

Adoption Leave Policy &

Support Pack



NatWest
Group

Including Surrogacy Arrangements

Last update: 10 January 2025

We regularly update this document. Make sure you have the latest version by downloading it from the intranet.

This policy and support pack is not contractual and is subject to change at NatWest Group's discretion. It will be reviewed from time to time to make sure it continues to meet the Group's legal obligations and business needs.

Who's this for?

This policy applies to employees and line managers in **Great Britain, Offshore (Jersey, Guernsey, Isle of Man and Gibraltar), and Northern Ireland.**

It **does not apply** to agency workers or contractors.

How should you use this policy?

- ☑ This policy and support pack outlines core policy principles and covers general information for everyone as well as specific information/actions for employees and line managers.
- ☑ Look out for these symbols to help you navigate the policy:



Highlights further information or a specific action for employees and line managers.



Highlights where you'll find further information sources which may be other sections of this policy, other related policies, or other intranet pages.

Where to go for more information



If you have any questions on the policy or supporting process or if you're dealing with a complicated case, you can [Ask Archie](#) for further support and guidance.

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1. Adoption Leave explained

1.1. Length of leave and how it can be taken

1.1.1. Great Britain, Northern Ireland, Guernsey, Gibraltar, and Isle of Man

- You're entitled to take up to 52 weeks of statutory Adoption Leave.
- The first 26 weeks is referred to as Ordinary Adoption Leave (OAL) and the last 26 weeks is referred to as Additional Adoption Leave (AAL).
- You don't have to take the full 52 weeks, but under law you must take 2 weeks leave immediately after your baby is born. This is known as Compulsory Maternity Leave.
- You're entitled to this statutory entitlement regardless of how many hours you work (i.e., whether you work full or part time) and regardless of how long you've worked for the Group.
- You're eligible for Adoption Leave provided you're adopting a child (or in the case of Surrogacy, if you intend to become 'parental order parents').
- Adoption Leave now includes individuals fostering a child under the 'Fostering for Adoption' scheme. Those using the 'Fostering for Adoption' scheme are eligible for Adoption Leave and pay from when the child comes to live with you.
- Where a couple adopt jointly, only one person is entitled to Adoption Leave. The couple may choose which partner takes Adoption Leave. The other partner may be entitled to Parental, Partner, or Shared Parental Leave. This is the same for couples having a child through surrogacy too.
- Adoption Leave will not be available in the following situations:
 - If a private adoption is arranged
 - When an employee becomes a special guardian or kinship carer
 - When an employee adopts a stepchild
 - When the employee adopts a family member

1.1.2. Jersey

- In Jersey, Adoption Leave is known as Parental Leave and there is no difference between OAL and AAL.
- Employees in Jersey can choose to take the 52 weeks' leave in up to 3 blocks, with a minimum period of leave being 2 weeks in length.

1.2. When can Adoption Leave start?

- The earliest Adoption Leave can start is 14 days before the expected date of placement or, in the case of surrogacy arrangement, on the date of the child's birth, or if the employee is at work on that date, the following day.
- You can choose to start Adoption Leave from the date of the child's placement or birth. Subject to agreement with your line manager, annual leave can be taken immediately before the start date of the Adoption Leave.
- Remember that after your child is placed with you, you must be on Adoption Leave rather than annual leave. Any annual leave that hasn't been taken will be available to you to take at the end of your Adoption Leave.

1.2.1. Jersey

The earliest date leave can start is 11 weeks before the expected date of placement or birth (in the case of surrogacy) and it can end no later than two years from the date of placement.

1.3. What happens if the adoption is for more than one child?

You'll only be entitled to one period of leave irrespective of whether you're adopting or having one child or more as part of the same arrangement.

1.4. Notice of intention to take Adoption Leave

1.4.1. Giving notice

- You should advise your line manager of your intention to adopt or that you're having a baby via a surrogate. Very little notice is often given for the actual placement of a child and therefore you should discuss any potential request for Adoption Leave at the earliest opportunity.
- You should request this on [Workday](#) as early as possible and within 7 days of being notified by your adoption agency that you have been matched with a child or at least 28 days in advance of when you wish to take Adoption Leave.
- For surrogacy, submit your absence request by the end of the 15th week before the expected week of childbirth (EWC).
- You'll need to know:
 - The week of expected placement of your child, or birth
 - When you intend to start Adoption Leave
 - In Jersey an employee should specify whether they intend to take more than one period of leave and if so, the dates and duration of each period of leave
- You should agree any holidays you want to take with your line manager immediately prior to Adoption Leave.

Action for employees

You should upload a copy of the Matching Certificate to Workday when submitting your absence request. You will receive a letter detailing your leave and pay entitlements within 7 days of the documents being processed.

1.3.2. If you change your mind about when Adoption Leave starts


- If you change your mind about when you want your Adoption Leave to start, you need to notify your line manager at least 28 days before you wish to begin your Adoption Leave or as soon as reasonably practicable.
- In Jersey you'll need to give notice of the change 42 days before the original maternity start date, or the new start date whichever is earliest.


Action for line managers

Where there's a change of start date, you'll need to update the employee record in [Workday](#) to ensure there are no impacts, for example to pay and benefits.

1.3.3. Sharing Adoption Leave with a partner and Partner Leave (Great Britain and Northern Ireland only)

- You may wish to return to work early and share some of your leave and pay (if eligible) with your partner.

 If so, further information can be found in the [Shared Parental Leave Policy and Support Pack](#) at Human Resources > Absence > Shared Parental Leave.

 If your partner also works for NatWest, they can take Partner Leave, further information can be found in the [Partner Leave Policy and Support Pack](#) (Human Resources > Absence > Partner Leave).

2. Pay during Adoption Leave

2.1. Pay definitions

- **Qualifying Week (QW):** The week in which the employee is notified of being matched with a child for adoption. For surrogacy, the qualifying date is the end of the week immediately preceding the 14th week before the expected week of childbirth.
- **Set Period:** These are the 2 pay months before the qualifying week. This period is used to calculate average weekly earnings.
- **Average weekly earnings:** This is all earnings paid through payroll in the set period which are subject to National Insurance (NI) contributions.
- **Statutory Adoption Pay (SAP):** Weekly Adoption Leave payment set down by the Government which is reviewed on an annual basis. This is subject to length of service and earnings criteria as laid down by HMRC.
- **Occupational Adoption Pay (OAP):** Adoption Leave pay enhanced by the Group for employees of the Group who are eligible. Any enhanced Group payments are always inclusive of SAP.
- **Full Value Account:** Your Value Account is made up of three elements, (1) salary, (2) pension funding and (3) benefit funding (for employees at Grade C and above).

2.2. Pay principles

- Adoption pay starts when your Adoption Leave begins.
- The tables below explain the adoption pay you'll be paid based on your length of service at the qualifying week (the week in which employee is notified of being matched with a child for adoption or the 15th week before the expected week of childbirth in a surrogacy situation).
- If you're on one of the Group's health benefit schemes (e.g., Long Term Disability (LTD), Disability Cover (DC)), you'll receive 100% of the health benefit you're being paid instead of your full Value Account.
- If you're on a fixed term contract, you are eligible for OAP if you meet the criteria outlined in the relevant table below, however when your contract ends you will receive a lump sum payment for any outstanding SAP and you will not receive any further OAP.

2.3. Adoption pay

2.3.1. Employees who aren't eligible for SAP or OAP

- You aren't eligible for SAP or OAP if you have less than 26 weeks continuous service OR have earnings under the *Lower Earnings Limit for national insurance in the 8 weeks leading up to and including the qualifying week.
- You may however be eligible for benefits from the Jobcentre Plus who pay the allowance direct to yourself.

Length of Service	Other eligibility criteria	What and when you're paid
Less than 26 weeks continuous service by the end of the qualifying week	N/A	<p>In weeks 1 to 2 you'll receive:</p> <p>Full Value Account: 100% of your current salary, pension funding and (if paid) benefit funding.</p> <p>In weeks 3 to 52 you'll receive:</p>

		<p>The employee should contact Jobcentre plus to identify if they are eligible for any benefits.</p> <p>No salary, pension funding and no benefit funding (where applicable).</p>
26 weeks or more continuous service by the end of the qualifying week	Earnings under the *Lower Earnings Limit for national insurance in the 8 weeks leading up to and including the qualifying week.	<p>In weeks 1 to 2 you'll receive:</p> <p>Full Value Account: 100% of your current salary, pension funding and (if paid) benefit funding.</p> <p>In weeks 3 to 52 you'll receive:</p> <p>The employee should contact Jobcentre plus to identify if they are eligible for any benefits.</p> <p>No salary, pension funding and no benefit funding (where applicable).</p>

* You'll find the most up to date rates on the government's HMRC website.

2.4. Occupational Adoption pay in Great Britain

- All payments of OAP are inclusive of Statutory Adoption Pay (SAP). Sometimes SAP can be higher than OAP,
- and during the first 6 weeks of Adoption Leave, we will pay whichever one is higher. There are two types of
- Statutory Adoption Pay:
- Higher Rate SAP, which is paid in weeks 1-6 of Adoption Leave, is paid at 90% of Average weekly earnings. To calculate this we add together the Average weekly earnings during the set period. This amount is multiplied by 6, divided by 52 x 90%. This includes all payments that are subject to NI deductions such as Fixed Allowance, Bonus and Overtime (where applicable) etc.
- Lower Rate SAP, which is paid in weeks 7-39 of Adoption Leave, is a set amount and can be found on the HMRC website. Lower rate SAP, or 90% of average earnings if this is lower, will be paid for up to 33 weeks.
- On call workers do not usually qualify for Adoption Leave but may be entitled to receive SAP, subject to the eligibility criteria set out in this section.

Length of Service	Other eligibility criteria	What and when you're paid
26 weeks or more continuous service by the end of the qualifying week	<p>Earnings over the *Lower Earnings Limit for national insurance in the 8 weeks leading up to and including the qualifying week. Please see the HMRC website for current rates.</p> <p>Surrogacy only: The employee is intending to become a parental order parent. They have been in employment for a continuous period of 26 weeks prior to the week immediately preceding the</p>	<p>The Group may pay up to a maximum of 24 weeks enhanced occupational pay as OAP to an eligible Group employee taking Adoption Leave (subject to eligibility criteria).</p> <p>During OAP, the Group will top up SAP to 100% of the salary element of the employee's salary.</p> <p>In weeks 1 to 6 you'll receive:</p> <p>100% of the current salary* element inclusive of Higher Rate SAP during the set period.</p> <p>Pension funding and benefit funding* (where applicable) will continue.</p> <p>In weeks 7 to 24 you'll receive:</p> <p>100% of the current* salary element inclusive of Lower Rate SAP.</p>

	<p>14th week before the expected week of the child's birth (the 'relevant' week).</p>	<p>Pension funding and benefit funding* (where applicable) will continue.</p> <p>In weeks 25 to 39 you'll receive:</p> <p>The Lower Rate of SAP.</p> <p>No pension funding or benefit funding (where applicable) will be paid.</p> <p>Weeks 40 to 52 leave are unpaid and you won't receive any salary, pension funding or (if paid) benefit funding.</p> <p>*Please note that if an employee is on a Group health benefit scheme the top up is to 100% of the health benefit they are paid rather than the employee's normal salary element.</p>
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* You'll find the most up to date rates on the government's HMRC website.

2.5. Occupational Adoption Pay in Northern Ireland

Length of Service	Other eligibility criteria	What and when you're paid
<p>26 weeks or more continuous service by the end of the qualifying week</p>	<p>Earnings over the *Lower Earnings Limit for national insurance in the 8 weeks leading up to and including the qualifying week. Please see the HMRC website for current rates.</p> <p>Surrogacy only: The employee is intending to become a parental order parent. They have been in employment for a continuous period of 26 weeks prior to the week immediately preceding the 14th week before the expected week of the child's birth (the 'relevant' week).</p>	<p>The Group may pay up to a maximum of 26 weeks enhanced occupational pay as OAP to an eligible Group employee taking Adoption Leave (subject to eligibility criteria).</p> <p>During OAP, the Group will top up SAP to 100% of the salary element of the employee's salary.</p> <p>In weeks 1 to 6 you'll receive:</p> <p>100% of the current salary* element inclusive of Higher Rate SAP during the set period.</p> <p>Pension funding and benefit funding* (where applicable) will continue.</p> <p>In weeks 7 to 26 you'll receive:</p> <p>100% of the current* salary element inclusive of Lower Rate SAP.</p> <p>Pension funding and benefit funding* (where applicable) will continue.</p> <p>In weeks 26 to 39 you'll receive:</p> <p>The Lower Rate of SAP.</p> <p>No pension funding or benefit funding (where applicable) will be paid.</p> <p>Weeks 40 to 52 are unpaid and you won't receive any salary, pension funding or (if paid) benefit funding.</p> <p>*Please note that if an employee is on a Group health benefit scheme the top up is to 100% of the health benefit they are paid rather than the employee's normal salary element.</p>

2.6. Adoption Pay in Offshore jurisdictions

Guernsey

Length of Service	What and when you're paid
<p>Less than 26 weeks continuous service by the end of the qualifying week</p> <p>or</p> <p>26 weeks or more continuous service by the end of the qualifying week but earnings under the *Lower Earnings Limit for national insurance in the set period including the qualifying week.</p>	<p>In weeks 1 and 2 you'll receive: 100% of current salary (less Guernsey Parental Allowance) plus pension funding and if applicable benefit funding.</p> <p>Weeks 3 to 52 leave are unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>For further information on the treatment of your pension and benefit elections please see part 3 of the support pack - Benefits during Adoption Leave.</p> <p>You can claim State social Allowance for first 26 weeks.</p>
<p>26 weeks or more continuous service by the end of the qualifying week and earnings equal to or over the *Lower Earnings Limit for national insurance in the set period including the qualifying week.</p>	<p>In weeks 1- 24 you'll receive: 100% of current salary* (less Guernsey Parental Allowance) plus pension funding and if applicable benefit funding.</p> <p>Weeks 25 - 26 are unpaid and you won't receive any salary, pension funding or benefit funding. You may receive Guernsey Parental Allowance.</p> <p>Weeks 27 - 39 you'll receive: Equivalent of UK Statutory Adoption Pay or 90% of average earnings if this is lower.</p> <p>Weeks 40 - 52 leave are unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>For further information on the treatment of your pension and benefit elections please see part 3 of the support pack - Benefits during Adoption Leave.</p> <p>* Please note that if you are on a Group health benefit scheme the top up is to 100% of the health benefit you are paid rather than your normal salary element.</p>
<p>You may receive Guernsey Parental Allowance. Current full benefit rate information is available at https://www.gov.gg/parentalbenefits</p> <p>You are responsible for claiming Parental Allowance from Guernsey Social Security and it will be paid directly in to your bank account.</p> <p>http://www.gov.gg</p> <p>If you are not eligible for the full amount of local parental allowance you should contact Ask Archie as individual calculations will be required.</p>	

* You'll find the most up to date rates on the government's HMRC website.

Isle of Man

Length of Service	What and when you're paid
<p>Less than 26 weeks continuous service by the end of the qualifying week</p> <p>or</p> <p>26 weeks or more continuous service by the end of the qualifying week but earnings under the *Lower Earnings Limit for national insurance in the set period including the qualifying week.</p>	<p>In week 1 – 2 you'll receive 100% of current *salary plus (less IOM Adoption Allowance) plus pension funding and if applicable benefit funding.</p> <p>Weeks 3 - 52 are unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>For further information on the treatment of your pension and benefit elections please see part 3 of the support pack - Benefits during Adoption Leave.</p> <p>* Please note that if you are on a Group health benefit scheme the top up is to 100% of the health benefit you are paid rather than your normal salary element.</p>
<p>26 weeks or more continuous service by the end of the qualifying week and earnings equal to or over the *Lower Earnings Limit for national insurance in the set period including the qualifying week.</p>	<p>Weeks 1 - 24 you'll receive: 100% of current *salary (less IOM Adoption Allowance) plus pension funding and if applicable benefit funding.</p> <p>Weeks 25 - 39 are unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>You may receive IOM Adoption Allowance.</p> <p>Weeks 40 - 52 are unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>For further information on the treatment of your pension and benefit elections please see part 3 of the support pack - Benefits during Adoption Leave.</p> <p>* Please note that if you are on a Group health benefit scheme the top up is to 100% of the health benefit you are paid rather than your normal salary element.</p>
<p>Paid by Isle of Man Department of Social Care:</p> <p>You may receive Isle of Man Adoption Allowance (if eligible based on contributions)</p> <p>Up to 39 weeks Current rate available here https://www.gov.im</p> <p>You are responsible for claiming Adoption Allowance from Isle of Man Department of Social Care and it will be paid directly to your bank account.</p> <p>If you are not eligible for the full amount of local adoption allowance you should contact Ask Archie a individual calculations will be required.</p>	

* You'll find the most up to date rates on the government's HMRC website.

Gibraltar

Length of Service	What and when you're paid
<p>Less than 26 weeks continuous service by the end of the qualifying week</p> <p>or</p> <p>26 weeks or more continuous service by the end of the qualifying week but earnings under the *Lower Earnings Limit for national insurance in the set period including the qualifying week.</p>	<p>Paid by the Group:</p> <p>Week 1 - 2 100% of current *salary plus pension funding and if applicable benefit funding.</p> <p>Week 3 - 52 No salary and no pension funding and if applicable no benefit funding.</p> <p>For further information on the treatment of your pension and benefit elections please see part 3 of the support pack - Benefits during Adoption Leave.</p> <p>* Please note that if you are on a Group health benefit scheme the top up is to 100% of the health benefit you are paid rather than your normal salary element.</p>
<p>26 weeks or more continuous service by the end of the qualifying week and earnings equal to or over the *Lower Earnings Limit for national insurance in the set period including the qualifying week.</p>	<p>Paid by the Group:</p> <p>Week 1 - 24 you'll receive: 100% current *salary element plus pension funding and if applicable benefit funding.</p> <p>Week 25 - 39 you'll receive: Equivalent of UK Statutory Adoption Pay or 90% of average earnings if this is lower No pension funding and if applicable no benefit funding.</p> <p>Weeks 40 - 52 leave are unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>For further information on the treatment of your pension and benefit elections please see part 3 of the support pack - Benefits during Adoption Leave.</p> <p>* Please note that if you are on a Group health benefit scheme the top up is to 100% of the health benefit you are paid rather than your normal salary element.</p>
<p>Paid by Gibraltar Social Security:</p> <p>There is no allowance or grant provided for Adoption in Gibraltar law. http://www.gibraltar.gov.gi</p> <p>* You'll find the most up to date rates on the government's HMRC website.</p>	

Jersey

Length of Service	What and when you're paid
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<p>Less than 26 weeks continuous service by the end of the qualifying week</p> <p>or</p> <p>26 weeks or more continuous service by the end of the qualifying week but earnings under the *Lower Earnings Limit for national insurance in the set period including the qualifying week.</p>	<p>Paid by the Group:</p> <p>Weeks 1 – 6 you'll receive: 100% of current *salary less any Jersey Adoptive Parent Grant/ Parental Allowance plus pension funding and if applicable benefit funding</p> <p>Weeks 7 - 52 are unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>For further information on the treatment of your pension and benefit elections please see part 3 of the support pack - Benefits during Adoption Leave.</p> <p>* Please note that if you're on a Group health benefit scheme the top up is to 100% of the health benefit you are paid rather than your normal salary element.</p>
<p>26 weeks or more continuous service by the end of the qualifying week and earnings equal to or over the *Lower Earnings Limit for national insurance in the set period including the qualifying week.</p>	<p>Paid by the Group:</p> <p>Weeks 1 – 24 you'll receive 100% of current salary less Jersey Adoptive Parent Grant/ Parental Allowance if applicable plus pension funding and if applicable benefit funding.</p> <p>Weeks 25 - 39 you'll receive Equivalent of UK Statutory Adoption Pay. No pension funding and if applicable no benefit funding.</p> <p>Weeks 40 - 52 are unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>For further information on the treatment of your pension and benefit elections please see part 3 of the support pack - Benefits during Adoption Leave.</p> <p>* Please note that if you're on a Group health benefit scheme the top up is to 100% of the health benefit you are paid rather than your normal salary element.</p>
<p>Paid by Jersey Social Security: You may receive Parental Allowance (if eligible based on contributions). It's paid for a maximum of 32 weeks. Each eligible parent is entitled to 6 weeks and the remaining 20 weeks can be shared by the parents.</p> <p>The current rate for Parental Allowance is available on www.gov.je. The amount is not increased if you adopt multiple children.</p> <p>You are responsible for claiming Parental Allowance from Jersey Social Security and it will be paid directly to your bank account.</p> <p>Paternal Grant You may also be entitled to a Paternal Grant, which is a one of payment.</p> <p>For further details visit: http://www.gov.je</p> <p>* You'll find the most up to date rates on the government's HMRC website.</p>	

If you are not eligible for the full amount of local adoption allowance you should contact Ask Archie a individual calculations will be required.



If you have any questions on the policy or supporting process or if you're dealing with a complicated case, you can [Ask Archie](#) for further support and guidance.

2.7. Pay related Q&A

2.5.1. How are payments for Adoption Leave paid?

- SAP and OAP are calculated on a weekly basis, paid on the normal salary date and can start on any day of the week (including a Saturday or a Sunday).
- When you move from OAP to SAP, this will happen exactly 24 (or 26 for Northern Ireland) weeks from the date of your adoption pay starting. So if your adoption pay started on Thursday 1 June, your SAP will start on Thursday 16 November.
- SAP and OAP are paid on the number of calendar days in the month. Payments can differ on a month to month basis depending on the number of calendar days in the month, for example February's pay may be less than the pay you received in January because it is a shorter month.
- It is not possible for us to pay your adoption pay in any other format other than what is outlined in the tables above, for example, we can't spread 24 weeks OAP over 12 months.

2.5.2 Can I get a monthly breakdown of my adoption pay?

- Adoption pay is calculated in completed weeks, and you will receive a letter detailing your weekly pay. We cannot provide you with a letter to show your monthly pay. Your pay may be different month on month depending on how many weeks there are in each month.
- If you change your adoption start date, we will not issue a new letter. Your adoption pay will start from the new date.
- You will still receive monthly payslips sent to your home or through Workday.

2.5.3. What happens if I get a pay rise before I go on Adoption Leave

- Any pay rise will be taken into account and reflected in your adoption pay.
- If you are eligible for OAP this will be based on your most up to date salary at the time of leave starting.

2.5.4. What happens if I get a pay rise during my Adoption Leave

- Any pay rise will be reflected in your adoption pay and triggers a re-calculation.
- If the recalculated Higher Rate SAP rises above the level of your OAP, you will receive a one off payment of any monies due.
- If you are eligible for OAP this will be based on your most up to date salary during your Adoption Leave period.

2.5.5. How do I access payslips whilst on Adoption Leave?

- Paper payslips will be sent to your home address whilst on Adoption Leave. Payslips remain available on Workday. You may want to download the Workday App on to your personal device before you finish up for Adoption Leave so you can access your payslips digitally whilst you're off.
- If you receive an additional payslip at the end of the month, this is usually because you have had a pay correction processed.

2.5.6. What happens if you leave the Group?

- If you leave the Group at any point, you will not be expected to pay any adoption pay back.
- If you have any remaining SAP left, payment of the outstanding amount at your leaving date will be paid in your final salary as a lump sum.
- If you're receiving OAP and you resign, the balance of any SAP only will be paid in your final salary as a lump sum.
- If you're made redundant whilst on Adoption Leave, you should refer to the [Restructures and Adoption Leave section](#) in the policy.

2.5.7. (Surrogacy) What happens if the baby is born early?

- If your baby arrives early, adoption pay and Adoption Leave will be effective from the date of the baby's birth.

Action for employees

You should inform your line manager of the date that your baby was born as soon as possible so that they can update your [Workday](#) record and ensure you're paid correctly.

Information for line managers

You will need to update the Adoption Leave on [Workday](#) with the new start date to ensure records are accurate and they're paid correctly.

2.5.8. Will I be eligible for OAP again if my adoption placement ends but I choose to adopt again?

- In some cases an adoption or a 'foster for adoption' placement can come to an end and the child is placed back with their agency.
- In these circumstances, entitlement to Adoption Leave and pay (if applicable) will continue for a further eight weeks from the end of the week in which disruption occurred and then you will be expected to return to work. Please see Section 5, 'Disruption to Adoption Leave'.
- If you are matched with another child, you are still entitled to take Adoption Leave.
- The eligibility criteria is the same for every period of Adoption Leave. Your eligibility will depend on your length of service and your earnings every time.
- We will not be able to confirm eligibility to OAP until the Adoption Leave is keyed on to Workday, however the eligibility criteria is set out in this policy and support pack and that can give you an idea what we will check.

2.5.9. I am currently on one of the Group's health benefit schemes (e.g., Long Term Disability (LTD) or Disability Cover (DC)), am I eligible for adoption pay?


- If you adopt whilst you're off work and receiving LTD or DC benefit, you don't have to come off your scheme if you don't want to, but you can't be on Adoption Leave and be on a scheme at the same time.
- If you choose to come off your scheme and go on to Adoption Leave, you will only be eligible to receive OAP if you meet the criteria outlined in the table above. Your OAP will be 100% of the health benefit you're being paid instead of your full Value Account.
- If you choose to come off your scheme, there is no guarantee you will be accepted back on to the scheme again when your Adoption Leave ends. You will be reassessed before being accepted on to the scheme again.
- If you rejoin your scheme after your Adoption Leave, any time already spent on your scheme before your break will count towards the total duration you can spend on the scheme altogether. For example, if your LTD benefit allows you up to five and a half years and you were on your scheme for two years prior to

your break, you will only have a further three and half years remaining before your scheme ends. The LTD or DC 'clock' doesn't re-start from the beginning.

 If you need more information about your Long Term Disability or your Disability Cover Scheme, type Long Term Disability or Disability Cover in to [Ask Archie](#).


2.8. Discretionary performance bonus

- If you're eligible for a discretionary performance bonus (subject to the qualifying criteria) you'll receive a pro-rated bonus to reflect the period you've worked during the relevant performance year.
- Where eligible, the bonus will be paid regardless of whether you're receiving Adoption Leave payments at that time.
- Any bonus will be paid on the defined payment date.

 You'll find further information on [discretionary performance bonuses](#) including the guide to deferral on our Human Resources pages accessed through Human Resources > Pay > Bonus and awards > Deferred awards.

2.9. Sharing in Success

- If you're eligible for a Sharing in Success award (i.e. have demonstrated satisfactory performance during the year and are employed by the Group on the last working day of the year), as long as you've not resigned before the date of the grant, you'll be told of any award due as soon as it's known.
- If you resign and leave the group before the date of grant, you will not receive an award.
- The award will be paid regardless of whether you're receiving Adoption pay at that time.
- Prior to your period of leave you should update your contact details with EquatePlus to receive emails to your personal email address. You can access EquatePlus at any time from your personal device.

 You'll find further information on [sharing in success](#) on our Human Resources pages accessed through Human Resources > Pension and benefits > Benefits > Sharing in Success.

3. Benefits during Adoption Leave

3.1. NatWest Group Benefits – general principles

- Before and during Adoption Leave, you can reduce or cancel some of your benefit elections. To see what you can amend, go to the [NatWest Group Benefits Hub](#). Human Resources > Pensions and Benefits > Benefits Hub.
- When you return from Adoption Leave, you'll be able to change some of your elections within 30 days of the end of your Adoption Leave and you'll be able to participate in the next AEW as usual.
- To action this, you'll be sent a return-to-work letter prompting you to review your elections and make your changes (even if you are taking holidays immediately afterwards). You'll receive an online confirmation statement confirming any changes you've made.

 You'll find further information on how to manage your benefits on the [Benefits Hub](#) accessed through Human Resources > Pensions and benefits > Benefits Hub.


3.2. NatWest Group Benefits – Treatment of charges for your benefit elections

If you're receiving your full Value Account (salary, pension funding and (if paid) benefit funding):

- Charges for your benefit elections will continue to be made against your Value Account as normal.

If you're receiving Lower Rate Statutory Adoption Pay or are not in receipt of your Value Account (i.e., nil pay):

- Charges for your benefit elections will continue to be made against your Value Account as normal.
- If you don't receive enough pay to cover the cost of these charges, the Group will cover the shortfall during this period and will not pass any charges against your statutory payment. Natwest Group Benefit charges covered by the bank whilst you are on leave will be subject to tax and included on a P11D. At the end of each tax year, we will inform HMRC who will correct your tax code if required. You can find out which benefits are subject to tax and national insurance by visiting the benefits hub.

 You can find out which benefits are subject to tax and National Insurance by visiting the [Benefits Hub](#) accessed through Human Resources > Pensions and benefits > Benefits Hub.

Benefit	Treatment of benefit
Private Medical Cover	<ul style="list-style-type: none"> • Your Private Medical Cover benefit will continue whilst you're on Adoption Leave. • If you want to add your child to your cover, this should be done within 60 days from placement or in cases of surrogacy 60 days after the birth of your child (30 days if you're in Gibraltar). This can be done via the Benefits Hub (or if accessing from home you can log into nwg.tbs.aon.com) > select Update my Benefits > Benefits you might be able to change. You'll need to add your child as a dependent first before linking them to cover, this can be done by selecting Manage dependents on the Update my Benefits page. Please note changes are subject to price changes and cover will only start on the 1st of the month after the request is completed. If you want to add your child to your cover, this should be done within 30 days from placement or in cases of surrogacy 30 days after the birth of your child. This can be done via the Benefits Hub or please email HROnline@natwest.com. Please note changes are subject to price changes and cover will only start on the 1st of the month after the request is completed. • The next option you will have to add your child to your cover is within 30 days of your Return to Work or you'll need to wait until the next Annual Election Window.
Job Need Cars	<ul style="list-style-type: none"> • You can keep your car during Adoption Leave and continue to pay the benefit in kind tax liability on it. • If you want to return it, you'll need to contact Novuna on 0343 3519110 to arrange for the car to be collected.
Company Car	<ul style="list-style-type: none"> • Your Company Car benefit will continue whilst you're on Adoption Leave. • You'll continue to pay the monthly charges and the benefit in kind tax as usual.
Season Tickets	<ul style="list-style-type: none"> • You can continue to use your season ticket during Adoption Leave.

	<ul style="list-style-type: none"> • If you want to return your ticket, you'll need to repay any season ticket loan when your Adoption Leave starts. • You may be eligible for a refund through Abellio or your local station (Human Resources > Pensions and benefits > Staff season ticket loan).
Staff Group Assurance	<ul style="list-style-type: none"> • Cover will continue during Adoption Leave and the charge for your Staff Group Assurance will be made against any elements of pay you receive. • If you don't receive enough pay to cover the cost the Group will pay the shortfall.
Annual Leave	<ul style="list-style-type: none"> • You'll continue to build up contractual (annual leave) and bank holiday entitlement for the current holiday year (and the previous holiday year if your leave started in the previous holiday year) whilst you're on Adoption Leave. • You can take all or part of these entitlements before your leave starts. • Alternatively, you may want to end your leave early and take all or part of your holiday entitlement before returning to work. You should discuss and agree holiday arrangements with your line manager before Adoption Leave starts • The same principle applies in Jersey, and any contractual (annual leave) and bank holiday entitlements you've built up should be taken before or immediately after each block of Adoption Leave you take. • Any contractual (annual leave) or bank holidays not taken before Adoption Leave starts will carry forward to the next leave year. There's no limit on the days you can carry forward if there is not sufficient time remaining in the leave year for you to take all the holidays you accrued during your Adoption Leave. However, with the exception of 5 days, these holidays must be taken immediately after your Adoption Leave. 5 days can be taken at any time in the new leave year, as per the normal rules for holiday carry over. • You must discuss and agree holiday arrangements with your line manager before your Adoption Leave starts to ensure the business can plan for the full length of time you're away.
Shopping Cards	<ul style="list-style-type: none"> • Your Shopping Card benefit will continue whilst you're in receipt of your full Value Account and will stop once this ends. • You can still top up your shopping card using your debit card via the 'bYond' app or by phone on 0344 800 6435. • Sometimes it may not be possible for the Group to stop these credits immediately before Adoption Leave starts or after full Value Account stops. Where this happens and there isn't enough pay available to meet the monthly charge, the Group reserves the right to recover any shortfall once you return from leave. <p>You'll still be able to save money on a range of shopping vouchers/cards by going to the NatWest Group Offers website which you can access at home through: www.perksatwork.com.</p>
Childcare Vouchers	<ul style="list-style-type: none"> • In the case of Childcare Vouchers, you can reduce or cancel your monthly election via the Benefits Hub for the period of leave and then increase or re-elect the required amount when you return.

	<ul style="list-style-type: none"> Remember, in line with Government rules, if you are out of the scheme for 12 months you're classed as leaving the scheme and cannot re-join so make sure you take this into account. The scheme is now closed to new entrants, however parents can access the Tax Free Childcare scheme through the Government website.
Life Cover	<ul style="list-style-type: none"> Your Life Cover Benefit will continue whilst you're on Adoption Leave. With the new addition to the family, you might want to think about updating your 'nominations of beneficiaries' form. Details of our pension websites are here Human Resources > Pensions and benefits > Pensions and retirement savings > Retirement savings.
Spouse/Partner Life Assurance	Your spouse/partner Life Assurance benefit will continue whilst you're on Adoption Leave.
Disability Cover	Your Disability Cover benefit will continue whilst you're on Adoption Leave.
Critical Illness Insurance	<ul style="list-style-type: none"> Your Critical Illness Insurance benefit will continue whilst you're on Adoption Leave. Any children under 18 are automatically added to your cover, you don't need to take any action.
Personal Accident Insurance	<ul style="list-style-type: none"> Your Personal Accident Insurance benefit will continue whilst you're on Adoption Leave. Any children under 21 are automatically added to your cover, you don't need to take any action.
Dental Insurance	<ul style="list-style-type: none"> Your Dental Insurance benefit will continue whilst you're on Adoption Leave. If you want to add your child to your cover, this should be done within 60 days from placement or in cases of surrogacy 60 days after the birth of your child, or you'll need to wait until the next Annual Election Window. This can be done via the Benefits Hub (or if accessing from home you can log into nwg.tbs.aon.com) > select Update my Benefits > Benefits you might be able to change. You'll need to add your child as a dependent first before linking them to cover.
Health Assessment	Your Health Assessment benefit will continue whilst you're on Adoption Leave.
Bike to work	<ul style="list-style-type: none"> Your Bike to work benefit will continue whilst you're on Adoption Leave. If your current scheme ends whilst on leave, you'll need to wait until you return from leave before you can select a new bike.
Holiday buy	Your Holiday buy benefit will continue whilst you're on Adoption Leave.
Defined Benefit (DB) Pension Plan & Retirement Savings Plan	If you're in the DB Pension Plan or making contributions to the Retirement Savings Plan, your membership will be unaffected during Adoption Leave and, unless you elect otherwise, your contributions will continue at the same level.

Benefit	Treatment of benefit
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<p>Save as You Earn (ShareSave)</p>	<p>Existing Plans</p> <p>Subject to the rules of the plan, during Adoption Leave you can:</p> <ul style="list-style-type: none"> • Continue to make monthly payments to any existing ShareSave contracts by payroll deduction. • If you're not receiving pay, you'll need to contact Computershare to continue to make monthly contributions to any existing ShareSave contracts by an alternative method. To set this up, you'll need to contact Computershare on 0370 702 0109 and advise Payroll to suspend deductions from your pay using the online form detailed below; and • Take up new ShareSave offers subject to the respective terms. • Under the UK ShareSave plan employees can choose to take a payment holiday of up to a maximum of 12 payments by contacting Payroll via an online "ShareSave Payroll Instruction - Payment Suspension" form, HR > Pensions and benefits > Benefits > Shares > ShareSave. <p>Note: Suspending payments will delay when the savings plan finishes, as you'll need to catch up on the missed payments. If you miss more than twelve payments, you will lose the right to buy NatWest shares.</p> <p>If you want to reinstate payment through your pay, you should contact both Computershare and Payroll one month before you wish your payment to be taken by Payroll.</p> <p>New Plans</p> <ul style="list-style-type: none"> • All ShareSave offers are subject to approval by the Board and there is no guarantee that ShareSave will operate in any given year. • Once details of a ShareSave grant are announced, a ShareSave invitation letter will be posted to your home address from Computershare. You'll need to ensure your personal home address and contact details are kept up to date on their EquatePlus account. <p>Further information regarding ShareSave can be found on the Share Plan Hub.</p>
<p>Buy as You Earn (BAYE)</p>	<ul style="list-style-type: none"> • Your monthly contributions will continue, and you can contribute between £5 and £150 per month up to 10% of taxable pay. • If your contribution falls to below the £5 minimum contribution amount, your contributions will stop. You can however change the contribution amount to £0 without the plan closing. • Subject to the rules of the plan, you're free to stop payments. Provided you remain employed with the Group you can leave your shares in the plan. You may restart monthly contributions at a later date. • To amend or stop payments, you'll need to log into your EquatePlus account, go to the "Buy As You Earn" tile on the homepage and click on the "Amend your Contribution" button. <p>Further information regarding BAYE can be found on the Share Plan Hub.</p>

4. Further information for before, during and at the end of Adoption Leave

4.1. Before Adoption Leave

4.1.1. Performance management

A performance check in should be completed before you start Adoption Leave. It's a good idea to capture the key points from the check in conversation in Workday via the check in conversation template. You can find out more information about meaningful check-ins on the Beyond Hub.

4.1.2. Pre-Adoption Procedural Meetings

- Employees involved in adoption, regardless of hours worked or length of service, are entitled to paid time off for pre-adoption procedural meetings and appointments (for surrogacy arrangements – antenatal appointments).
- The adoption process can be a long and stressful journey for employees, so it's important that we provide them with adequate time off to attend all the necessary appointments. This can include, but is not limited to:
 - training courses
 - social worker visits to the employee's home
 - attendance at their adoption panel and matching panel meeting
 - regular visits to the foster home of the child they will be adopting – these can be at various times of the day to allow the adopter to experience different parts of the child's daily routine.
- Employees should be supported by a mix of paid time off and flexible working approaches.
- Where an employee is adopting a child, whether they are the primary or secondary adopter they are allowed to take paid time off to attend up to 10 pre-adoption meetings or antenatal appointments, lasting up to a duration of 6.5 hours per appointment.
- Time off will be paid at the employee's normal rate of pay. If appointments are arranged during normal working hours, the employee should inform their line manager giving as much notice as possible so that arrangements can be made to cover absence.
- Shorter appointments should be managed by way of flexible working, such as the employee starting a bit earlier or working later to allow them to take some time out during the day to attend a shorter appointment. If further time off is requested to attend appointments, this may also be paid but is subject to line manager approval. Line managers should consider individual circumstances when considering such requests.

4.1.4. Nominating a buddy

- You should nominate a buddy to help you keep up to date with any significant news happening in your business whilst you're on Adoption Leave.
- A buddy/sponsor could be your line manager or a colleague.
- Further information on the role of a buddy can be found in the [Buddy Support Pack](#) which is accessed through Human Resources > Absence > Adoption Leave > Things to know.
- The support pack includes a form you'll need to complete together with your buddy/sponsor confirming your contact details and agree a method of/frequency of contact during your leave.

4.1.5. Systems access

- You'll need to agree with your line manager the level of systems access (if any) that you want to retain while you're on Adoption Leave.
- For example, basic access to work systems would include access to the Intranet, Workplace, [Ask Archie](#), NatWest Group Benefits, Oracle, Fieldglass, Planview.
- Your line manager can arrange your agreed systems access using the usual ServiceLine Express process under Manage my Teams Access.
- You can also download the Workday and Ask Archie App onto either your corporate or personal device.

Information for employees

Arrange any access that is to be retained during the employees Adoption Leave by using the 'Manage my Teams Access.' on ServiceLine Express.

4.2. During Adoption Leave

4.2.1. If a placement comes to an end during Adoption Leave

- If the placement comes to an end during Adoption Leave then leave can be continued up to 8 weeks after the end of the placement at which time the employee should make arrangements to return to work.

4.2.2. Keeping in contact

- It's important to remember that you're still part of the team whilst you're on leave and maintaining regular contact with your line manager during this time will support this.
- You'll need to agree the level of contact you would like to have with your line manager, and how you'd like them to keep in touch (for example by calls, emails, or texts).
- Your line manager will keep you informed of any business changes that take place during your leave, including if your team/business goes through a restructure. You'll find further information on this process [here](#).
- If there are changes while you're on leave, you'll be sent all the relevant communications.

Information for employees

You must ensure all your contact details are up to date in Workday so that you're easily contactable as agreed with your line manager.

4.2.3. Keeping in Touch (KIT) Days

What are KIT days?

- KIT days can be used for any activity which would ordinarily be classed as work during Adoption Leave. For example, attending a conference or attending training. For example, attending a conference, attending training or attending a call about team structure changes, including redundancy conversations. Both virtual and in person attendance count as a KIT day. Meeting your manager or team for coffee or lunch together would not be considered a KIT day.
- KIT days are different from the keeping in contact conversations you'll have with your line manager and colleagues during your leave given work will not be undertaken during these conversations.
- KIT days can only be used whilst on Adoption Leave. They can't be used during any holidays immediately before or immediately after Adoption Leave.
- KIT days are optional, and you don't need to do any during your leave. If you don't want to take up the opportunity to work a KIT day/s, you do so without any detriment.

- You and your line manager should agree when the KIT day/s happen and what work is to be done on these days.
- The treatment of KIT days varies depending on where you're based.
- When planning a KIT day, you won't be able to log into any systems (other than those already available to you during your Adoption Leave).
- Any work done on an agreed KIT day will count as a whole KIT day. In other words, if you come in for a one-hour training session and do no other work that day, it will count as a whole KIT day.
- KIT days are the only work you're able to undertake during Adoption Leave. You can't take up another job during your Adoption Leave.

How many days can I take?

- If you're based in Great Britain, Northern Ireland, Guernsey, or Isle of Man, you can take up to 10 KIT days while on Adoption Leave.
- If you're based in Gibraltar, you aren't eligible for KIT days due to local legislation.
- If you're based in Guernsey, you must give your line manager one month's notice if you intend to work a KIT Day.

Payment for KIT days

- The pay that you receive for a KIT day depends on whether you're receiving full pay or the Statutory Adoption Pay and the table below outlines payment details:

If you're receiving...	You'll be paid...
Full Value Account	No additional payment will be made for the KIT Day
Statutory Adoption Pay equivalent	Normal hourly rate
No Adoption Leave pay	Normal hourly rate

- Payment for any agreed KIT days will be paid on the 18th of the month and will be subject to normal payroll cut off dates. This means you may not be paid for a KIT Day in the month that it was worked.
- You will be paid for 7 hours even if less hours are worked during the KIT Day. Your line manager will process the KIT day payment through Workday.

Information for line managers

You'll need to make a request for payment for a KIT day if the employee is on the statutory pay equivalent period or no pay period of leave. This can be done using the 'Enter Time for Worker' function on Workday. You can find more information on this in the How to record overtime - UK & ROI Workday Journey. This should be submitted at flat rate.

4.2.4. Group communications during Adoption Leave


During your Adoption Leave you can expect to receive some standard items of communication as outlined below:

Communication	When	How
Payslips	Monthly	Sent to your home address or can be accessed via the Workday App
Pay review comms	End February/early March	Sent to you by your line manager or can be accessed on the Workday App after

		the conversation with your line manager has taken place
Our View survey	September	Invited to access online by your line manager
ShareSave – invitation to join the Group’s scheme	When a ShareSave option is announced	Accessed through your profile on ShareSave

4.2.4. Leaving the Group whilst on Adoption Leave

- If you’re only eligible for SAP, payment of the outstanding amount at your leaving date will be paid in your final salary as a lump sum.
- If you’re eligible for OAP and you resign, the balance of any SAP only will be paid in your final salary as a lump sum.
- If you’re made redundant whilst on Adoption Leave you should refer to the section [Restructures and Adoption Leave](#) in this policy and the [Redundancy Policy and Support Pack](#).

 Further information on the [resignation process](#) including the treatment of pay and benefits, can be accessed through Human Resources > Working here > Leaving the bank > Resigning.

Information for line managers – processing resignations

Once you’ve received written confirmation of the resignation, you’ll need to return the employee to work on [Workday](#) (i.e., take them off Adoption Leave) and start the resignation process through Employee > Actions > Job change > Terminate employee.

4.3. After Adoption Leave

4.3.1. Notice to return to work

- If you’re based in Great Britain, Northern Ireland, Guernsey, Isle of Man and Gibraltar, you must provide at least 8 weeks’ notice of your intention to return to work.
- If you’re based in Jersey, you don’t need to give any further notice if your original return date hasn’t changed. However, if you wish to change the date(s) originally specified you will need to give 42 days’ notice.

Information for line managers

If an employee wants to return to work earlier than the estimated date on Workday, you will need to update Workday to reflect the new return date. You can find help on how to do this at Human Resources > Workday Help > Absence > How to return a colleague from extended leave.

4.3.2. Returning to work – general principles

- If you have taken 26 weeks or less of Adoption Leave, you’re entitled to return to the same job on the same terms and conditions as before your leave unless a redundancy situation has arisen. If a redundancy situation has arisen, you should refer to the Redundancy Policy and Support Pack which can be accessed through Human Resources > Working here > Leaving the bank > Redundancy.
- If you have taken more than 26 weeks of Adoption Leave, or if you’re based in Jersey (regardless of the length of leave taken) you’re entitled to return to the same job on the same terms and conditions, unless there is a reason why this is not reasonably practicable. In these circumstances, you’ll be offered a similar job on terms and conditions that are no less favorable than your original job.

- You're able to apply to work flexibly when returning from Adoption Leave. Further information on our flexible working arrangements can be found in the [Flexible Working Policy and Support Pack accessed through](#) Human Resources > Working here > Life balance > Flexible working.
- Depending on the discussion before your return, your line manager may put a training programme in place. This training will be informal and will vary from job to job.
- The degree to which training is needed will also depend on the length of time you've been on leave.

4.3.3. Phase back

- The option to phase back after Adoption Leave can help the transition back to work, especially where you've taken the full 52 weeks of leave.
- You're able to take up to 12 weeks phase back and the phase back period should be proportionate to the amount of Adoption Leave taken. For example, if you've taken 39 weeks Adoption Leave, 12 weeks phase back is appropriate.
- During phase back, you'll work reduced hours over a set period, and you'll receive your full Value Account during this time.
- There's no set programme of return as each request will be considered on an individual basis.
- Operational needs will also be taken into consideration when agreeing a phase back arrangement, however, line managers must make sure that all requests are treated with consistency.
- Phase back might involve a build-up of hours each day or the number of days in a week.
- Where you're phasing back to a part-time work pattern it's likely you'll do this sooner than someone phasing back to full-time.
- Any requests for phase back arrangements should be discussed as early as possible with your line manager, or during your return to work meeting (see below for more information on the meeting).
- During a phase back period, performance objectives will be based on actual working hours.
- For the purpose of assessing performance, employees are classed as having returned to work as soon as their Adoption Leave ends.
- If you need to take holiday during your agreed phase back period, you only need to book off the days that you're expected to be working. For example, if you're phasing back and are currently only working Monday and Tuesday of a full week, but you want to take annual leave for that full week, you will only need to book off Monday and Tuesday.
- Regardless of the hours worked during your phase back, you'll be paid your full Value Account reflecting your full contractual hours and not just the hours worked.

To help, here's 3 examples of how phase back could apply:

Example 1: Return to full time hours after 52 weeks of Adoption Leave

- If you take the full 12-week phase back, you might work for 2 days a week for the first 2 weeks, 3 days a week for the next 5 weeks, and 4 days a week for the remaining 5 weeks before returning to your full time hours 5 days a week from week 13.

Example 2: Return to full time hours after 24 weeks of Adoption Leave

- If you take 8 weeks phase back, you might work 3 half days a week for the first 4 weeks and 4 full days a week for the remaining 4 weeks before returning to your full time 5 days a week from week 13.

Example 3: Return to part time hours (e.g., 20 hours per week) after 39 weeks of Adoption Leave

- If you take the full 12-week phase back, you might work the first 4 weeks as 1 day a week for 5 hours, weeks 5 to 8 as 2 days a week for 5 hours, weeks 9 to 12 as 3 days a week for 5 hours before returning to 20 hours hour per week.

In all of these cases, full Value Account will be paid for your full contractual hours, not just the hours worked.

4.3.4. Return to work meeting

A return to work meeting between you and your line manager should be held 8 weeks before you're due to return to work.

At the meeting the following should be discussed:

- The date you're proposing to return to work (including how you'll use any remaining holiday).
- Your phase back arrangements.
- Any arrangements to make the return to work as smooth as possible.
- Any training, support or development requirements to support your return to work.

4.3.5. What happens when you return to work?

- On your first day back in the office, your line manager will bring you up to date on anything that affects you.
- Depending on the discussion before your return, your line manager may have put a training programme in place. This training will be informal and will vary from job to job.
- The degree to which training is needed will also depend on the length of time you've been on leave.
- The day may also include meeting with other team members (especially where there are new joiners to the team), getting to know new products and updating you on the Group's/business/team performance whilst you've been on leave.

4.3.6. What if you can't return to work?


- If for medical reasons, you're unable to return to work on the day you planned you must follow the normal sickness absence procedures as outlined in the [Sickness Absence Support Pack](#) (HR > Absence > Sickness Absence).

4.3.7. What if you want to reduce your hours when you return from Adoption Leave?

- If you're making a flexible working request, including a reduction in hours, further information can be found in our [Flexible Working Policy and Support Pack](#) accessed through Human Resources > Working here > Life balance > Flexible working. If you're reducing your hours, you'll have to request a change of hours in Workday when you return from Adoption Leave or holiday (if you're taking holiday immediately after your Adoption Leave ends).

Information for line managers

If your employee wants to reduce their hours, you need to submit a change in hours via Employee > Actions > Job Change > Change Job on Workday.

 If you are considering reducing your hours, you may want to consider a [job share](#). Further information can be found here (HR > Working Here > Life Balance > Flexible Working > Job Share

4.3.8. What if childcare problems arise?

- If you encounter childcare problems when you return to work (e.g., your child or carer falls sick, or childcare arrangements fall through). If you have such problems, you may be entitled to Special Leave. The [Holiday and Other Leave Policy and Support Pack](#) provides further details on available leave.
- Alternatively, you may want to consider unpaid Parental Leave (depending on the length of leave required) and further information is available in our [Parental Leave Policy](#) (Human Resources > Absence > Parental Leave).

Information for line managers - The return-to-work process

Once the return-to-work discussion has been completed line managers must:

- Ensure the Adoption Leave absence is closed on Workday and return to work details are completed.
- Follow the flexible working application process where a request has been made. Further information on flexible working and the application process can be found in our [Flexible Working Policy and Support Pack](#) accessed through Human Resources > Working here > Life balance > Flexible working.
- Any job changes must be processed in Workday, taking effect the day Adoption Leave ends. Where a period of holiday is taken immediately after Adoption Leave, employees must be returned to work on Workday and then put on annual leave to ensure the correct payroll is applied.


There are several other things to consider and action when an employee returns to work, and these include:

- Securing a desk, laptop and telephone if required
- Re-activating e-mail accounts and systems access
- Updates to car parking registrations
- Refresher training
- Extending invites to team meetings and social events
- Re-instating 121s
- It's also useful for you to set some time aside on the first day and ask other team members to update the employee on any news, active projects, and anything else significant.

Remember that some of these can take time to set up, so ensure action is initiated in good time.

4.3.9. What if the employee doesn't want to return to work?

If you decide not to return to work, you need to give the Group proper contractual notice by writing to your line manager. They will then return you to work on Workday and start the resignation process.

 Further information on the [resignation process](#) including the treatment of pay and benefits, can be accessed through Human Resources > Working here > Leaving the bank > Resigning.

5. Disruption of Adoption Leave

Adoption Leave is disrupted if it has started but:

- You are notified that the placement will not take place;
- The child is returned to the adoption agency after placement; or
- The child dies after placement
- In case of disruption, your entitlement to Adoption Leave and pay (if applicable) will continue for a further eight weeks from the end of the week in which disruption occurred, unless your entitlement to leave and / or pay would have ended earlier in the normal course of events. This is the same for those using the 'Foster for Adoption' scheme.
- The same applies where an employee is taking Adoption Leave following the birth of a child to a surrogate mother.
- If the child has died you are also entitled to a minimum of 2 weeks paid bereavement leave following the Adoption Leave, and within 56 weeks of the child's death.

 Further guidance can be found in the [Holiday and Other Leave Policy and Support pack](#) (HR> Absence > Holiday and other leave).

6. Restructures and Adoption Leave

6.1 Consultation

- If you're on a period of Adoption Leave you'll be included in the consultation process, and you'll be put at risk alongside your colleagues.
- You'll be given the option to participate in the redundancy consultations as normal. This could involve your line manager:
 - Offering to meet you outside normal business hours.
 - Visiting you at home.
 - Consulting with you in writing.
- If you refuse to take part in the consultation process as normal, this will be documented. Please note, your job may be selected for redundancy even if you can't participate in the consultation process.
- You'll be treated the same as all other employees in relation to any invitation to apply for voluntary redundancy.

The remainder of the process to be followed varies, depending on whether the redundancy situation arises as a result of a restructuring or a headcount reduction.

 Further guidance on the [redundancy process](#) during Adoption Leave can be found at Human Resources > Working Here > Leaving the bank > Redundancy > Redundancy Policy and Support Pack.

Information for line managers

If your employee has been served notice and is due to return from their leave, email the team at ~ Transitions – GB Restructures or ~ UB Redundancy to remove the pending Workday action. You should then follow the return from extended leave actions in [Workday](#) and confirm back to the Redundancy Team once complete.

6.2 Redundancy payments

- Payment of outstanding SAP and OAP up to the end of the Adoption Leave period will be made to eligible employees who leave the Group early due to Voluntary Redundancy (VR) or Compulsory Redundancy (CR).
- This will be paid in a lump sum in the month you leave the Group.
- Eligible employees will receive a payment which will include:
 - Group redundancy pay.
 - Any balance of outstanding SAP and OAP. Pension funding and where applicable benefit funding may continue to be paid up to your exit date depending on what stage of leave you're in.
 - Payment for any outstanding holidays. These will be paid based on base salary only (i.e., excluding any pension funding and if applicable benefit funding).
 - Notice pay is inclusive of adoption pay during your notice period and isn't paid in addition to adoption pay.
- If you're on your notice period and are in receipt of SAP or nil pay, your pay will be 'topped up' to ensure you are in receipt of full pay during the full notice period.

Information for line managers

Where an employee has been served notice:

- You should ensure that they receive full pay during the notice period, by arranging a top up of adoption pay to full pay if required.
- Notice pay is inclusive of adoption pay during the notice period and should not be paid in addition to adoption pay.
- Any additional notice top up pay will be paid as a lump sum at the end of the notice period.

7. Supporting working parents

7.1. Onsite nursery

There's an onsite nursery available at Gogarburn in Edinburgh. Further information can be found at Bright Horizons <https://www.brighthouse.co.uk/our-nurseries/rbs-day-nursery-and-preschool>.

7.2. Childcare vouchers & Tax Free Childcare (only applicable in Great Britain and Northern Ireland)

- If you're already part of the childcare voucher scheme, you'll continue to receive these as part of your Value Account.
- If you're not part of the scheme you won't be able to join as the scheme is now closed to new entrants.
- The vouchers available through NatWest Benefits Elections are tax and National Insurance (NI) free up to a limit set by the Inland Revenue. As the Group also benefits from NI savings up to this amount, your NatWest Benefit Election charge will be discounted by 10% up to the monthly limit.
- The vouchers can be used to pay nursery or child-minder's fees and as they are a NatWest Benefit Election Anytime benefit, there's the flexibility to amend the monthly amount as required. However, changes to the monthly amount cannot be made during Adoption Leave.
- If you're not part of the childcare voucher scheme, you may be able to join the Government's Tax Free Childcare Scheme.

7.3. Wellbeing Hub

Our [Wellbeing Hub](#) (Human Resources > Wellbeing) provides a range of useful information including details of our Employee Assistance Programme which offers advice, information, and support on a wide range of issues, including childcare and parenting. It's a free and confidential service available to you and your immediate family members.

There's also useful information on the Hub in the Family and carers zone, including support through our HomeLife Employee Led Network.

7.4. Other supporting policies

We have a number of policies that offer additional leave to support childcare responsibilities once you've returned from Adoption Leave. These are listed in the [related content](#) section of this policy.

Organisation	Web address	Telephone number
Adoption UK	www.adoptionuk.org	0300 666 0006
Fatherhood Institute	www.fatherhoodinstitute.org	0845 634 1328
Gingerbread (one parent families)	www.gingerbread.org.uk	0808 802 0925
Working Families	www.workingfamilies.org.uk	0800 013 0313

Working Families (Edinburgh)	www.edinburghworkingfamilies.org.uk	0800 432 0044
Twins and Multiple Births Association	www.tamba.org.uk	0800 138 0509