucher scheme - do I continue getting the same exempt amount of childcare vouchers?

You will be treated by your new employer as a new joiner, so your entitlement will depend on the level of your basic employment earnings in your new job, and the tax band you fall into.

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, childcare arrangements during the school holiday period or for a UK activity holiday. However, it's good practice that you always use the oldest dated childcare vouchers first.

How do I go about joining the scheme?

You can join the Computershare Voucher Services scheme either online at www.computersharevoucherservices.com or by calling the Customer Service team on **0845 002 1111**. When joining, please have your carers name and address and your child's date of birth available. You will also need a recent payslip to hand as you will be asked for your payroll number and national insurance number. If you are joining online, you will also need your employer's scheme ID.

When joining we will ask you to fill in an agreement form, set up your childcare voucher order and accept a change to your terms and conditions of employment. This allows you to sacrifice part of the salary you receive from your employer for childcare vouchers.

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 on **0845 002 1111** for more details.

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, and for more than one carer.

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.

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. The best payment option in this case is e-Vouchers. If you have an online account, you can arrange to make payments up to the childcare voucher balance in your account.

What's the best way to pay my carer?

There are three ways you can pay a carer.

e-Vouchers (using an online account)

- › Set up carer payments as and when needed, in other words, irregular payments.
- › Set up ongoing, regular carer payments using our autopay service.

We prefer to pay carers using e-Vouchers.

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, and at regular intervals, for example, monthly.
- › This is similar to a standing order.

Paper vouchers

- › You can order paper vouchers through your online account or by calling our Customer Service team.
- › We send paper vouchers to your home address or to your employer.

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, as a very serious matter and endeavour to ensure that a complaint is rectified to a satisfactory standard as quickly as possible. Please visit the 'Our Service Commitment' section on our website to view the Complaints Policy document.



SECTION THIRTEEN

CONTACT US

IF YOU HAVE ANY FURTHER QUESTIONS, PLEASE:

visit: www.computersharevoucherservices.com

email: parent@computershare.co.uk

call: 0845 002 1111

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 as you will be asked for your payroll number and national insurance number.

To join online you will also need your employer's scheme ID. 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 US

Computershare Voucher Services is the UK's largest dedicated childcare voucher provider and, with over 12 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 **12,000** organisations and issue over **100,000** childcare vouchers every month. We have around **150** 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.

Computershare Limited is a global market leader in transfer agency and share registration, employee equity plans, proxy solicitation and stakeholder communications. For more information on Computershare (ASX:CPU), please 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. In addition, voucher funds are protected by having 'bank acknowledgement of Trust' status which exceeds the requirements of the Code.

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.



SECTION FOURTEEN

USEFUL LINKS

HM Revenue and Customs (HMRC) For full guidelines regarding 'salary sacrifice' schemes, working tax credit and childcare vouchers	www.hmrc.gov.uk/childcare
Childcare vouchers and tax credits Better off calculator	www.hmrc.gov.uk/calcs/ccin.htm
Ofsted (England)	www.ofsted.gov.uk 08456 40 40 40
Social Care and Social Work Improvement Scotland (SCSWIS)	www.scswis.com 0845 600 9527
Department of Health, Social Services and Public Safety (Northern Ireland)	www.dhsspsni.gov.uk
For childcare provided in the child's home in Northern Ireland Only	www.childcarechoices.n-i.nhs.uk
Care and Social Services Inspectorate Wales (CSSIW)	www.cssiw.org.uk 01443 84 84 50
Childcare Approval Scheme Wales	www.childcareapprovalschemewales.co.uk 0844 736 0260
Independent Schools Inspectorate (England Only)	www.isi.net
Department for Education Find out about current government initiatives for children	www.education.gov.uk www.education.gov.uk/childrenandyoungpeople
Directgov Find childcare in your area - schools, childcare, family services, Sure Start Children's Centres	http://childcarefinder.direct.gov.uk



Independent Schools Council	www.isc.co.uk
Daycare Trust Largest UK charitable body for the daycare sector	www.daycaretrust.org.uk
4 Children	www.4children.org.uk
Working Families	www.workingfamilies.org.uk
National Childminding Association	www.ncma.org.uk
National Day Nurseries Association	www.ndna.org.uk
British Activity Holiday Association	www.baha.org.uk
The Association of Nanny Agencies	www.anauk.org
Department for Business, Innovation and Skills	www.bis.gov.uk
Computershare Voucher Services Blog	www.vouchersblog.co.uk

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 FIFTEEN

GLOSSARY OF TERMS

Additional rate tax

A new Additional rate of income tax of 50 per cent applies to incomes over £150,000 from April 2010.

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.

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.

Basic rate tax

The lower tax band for all earnings over the personal allowance up to £42,475 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 £97 a month (£22 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

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

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.

Emolument

Any part 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.

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 £42,475 each year.

Her Majesty's Revenue and Customs (HMRC)

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

National Insurance contributions (NIC)

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

Ofsted

The 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 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 the Government which you can earn in one tax year before you must begin paying tax and National Insurance contributions. Currently, the personal allowance is £7,475 for the 2011-2012 tax year.

Registered childcare

Qualifying childcare that is supplied by an organisation or individual who is registered with Ofsted in England or an equivalent governing body in the UK.

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 the 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.]

User ID

The unique ID we issue to you and your carer.

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.

COMPUTERSHARE VOUCHER SERVICES LIMITED

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Fradley Park
Lichfield
Staffordshire
WS13 8SX

visit: www.computersharevoucherservices.com

email: parent@computershare.co.uk

call: 0845 002 1111

blog: www.vouchersblog.co.uk

twitter: www.twitter.com/CCVouchers

facebook: www.facebook.com/computersharevoucherservices

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Registered no. 4968447

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