

kidsunlimited

Childcare Vouchers

Do you pay for your childcare provision?

If so, you can take advantage of your statutory entitlement to use up to £243 per month of salary TAX and National Insurance FREE to pay towards your childcare costs



Your company is aware of the increasing costs of childcare provision for employees so are delighted to provide you with access to Childcare Vouchers.

Childcare Vouchers are a tax and National Insurance efficient scheme to provide working parents with help towards paying for childcare. Providing you earn above the minimum wage after deductions you are entitled, through salary sacrifice, to exchange up to £243 per month towards your childcare costs in the form of Childcare Vouchers.

See how much you could save

Monthly Voucher Value	Standard Tax Rate Annual Savings	Higher Tax Rate Annual Savings
£243	£904	£1195
£200	£744	£984
£150	£558	£738
£100	£372	£492
£50	£186	£246

Who operates the voucher scheme?

Your company has partnered with **kidsunlimited** to provide you with access to this valuable benefit that cannot be bought on the high street.

kidsunlimited is a UK based specialist provider with 25 years experience in providing a wide range of childcare solutions to employees.

Childcare Vouchers – what can I use them for?

Childcare Vouchers can be used for any registered childcare provider for children aged 0-15 years, or 16 years if your child has a disability. You may be surprised at just how versatile and wide ranging the list of uses for the vouchers is.

If you have children aged 0-5 years read this:-

If you pay for any of the following childcare provision for your children you may wish to use your vouchers to pay towards:-

- Nanny
- Childminder
- Kindergarten
- Nursery
- Pre-school /Playgroup
- Creche
- Workplace Nurseries



If you have children aged 5-15 years, or 16 years if your child has a disability, read this:-

If you pay for any of the following childcare provision for your children (in addition to the above) you may wish to consider using Childcare Vouchers to pay towards:-

- Before/Afterschool Clubs
- Out of school clubs
- Holiday Clubs
- Activity Clubs
- Childcare element of private schools



Will the childcare element of my Working Tax Credit be affected?

It could be... but it may actually be in your favour. Tax Credit is worked out on your total **taxable** income, and as you receive less of it when you make your salary sacrifice, your WTC entitlement could actually go up.

However, your **kids**unlimited Childcare Vouchers benefit means you'll be paying less in real terms for childcare and this might have the effect of lowering the amount you can claim in the childcare element of WTC.

Each working family situation is unique therefore if applicable you should always take advice regarding Working Tax Credits and Childcare Vouchers. Tax credit information is available at www.hmrc.gov.uk/calcs/ccin.htm or by calling the helpline on **0845 300 3900**

How Do I Join?

Joining your company **kidsunlimited** Childcare Vouchers scheme is simply a matter of checking your childcare provider can receive payment by Childcare Vouchers.

Please complete the **kidsunlimited** online application form using password OBU01
https://www.kuvouchers.co.uk/childcare_vouchers_application_form.asp

1. Check with your childcare provider that they can receive payment by Childcare Vouchers. **kidsunlimited** already has childcare voucher agreements in place with thousands of childcare providers throughout the UK. If you find that your childcare provider is not registered with us it is simple and easy for them to register with **kidsunlimited** by calling 0845 365 2999 or at:-
<http://www.kidsunlimited.co.uk/providerreg>

2. Select the tax free amount you wish to have collected from your gross monthly salary for Childcare Vouchers (minimum £10 / maximum £243) and choose the type of account that you would like. You have the choice of five options when signing up to the **kidsunlimited** Childcare Vouchers scheme.

Your Childcare Voucher Account Options

Option1 Automatic payments	kidsunlimited Childcare Vouchers will make payments to your childcarer's bank account automatically upon receipt of funds from your employer.
Option2 Managed Account	kidsunlimited Childcare Vouchers will bank your voucher values each month. When necessary you must contact kidsunlimited Childcare Vouchers by email, letter or fax to release payment to your nominated childcarer.
Option3 View only	The same process as Option 1, however you will be able to see all transactions through the online facility that have been made by kidsunlimited Childcare Vouchers to childcarers and view the balance on your account.
Option4 Full access	You will have full responsibility for your account through the online facility. This allows you to make payments as and when you want to. The childcarer will then receive the payment within 4 working days.
Option5 Paper vouchers	kidsunlimited Childcare Vouchers will issue you with a paper voucher. You can use this paper voucher as full or part payment. Your childcare provider will need to redeem the voucher through our internet facility or by telephone .

3. In completing the online application form you are authorising your employer 'Oxford Brookes University' to use that application as an amendment to your contract of employment. This is because you are exchanging part of your salary for Childcare Vouchers.

4. Completed applications or voucher changes have to be with **kidsunlimited** by the 1st of each month, so that they can be actioned in the current months voucher order.

5. **kidsunlimited** will process your details and send your **kidsunlimited** Childcare Vouchers account details by post if you have selected an Automatic Account / Managed Account / Paper Vouchers, or by e-mail if you have requested a View Only or Full Access Account.

6. If you have chosen to opt for Option 1-Automatic Payment or Option 3-View Only you don't need to do anything else, **kidsunlimited** will automatically make a direct payment to your nominated childcarer/s. If you have chosen a Managed or Full Access account you will need to either go on to your online account or contact **kidsunlimited** by e-mail or fax and personally authorise your payments. Paper vouchers should be passed to your carer to redeem from **kidsunlimited**.

Frequently Asked Questions

What is salary sacrifice?

It's a way of reducing your gross salary in exchange for another kind of benefit. By sacrificing some of your gross salary you save on Tax and National Insurance. Sacrificing salary means agreeing to a change in your terms and conditions and accepting a reduction in salary whilst you are taking Childcare Vouchers.

Will my maternity benefit be affected?

As employers operate varying maternity packages you should contact your HR department for further advice on the implications to your voucher provision before and during your maternity period.

How will it affect my pension?

That depends on your particular pension scheme. You will need to contact your Pensions Administrator who will give you more details.

Is there a minimum and maximum amount I can sacrifice?

Yes. The maximum is £55 per week or £243 per month. The minimum amount is £10 per month.

What if my salary goes down?

If your salary is reduced to the extent that your sacrifice takes it below the minimum wage, you will need to adjust the amount you sacrifice or withdraw from the scheme. Your terms and conditions of employment will need to change to reflect this.

What if my personal circumstances change?

Please ensure all changes are notified to **kidsunlimited** by the 1st of each month in order for them to ensure all changes to your voucher account have been completed. You may opt in/out of the scheme.

What if I pay a different amount for childcare each month?

If your payments vary from month to month, or are made at a different time to your salary, you can either manage your payments using our online facility or instruct us by post, e-mail or fax when you need to pay your carer.

Can I use my vouchers for more than one child and more than one carer?

Yes. As long as your children are under 16 and their carer accepts payment from **kidsunlimited** Childcare Vouchers.

Can both parents join the scheme?

Yes, if they meet all the requirements, which means the savings can be as high as £2,390 per annum.

Should I calculate my child care costs and average them over a 12 month period, wherever possible?

Yes, however we would request that you try and calculate your yearly child care costs and average them over a 12 month period, wherever possible.

How are childcarers paid?

You can choose how your provider is paid - see the options table.

Can I use my vouchers for irregular childcare, during school holidays for instance?

Yes. You can simply 'bank' your vouchers for when you need to use them. Just let us know as and when you want to pay for childcare, or select the Full Access account option when you complete your application form.

What happens if I leave my job?

No further payments will be made and you will need to make alternative arrangements for paying your childcarer directly.

All queries or questions regarding the scheme should be directed to:

kidsunlimited on **0845 365 2999** or e-mail kuvouchers@kidsunlimited.co.uk

kidsunlimited Childcare Vouchers, Summerfields Village Centre,
Dean Row Road, Wilmslow, Cheshire, SK9 2TA

The childcarer agrees to:

- (a) Provide information, as requested by **kidsunlimited**, in relation to the operation of the **kidsunlimited** Childcare Vouchers scheme.
- (b) Accept **kidsunlimited** Childcare Vouchers as payment for its childcare services but not deal in them for any other purpose.
- (c) Ensure that the value of **kidsunlimited** Childcare Vouchers paid by **kidsunlimited** is allocated entirely to the cost of the childcare provided to the named employee (which may be less than the cost of the childcare).
- (d) Keep complete records of all transactions involving **kidsunlimited** Childcare Vouchers.
- (e) Have and maintain a UK bank account which can receive BACS payments and provide details of the bank account to **kidsunlimited**. Any changes must be notified to **kidsunlimited** with a minimum of 14 days' notice.
- (f) Raise any administrative queries in writing or by telephoning 0845 365 2999.

Intellectual property rights

kidsunlimited owns Intellectual Property Rights in and arising out of the **kidsunlimited** Childcare Vouchers scheme. The Childcarer shall make no claim over those rights and only use the '**kidsunlimited** Childcare Vouchers' trademark for the sole benefit of **kidsunlimited**.

kidsunlimited gives the Childcarer

- (a) permission to use the Trade Mark (in the form stipulated) solely for the purpose of promoting and operating the **kidsunlimited** Childcare Vouchers scheme; and
- (b) the right to refer to itself as a "member of the **kidsunlimited** Childcare Vouchers scheme".

Confidentiality & Data Protection

The Childcarer agrees not to use or communicate any confidential information regarding **kidsunlimited** that has been acquired through participation in the **kidsunlimited** Childcare Vouchers scheme. The Childcarer shall comply with the Data Protection Act 1998 and process data only as necessary to administer the **kidsunlimited** Childcare Vouchers scheme and not use it to compete or to promote its own or a third party business.

Registration and other legal requirements

The Childcarer confirms that all requirements necessary to operate legally have been complied with and that the registration particulars given are correct. The Childcarer shall immediately give notice in writing to the other parties if the Childcarer's registration with the appropriate authorities as a provider of childcare expires or is terminated or if they are convicted of any criminal offence (other than a road traffic offence) and in those circumstances any party may terminate this Agreement forthwith.

Eligible Childcarers Include:

- Registered Nursery
- Registered Childminder
- Registered Holiday Playscheme/After-School-Clubs
- Registered Nanny
- Any registered childcarers