

PAYROLL GIVING SCHEME

INTRODUCTION

We recognise that people are at the heart of what we do and believe that supporting, encouraging and enabling all our people to maintain a healthy balance between their work and their other interests such as supporting charities that are close to their heart is fundamental to their wellbeing.

Good wellbeing produces positive attitudes, boosts employee morale and is an important factor in employee engagement.

Our Payroll Giving Scheme, run in conjunction with Payroll Giving in Action and administered by Charities Trust is a voluntary arrangement backed by the government which allows you to make regular or one off donations which are tax free, safely and securely straight from your pay to any UK registered charity. Your donation is taken from your gross pay i.e. before tax but after National Insurance contributions.

The Payroll Giving Scheme demonstrates our commitment to corporate social responsibility, supporting good causes in our local communities and nationally.

There is no minimum amount you can donate, however, to benefit the tax relief it is recommended you donate £1.00 weekly or £5.00 monthly. The maximum you can donate is your gross pay/pension, minus your National Insurance contributions

Due to the Charities Trust administration charge, currently 25 pence per donor, per month, your chosen charities will always receive 25 pence less than the total donation you specify.

The amount that is deducted from your net pay is dependent on the rate of tax that you pay. For example, if you donate £1.00 per week and are paid every 4 weeks and are a basic rate tax payer, it costs you £3.20 from your 4 weekly pay and your chosen charities receive £3.75 which means it is a win-win for you and your chosen charities.

However, if you do not pay any tax, then the full amount you donate is deducted from your net pay. For example, if you donate £1.00 per week and are paid every 4 weeks and do not pay tax, it costs you £4.00 from your 4 weekly pay and your chosen charities receive £3.75. Therefore, if you do not pay tax and would like to donate to charity, you may wish to consider donating via a different method to avoid the administration charge affecting your donation.

Total Donation	Cost to Employee Non Taxpayer (0%)	Cost to Employee Starter Rate Taxpayer (19%)	Cost to Employee Basic Rate Taxpayer (20%)	Cost to Employee Intermediate Rate Taxpayer (21%)	Cost to Employee Higher Rate Taxpayer (42%)	Cost to Employee Advanced Rate Taxpayer (45%)	Cost to Employee Top Rate Taxpayer (48%)	Amount your chosen Charities Receive
£4.00 donation from 4-weekly pay	£4.00	£3.24	£3.20	£3.16	£2.32	£2.20	£2.08	£3.75
£5.00 donation from monthly pay	£5.00	£4.05	£4.00	£3.95	£2.90	£2.75	£2.60	£4.75

SCOPE OF SCHEME

The Payroll Giving Scheme is open to all Tayside Contracts' employees.

APPLICATION PROCESS

To participate in the Payroll Giving Scheme, click [here](#) or to complete the application form or call the Payroll Giving in Action helpline directly on 01271 344360.

To register, you must give details of the rate of tax you pay, how often you are paid (four-weekly or monthly), your National Insurance number and your Pay Number (found at top right of payslips).

By participating in the scheme, you agree to Tayside Contracts taking part of your normal salary in each payroll period to donate to charity and understand that 25 pence of your donation is taken by Charities Trust as an administration fee. If you have insufficient salary to cover your donation in a particular payroll period, there will be no deduction and no charity donation.

REGISTERED CHARITIES

You can only donate to UK based registered charities through Payroll Giving. More detailed information on UK registered charities, including how they spend their money, can be found on the following websites:

- Registered charities in Scotland – www.oscr.org.uk
- Registered charities in England and Wales – www.charity-commission.gov.uk
- Registered charities in Northern Ireland – www.charitycommissionni.org.uk

CHANGE OF CIRCUMSTANCES

Participation in the Scheme is entirely voluntary and there is no minimum period that you will be tied into. You can opt out of the scheme at any time by emailing the Payroll Team on payroll@tayside-contracts.co.uk

You are not obliged to donate the same amount every pay period and can change the amount of your donation, or the charities you are donating to, at any time by contacting Payroll Giving in Action or completing the form [here](#). Please note that sufficient notice will be required to amend or cancel a donation.

OCCUPATIONAL PENSION CONTRIBUTIONS

If you are a member of the Local Government Pension Scheme (LGPS), all pension deductions will be made from your full salary, before any donations are deducted, meaning that your pension contributions will not be affected by your participation in the scheme.

SALARY RELATED PAYMENTS/BENEFITS

Participation in the Payroll Giving Scheme does not affect any non-statutory benefits or payments, such as Occupational Sick Pay, Occupational Maternity Pay, pay awards, overtime, standby etc.

Entitlement to some statutory benefits is based on your earnings and your National Insurance Contributions. These should not be affected by participation in the Payroll Giving Scheme as Payroll Giving does not reduce the amount of National Insurance you pay.

If you are in receipt of Statutory Payments such as Statutory Maternity Pay, Statutory Sick Pay etc, your Payroll Giving donations will continue to be deducted from these Statutory Payments unless you cancel your donation.

NO/REDUCED PAY PERIOD

If you commence a period of no or reduced pay, for example due to long term absence, there may be no or insufficient salary available to cover your charity donation during that period. If there is no/insufficient salary to cover the donation, your donation to charity will not be made.

RELATED POLICIES

The Payroll Giving Scheme links to the following policies which can be accessed on the Intranet, our website, or requested from your line manager or from the HR Admin Team:

- Wellbeing Strategy

The above list is not exhaustive.

CONSULTATION

Tayside Contracts' recognised Trade Unions have been fully consulted on this employment policy.

POLICY REVIEW

The Payroll Giving Scheme will be reviewed at three yearly intervals, or as required by legislative changes.

DATA PROTECTION LEGISLATION

Tayside Contracts respects the privacy of our employees, any personal data processed during the application of this policy will be in line with Data Protection Legislation. Further information on how we may process personal data for the purpose of applying this policy can be found in our Privacy Notice.

Should you have any queries or require further clarification regarding any aspects of this policy or related policies please contact HR Services on 01382 812721 or employment.policies@tayside-contracts.co.uk

If you would like this document translated into another language or in another format such as audio or large print then please contact the Equalities and Communications Section on 01382 834165 or communications@tayside-contracts.co.uk