

## Information Booklet for Carers/PA's

### Useful Contact details

<b>HMRC</b>	<b><a href="http://www.gov.uk/government/organisations/hm-revenue-customs">www.gov.uk/government/organisations/hm-revenue-customs</a> Use the search bar to find information on specific topics</b>
<b>Income Tax</b>	<b>Tel 0300 200 3200 Mo-Fr: 8 a.m. to 8 p.m. Sa: 8.00 a.m. to 4 p.m.</b>
<b>National Insurance</b>	<b>Tel 0300 200 3500 Mo-Fr: 8 a.m. to 8 p.m. Sa: 8.00 a.m. to 4 p.m.</b>
<b>ACAS Employment Law, Holiday pay, Redundancy etc.</b>	<b><a href="http://www.acas.org.uk">www.acas.org.uk</a> Tel 0300 123 1100 Mo-Fr: 8 a.m. to 6 p.m.</b>

## By way of introduction...

We have prepared this booklet as a guide and reference point to working for your new employer. This is to be used in conjunction with any other paperwork given to you by your new employer.

PayPartners Payroll Bureau has been established since 2004 and we are specialist providers of payroll services to Local Authority Direct Payment Service User Clients.

PayPartners are the nominated payroll provider for your employer. Our practices and procedures are closely monitored by the council your employer is connected with.

**All questions & queries about your employment should be directed to your employer/nominated contact person. Please do not “by-pass” your employer by contacting PayPartners directly. We cannot make any decisions on behalf of your employer, nor can we take your instructions in relation to your employers payroll.**

Explanation of the terms we use:

<b>Local Authority</b>	The Council responsible for the funding payments provided to your employer
<b>Employer</b>	The person you are providing the care to
<b>Service User</b>	Your employer
<b>Nominated Contact Person</b>	A person who assumes responsibility of running the payroll account on behalf of your employer in instances where they are unable to
<b>Carer/PA/Personal Assistant</b>	You

Your employer/nominated contact person has all our contact details and has been informed fully about our service by the social team/worker involved in their case and by PayPartners by way of our Service User Payroll Information Booklet.

## PayPartners payroll service – the basics

You will be paid using one of the following payment frequencies

Pay Frequency	No of times paid per Year	Usual Pay-day
4-weekly	13	Friday
Monthly	12	Last Working Day

- Your payment frequency is determined at the start of your employment by the Local Authority from which your employer receives budget funding. You will be paid throughout your period of working for your employer on the same pay frequency.
- PayPartners will calculate the payroll and issue a payslip each time we process a wage payment. If you do not receive a payslip confirming your payment please let your employer know immediately. You must keep all your payslips safe for at least 3 years from when you receive them. HMRC or DWP may require information from you which will only be available on your payslips.
- You will be paid directly by your employer. If your employer has nominated PayPartners to hold their funds we will process your payment into your bank account by the BACS service.
- All wage payments are calculated 'in arrears'. This means that you are paid for the hours worked in the month/week(s) leading up to the period end date. This is not the same as a 'week in hand' arrangement.
- Pay-days for all payment frequencies where a processing week contains a Bank Holiday may be subject to a short delay. At Easter and Christmas times separate arrangements sometimes apply. We will notify your employer if the dates are to change in advance of these events.
- Your employer has been sent a payroll processing calendar based upon the frequency of their payroll service and you can ask him/her to see this to note the days on which your hours need to be submitted by them for timely payroll processing.
- **Your employer/nominated contact person are the only people authorised to contact PayPartners with payroll instructions.** They must contact PayPartners after the end of each worked period with your hours. Hours need to be notified to us in accordance with the issued calendar dates to allow for accurate and timely preparation of the payroll.
- Part of our duty is to monitor the number of hours being worked by each PA for all employers. Where hours worked exceeds the set budget we will query this with your employer and/or the Local Authority. There may be a short delay to your normal pay-day whilst this process is happening.

## Income Tax

- Everyone is subject to pay tax once their personal allowances have been used. Personal allowances are usually updated each year by HMRC.
- If your sole employment is with this employer you should be able to claim full tax allowances and pay tax on the remainder of your earnings at the basic rate.
- If you have more than one job you can ask to have your allowances split between employers. You will need to contact HMRC directly to organise this.
- If you receive a state or private pension your earnings with your employer will be taxed at the basic rate without any personal allowances being taken into account.
- For quicker interaction with HMRC it may be beneficial for you to register for a personal tax account. As part of the many changes to the way we use their services, HMRC are forging ahead with their digital project. Their aim is to get as many workers interacting with them on-line. For more information & to register go to [www.gov.uk/personal-tax-account](http://www.gov.uk/personal-tax-account)

## National Insurance

- From age 16 up to state retirement age you must pay National Insurance contributions on any wages paid.
- Once you reach state retirement age you do not have to pay anymore National Insurance contributions. Give a copy of your passport or birth certificate to your employer before your retirement date and we will stop deducting National Insurance contributions.

## Auto Enrolment Pension

- Every employer in the UK has to offer their employees a workplace pension. As a PA you are included in the law governing this.
- All employees aged 22 or over and up to state pension age who earn more than £10,000 per year will be auto enrolled into a workplace pension.
- Employees aged 16 to 21 or from state pension age to 75 years or who earn less than £10,000 per year can join their employers workplace pension if they want to.
- You have a choice once enrolled to opt out. If you opt out within one month of enrolling you will be entitled to your contribution back. If you opt out after one month you will not get your contributions back.
- Pension rates are:

Your minimum pension contribution	Your employer minimum pension contribution	Total minimum both contributions
<b>5%</b>	<b>3%</b>	<b>8%</b>

# PayPartners

## Which Pension Scheme?

- Your employer will use NEST Pension to fulfil their obligation.
- NEST is an on-line pension solution and PayPartners will upload any contributions directly to the NEST website on your employers behalf.
- You will need a valid e-mail address so that NEST can communicate with you. Please watch out for their correspondence!

## Universal Credit

- We are aware that the Universal Credit system is designed to make 12 monthly payments. If you are paid 4-Weekly you will be paid 13 times in a year. This will conflict with your Universal Credit payments and you will either not get a payment or only a part payment for the calendar month where you are effectively paid twice.
- This is a fault of the Universal Credit process. You should voice any concerns to the Universal Credit department. Your employer and PayPartners are unable to help with Universal Credit queries.

## Late notification of hours worked

- There is a further pay-run in the week after the first pay-day. However, this may be up to 7 days after. This is known as the 'late run' or the 'second run'. We do not process any payroll instructions outside of the first or second pay-runs.
- Payment for extremely late notification of hours may be paid on discretion by way of an advance payment with the hours being processed on the next pay run and an advance recovery shown. There has to be exceptional circumstances for this to happen. **Any decision made by your employer and subsequently accepted by PayPartners will not set a precedent for future advance payments of late notification of hours worked.**

## Effect of Tax & National Insurance on late notification of hours.

- If PayPartners have not been notified of your hours after both deadlines for the pay-run, or you have missed being paid on several pay-runs, there are consequences. You will pay MORE Tax and National Insurance.
- The hours could be 'lumped together' on ONE payslip and you will miss out on your Tax & National Insurance allowances.
- If this happens at tax year end, your P60 for the closed tax year will not show all your earnings for that year. Your P60 when issued for the current tax year will show more earnings than would normally have been paid. This will affect your Universal Credit if you apply or receive such payments.

## HMRC & Real Time Information (RTI)

- HMRC are the Government body responsible for collecting Tax and National Insurance contributions. They also issue tax codes and deal with any queries relating to your tax code.
- You must inform HMRC if
  - you change your address
  - you think your tax code is wrong
  - you want to split your tax allowances
- If HMRC write to you with a query or a request, you must respond to them directly. Neither your employer nor PayPartners can do this on your behalf.
- Payroll processors are required by law to inform HMRC every time a wage payment is processed. This happens as part of the payroll process under the RTI regime. This information is passed to other Government departments by HMRC.

## Tax Year End

- At the end of the tax year (5<sup>th</sup> April each year) PayPartners will prepare your P60. This will be sent to you by 31<sup>st</sup> May. Please be patient as it's a busy time of year. Any third party body requesting P60 information from you will be aware of the issue date and should not pressure you until this date has passed.
- If you have stopped working for your employer during the tax year you will not receive a P60. Your P45 part 1A copy becomes your 'substitute' P60.
- A P60 is an extremely IMPORTANT DOCUMENT. You must keep this safe for at least 3 years from when you receive it. HMRC or DWP may require information from you which will only be available on your P60.

## When you stop working for your Employer

- Your employer will inform us of your final hours and the date you left. PayPartners will process these and your final holiday pay on the next available pay run then issue your P45.
- You must keep your P45 safe until you start working again. Hand this to your next employer when you start working for them.
- If you have not worked for your employer for at least 12 weeks PayPartners may automatically issue you with a P45. This is a "house-keeping" exercise. It does not mean you have been dismissed or sacked. PayPartners has no authority in this respect.
- If you subsequently return to work send your P45 back to PayPartners.

## Sickness/Illness

- You may qualify for Statutory Sick Pay (SSP) from your employer if you earn above the threshold for National Insurance.
- SSP is paid using the same frequency as your normal wage payment and is paid in arrears.
- You must inform your employer (not PayPartners) on the first day you become sick and are unable to attend work.
- You must send your employer a 'Self-cert' sick note (for the first 7 days) and thereafter if you continue to be sick you must see a GP and ask for a fit note. Hand any fit notes to your employer.

## Maternity

- You must inform your employer as soon as practicably possible, but in any event at least 15 weeks before the date you are expecting your baby. You will be required to back this up with form MATB1 which is issued by your midwife or GP.
- Your employer will send this to PayPartners and we will determine
  - If you qualify for Statutory Maternity Pay (SMP) and,
  - how much you can be paid
- You are entitled to 52 weeks maternity leave. If your employer can pay you SMP you will be paid for the first 39 weeks at the current rate of SMP (this is published by HMRC every year). You will receive your SMP payment using the same frequency as your normal wage payment. The payment is paid in arrears.
- If your employer cannot pay you SMP, PayPartners will issue form SMP1 which you must take to your DWP office to claim Maternity Benefit instead.
- You must inform your employer at least 8 weeks before you intend to return to work.
- Whilst you are absent on Maternity leave you will accrue holidays based upon the number of basic hours you would have worked each week had you been working.
- If you work for someone else whilst you are on Maternity Leave you must inform your employer. Your SMP payments may stop as a result of this.
- There are numerous rules around SMP. Further information can be found on the internet [www.gov.uk/maternity-pay-leave](http://www.gov.uk/maternity-pay-leave)



## Holidays - your entitlement and the rate you'll be paid

Under the Working Time Regulations you are entitled to 28 days holiday per year. 28 days equals 5.6 weeks. A complete year consists of 52 weeks (no matter when the holiday year starts) and each year you will work 46.4 weeks and take 5.6 weeks holiday. 46.4 weeks + 5.6 weeks = 52 weeks

You will be paid for holidays by the hour. If you work regular hours then multiply this number by 5.6 to find the total number of annual holiday hours you can take. If you do not work regular hours then you will accrue holiday hours as you go. You can calculate how many holiday hours you have accrued since the start of the holiday year by multiplying the total number of hours worked by 12.07% and rounding this up to the nearest hour.

You are paid at least your basic hourly rate for each holiday hour you take.

If you are paid extra money for overtime or pay for sleepovers, we calculate an average hourly rate based upon the past 52 weeks worked. To do this we:

1. Add up all the gross pay paid in the last 52 weeks
2. Add up all the hours paid in the last 52 weeks
3. Divide the total gross pay received by the total hours worked.

- Your employer must let PayPartners know when you have taken time off for holidays. We will update our system and show this as a separate line on your payslip.
- PayPartners will keep a running tally of the hours you have accrued, how many holiday hours have been taken and the rate at which your holiday hours are due to be paid.
- You should always consult with your employer BEFORE you take any holidays. You should give them notice which is at least double the amount of time you want to take off.
- If your employer goes away on holiday you will be required to use your holiday hours to cover any lost pay as a result of being unable to work.
- You cannot be paid for more holiday hours than have been accrued at the start of your time off. At your employers discretion they may additionally allow you to take up to, but no more than, the number of hours you would normally work in a week.
- You cannot be paid for holiday hours on top of your normal wages without taking the time off.
- You cannot have untaken holiday hours 'paid up' at the end of the holiday year because you were not able to take all your entitlement.
- You cannot 'roll over' any untaken holiday hours into the next holiday year. Any holiday hours that you have not used in the holiday year are lost and cancelled out. (There may be exceptional circumstances that can be decided upon between you and your employer at the time if this rule is to be waived).

## Holidays continued

- If you stop working part way through your holiday year your employer will pay out in your final pay any untaken holiday hours entitlement to the date you left. If you have overtaken holiday hours at the time you stopped working your employer is entitled to deduct as much overpayment as he/she can. In these circumstances you may be left with little or no final payment.

## Data Protection

The Data Protection Laws require PayPartners acting as the data controller and data processor to process data in accordance with the principles of data protection. These require that personal data is:

- Processed lawfully, fairly and in a transparent manner;
- Collected for specified and legitimate purposes and not further processed in a manner that is incompatible with those purposes;
- Adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed;
- Accurate and kept up to date; every reasonable step must be taken to ensure that personal data that are inaccurate, having regard to the purposes for which they are processed, are erased or rectified without delay;
- Kept for no longer than is necessary for the purposes for which the personal data are processed;
- Processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures; and that
- The data controller shall be responsible for, and be able to demonstrate, compliance with the principles.

## Subject access requests

You are entitled to access your personal data on request from the data controller. You should put a request into your employer in writing.

## Frequently Asked Questions

### **Q: My wages haven't been paid**

Answer: Please check your employer has submitted hours for you. If they have, please ask them to contact PayPartners.

### **Q: My wages have been paid – but the hours are wrong.**

Answer: Ask your employer what hours were sent to PayPartners. If these do not match what we have processed on the payroll ask them to contact PayPartners. We may have misinterpreted your employers instructions or it may be a mistake on our part. We will correct any mistakes as quickly as possible and send any additional payslips as required.

### **Q: My wages have been paid – but I think too much Tax has been deducted.**

Answer: Check there hasn't been an amendment to your tax code (look on your last payslip to see if it was different). Contact HMRC. They will be able to advise you.

### **Q: I have a query on my tax code.**

Answer: Contact HMRC. Neither your employer nor PayPartners can contact HMRC on your behalf.

### **Q: I have not received my payslip.**

Answer: Ask your employer if they have it, if not, ask them to contact PayPartners. We will advise if your wages have been processed and paperwork has been sent. We can arrange for duplicate paperwork to be sent if necessary.

### **Q: I have not been paid for all the holidays I requested.**

Answer: Check that you have accrued enough hours to fulfil the request you made. If you have not, refer to the holiday section within this booklet. If you think there has been a mistake ask your employer to contact PayPartners.

### **Q: I don't want to join my employers pension scheme.**

Answer: If you qualify you have to join. However, you can choose to opt out by contacting NEST and requesting to do so. You may be entitled to a refund if you act quickly enough. You must remember that even if you opt out initially you will be automatically enrolled again every 3 years.

### **Q: I need a statement of my earnings to back up a claim I'm making. Can PayPartners provide me with a letter?**

Answer: You have received payslips each time you have been paid. These are your earnings statements and should suffice in all situations. If they do not, PayPartners would be unable to write a letter for you because we are not your employer. Your employer will have to give you any statements you require.

