



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 taxpayers** 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

We have been appointed by your employer to offer you a childcare scheme as an employee benefit.

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: 0345 002 1111



blog: www.vouchersblog.co.uk



twitter: www.twitter.com/CCVouchers



facebook: www.facebook.com/computersharevoucherservices



youtube: www.computersharevoucherservices.com/videos

for help and FAQs visit
www.computersharevoucherservices.com

CARERS:

visit: www.computersharevoucherservices.com

email: carer@computershare.co.uk

call: 0345 002 1122



SECTION TWO

WHAT ARE CHILDCARE VOUCHERS?

Childcare vouchers are a Government approved, tax-efficient way of paying for childcare. You can use them 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)**. As a result, you can make savings of up to **£933**^{*} 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 taxpayer
- > 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**
- > 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**. You can pay in full using childcare vouchers or both vouchers and cash. Why not save up your childcare vouchers and use them when you need them most - for example, in the school summer holidays?

For more useful hints and tips, please see the 'Notes' section at the back of this Parent Information Pack.



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 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.

The below example is based on a **Basic rate taxpayer**, paid monthly, who 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
TOTAL	£1,666.67	TOTAL	£321.92	Taxable Gross	£1,666.67
				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
TOTAL	£1,423.67	TOTAL	£244.16	Taxable Gross	£1,423.67
				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

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 register, please make sure you have read and understood the information in this pack.

Whether you join by phone or online, we will ask you to complete an **agreement**, to accept the terms and conditions, and fill in the details of your first childcare voucher **order**. The terms and conditions of your employment will change, 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)
- > a recent payslip (as you will need your payroll and National Insurance (NI) numbers)

To begin, visit our website: www.computersharevoucherservices.com

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

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

Fill in the **agreement**, including information about your childcare voucher **order** and your **carer** details. You can also set up a recurring scheduled payment for any regular childcare arrangements.

If you order the maximum amount for your tax band, and you would like to always receive the maximum, select the '**auto increase**' option on your account. We will automatically increase your childcare voucher **order** if the Government raises the limit. 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 your salary for childcare vouchers.

Set up the security information for your online account.

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

If you need 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 **carer(s)**.
- › Our e-Voucher is a guaranteed form of payment and is accepted by over **120,000 carers**.
- › You have access to your secure online account 24/7.
- › 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).

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 before your payroll cut-off date for that **pay period**, we will process your childcare voucher order on your next pay date.

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

Check your payslip to make sure the correct amount has been deducted from your salary for vouchers.

You can either set up a recurring payment at intervals which suit you (like a standing order), or arrange your payments for 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 this transaction and any previous transactions made to your carers on the My Transactions page.

YOUR CHILDCARE VOUCHER ORDER

- > If you have regular childcare arrangements you can **order** the same value of childcare vouchers every **pay** period, with no end date. You can arrange this on an ongoing basis or for a specific amount of time.
- > If you need childcare for a short period of time, for example, during the school holidays, you can **order** the same value of childcare vouchers from June to September and then stop. Or, you can save them every month throughout the year, for when you need them most.
- > If your childcare arrangements are irregular, you may want to change your **order** each **pay period** online, or by contacting our Customer Service team. Remember 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 amendment 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 of childcare providers.

QUALIFYING CHILDCARE

Qualifying Childcare 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. We will also 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 online or by 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, saying 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, - you will need this 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 your vouchers.
- › 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 regular scheduled payment. 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 authorised by you into your **carer's** bank account by BACS transfer, when the **carer** wants them to be paid.

SECTION SIX

USEFUL LINKS

<p>HM Revenue and Customs (HMRC) For guidelines about salary sacrifice schemes, working tax credit and childcare vouchers.</p> <p>Childcare vouchers and tax credits Better off calculator</p>	<p>www.hmrc.gov.uk/childcare</p> <p>www.hmrc.gov.uk/calcs/ccin.htm</p>
<p>Department for Education (DfE) Find out about current Government initiatives for children.</p>	<p>www.education.gov.uk www.education.gov.uk/childrenandyoungpeople</p>
<p>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.</p>	<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
<p>The Office for Standards in Education, Children's Services and Skills (Ofsted) (England)</p>	<p>www.ofsted.gov.uk 0300 123 1231</p>
<p>Independent Schools Inspectorate (England)</p>	<p>www.isi.net 020 7600 0100</p>
<p>Independent Schools Council (UK)</p>	<p>www.isc.co.uk</p>
<p>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.</p>	<p>www.education.gov.uk/edubase</p>
<p>Care and Social Services Inspectorate Wales (CSSIW) (Wales)</p>	<p>www.cssiw.org.uk (sub-site of www.wales.gov.uk)</p>
<p>Childcare at Home Approval Scheme Wales (Wales)</p>	<p>www.wales.gov.uk and search "Childcare at Home" 03000 625609 (for carers only)</p>
<p>Education and Training Inspectorate for Wales (Estyn) (Wales)</p>	<p>www.estyn.gov.uk</p>
<p>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.</p>	<p>www.scswis.com 0845 600 9527</p>
<p>Education Scotland (Scotland) Scottish national body responsible for supporting quality and improvement in learning and teaching from early years to adult and community learning.</p>	<p>www.educationscotland.gov.uk</p>

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
Money Advice Service	www.moneyadviceservice.org.uk Search on 'Childcare'

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 SEVEN

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 may have the right to claim 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. Allowing your employer to give you childcare vouchers with the same value as the salary you agree to sacrifice.

Auto cap increase

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 taxpayer**, **£124** a parent, a month (**£28** a week) for a **Higher rate taxpayer**, and **£110** a parent, a month (**£25** a week) for an **Additional rate taxpayer**. 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 continue doing so, 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

When an employee joins their Childcare scheme, an employer will need to know the maximum amount of childcare vouchers they can receive based on their income. The Basic Earnings Assessment (BEA) determines the employee's tax band in relation to their childcare voucher order.

The BEA is calculated for the current tax year, as long as the employee's contract remains the same. The amount is for the whole or remaining part of the tax year, and can't be changed.

As well as completing a Basic Earnings Assessment every time a new member the Childcare scheme – an employer will need to repeat this on 6 April for each tax 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 £42,385 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 taxpayer**
- > **£124** a month or **£28** a week for a **Higher rate taxpayer**
- > **£110** a month (**£25** a week) for an **Additional rate taxpayer**.

These are the upper limits for the amount of tax-free and NI-exempt childcare vouchers a parent can 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**.

Over 120,000 carers are registered with Computershare and accept our childcare vouchers as payment.

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 taxpayer** ordering the full **£243** childcare voucher each month. If both working parents use childcare vouchers they can 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 taxpayer** who joined their employer's scheme after 6 April 2011. The maximum childcare voucher value a Higher and Additional rate taxpayer can 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 taxpayer** 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 taxpayer** may order is **£243** a month. The savings you make will depend on your circumstances.

Contracted in

A contracted in pension scheme is your **basic State Pension** and **State Second Pension**. In this type of 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 you and your employer. When taking childcare vouchers, the savings you make may be reduced.

Child Tax Credit (CTC)

A payment from **HMRC** to someone who is 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 **£42,385** 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 of time you are paid by your employer, for example, monthly or weekly.

Personal allowance

The maximum amount of money you can earn in one tax year before you must begin paying tax and **National Insurance contributions**. Currently, the **personal allowance** is £10,600 for the 2015-16 **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 taxpayer** who joined your employer's childcare voucher scheme before 6 April 2011, you have **protected rights** and will continue to receive higher levels of savings 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 an **Additional rate taxpayer**, you can make savings of up to **£1,370#** a year 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 taxpayers weren't affected by the change in the scheme rules and can save up to **£933*** a year in tax and **National Insurance**. If you joined your employer's childcare voucher scheme before 6 April 2011 you can keep 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 taxpayer**

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 taxpayer**. 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 taxpayer+**.

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 EYR 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 570 hours of free early education or childcare a year. This is often taken as 15 hours each 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 September 2014, 2 year olds who meet any one of the set criteria will be eligible for funded early learning places.

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 EIGHT

ABOUT US

We are the UK's largest childcare voucher provider with over 17 years' experience. We have vast experience in successfully implementing, managing and administering schemes to a diverse customer base. Reinforced by significant technology investments, we lead 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, NHS trusts, Government departments and charities.

We currently work with more than **15,000** organisations and issue well over **140,000** 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 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 15,000 employees worldwide.

For more information, visit www.computershare.com



COMMITTED TO THE CHILDCARE VOUCHER SECTOR

We're 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. We comply with the **CVPA** Code of Practice.



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

We partner 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 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.

NOTES

1. You don't have to use your childcare vouchers immediately. You can save them up for when you need them most.
2. You can find childcare for older children by:
 - a. asking at your child's school about extended services available during the holidays
 - b. visiting your local authority website and searching on "Family Information Service"
 - c. visiting websites such as www.netmums.com or www.mumsnet.com and asking about childcare in your area
 - d. logging in to your Computershare account and searching by postcode to see which carers are nearest to you and registered with us. If they don't appear, they can be added for free - just give us a call!
 - e. searching online for residential activity holiday and day camp providers, and holiday clubs and playschemes
3. Residential activity holidays and day camp providers include Barracudas, Camp Beaumont, Kingswood Camps, Supercamps and Kings Camps, and many more! For details of their offers and discounts visit www.computersharevoucherservices.com/offers
4. You can use childcare vouchers during the 14 weeks of school holidays to pay for day camps, residential activity holidays, holiday clubs and playschemes.
5. There are many types of 'wrap-around care' for school-age children during term-time, including breakfast clubs, after-school clubs, homework clubs (such as Explore Learning), and childminders. You can use your childcare vouchers to pay for these.
6. Both working parents can claim childcare vouchers.
7. You can use your childcare vouchers for more than one child, and to pay more than one carer (providing the carer is registered with the appropriate governing body, and accepts childcare vouchers as a form of payment).
8. Reduce your childcare costs - a Basic rate taxpayer can save up to £933 a year in tax and NI (up to £1,866 if both parents join their employer's scheme).
9. If you don't currently order the maximum amount of childcare vouchers allowed for your tax band, you can increase your order to the maximum, and save the vouchers you don't use each month, for a time when your childcare costs are likely to be higher. For example, child no longer eligible for free early education or childcare, childcare during the 14 weeks of school holidays, or a child about to start nursery.

10. Always ask your school/carer if they accept childcare vouchers.
11. Childcare vouchers can be used in pre-school childcare settings such as, nurseries, playgroups, crèches, childminders, nannies, au pairs.
12. Childcare vouchers can be used for both pre-school and school-age children, up to 15 years old (16 if registered disabled).
13. Use your childcare vouchers as a top up to cover childcare costs over and above any free early education or childcare.

“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



E&OE. All figures and information correct as at April 2015.

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