

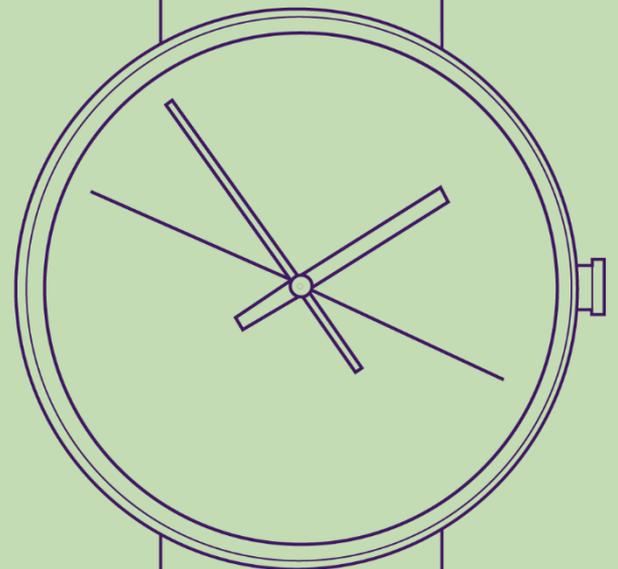
Adoption Leave Support Pack (includes Surrogacy Arrangements)



Last update: 16 August 2021

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

This 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?

Managers and employees (excluding agency workers) in the United Kingdom (including Northern Ireland) and Offshore (Channel Islands, Gibraltar and Isle of Man).

There are different levels of pay in Jersey, Guernsey, Gibraltar and Isle of Man, so please read the Offshore addendum which can be found at HR > Absence > Adoption Leave. This is important as the payments you'll receive are not the same as those made in Great Britain.

What do we expect?

This pack tells you exactly what we expect you to do – you need to follow it to make sure you're in line with our policy.

That means you should read it in conjunction with our adoption policy. The policy outlines our principles to make sure we're consistent in our decisions, as well as making sure we meet our legal and regulatory obligations.

How should you use it?

This pack gives employees and line managers a step by step guide to Adoption Leave which includes time off for parents of a surrogate child. At the Group we are committed to supporting employees with balancing family care and work. Adoption Leave supports this commitment.

Throughout this pack we will refer to Adoption Leave – in all cases except where specifically mentioned otherwise, Adoption Leave includes those involved in a Surrogacy arrangement.

Contents

| Part | | Page |
|------|--|------|
| 1 | Who to contact and when | 3 |
| 2 | Key actions checklist | 4 |
| 3 | Before Adoption Leave | 7 |
| 4 | Adoption leave and pay | 8 |
| 5 | During Adoption Leave | 15 |
| 6 | Returning to work after Adoption Leave | 20 |
| 7 | Supporting working parents | 23 |
| | Appendices | 26 |

1. Who to contact and when

When to speak to HR People Services

If you can't find the answer to your question in this pack, or you're dealing with a complex adoption query, use the 'Contact HR' option on the Intranet (HR > Contact HR). You can search some frequently asked questions or send HR People Services a message.

Who to speak to if you need support

You can speak to one of the consultants through our confidential Employee Assistance Programme. They can help you with situations that you're finding difficult or give you advice on dealing with sensitive issues.

Call them on 0808 234 5303 in the UK, 1800 938 707 in Ireland or 00 44 203 936 1239 if you're in Gibraltar.

You can also go online. You'll need these details:

Employee Assistance Programme

External access: www.guidanceresources.com

Web ID: NATWEST

Change the flag icon to choose your location

You can also download the app which will provide 24/7 access to support and information. Search for "GuidanceResources" in your app store to install the mobile app.

Web ID: NATWEST

2. Key Actions Checklist

Before taking leave, it is important that employees and their line manager take the time to read through this support pack. This checklist provides a summary of key actions you should take at each stage.

| Employee | Line Manager | Forms/documentation required | Completed |
|--|--|---|-----------|
| <p>Read the policy and support pack to understand your entitlements.</p> <p>Adoption: Go to Workday and submit your absence request within 7 days of being notified you have been matched with a child, or at least 28 days in advance of when you wish to take Adoption Leave</p> <p>Surrogacy: Go to Workday and submit your absence request by the end of the 15th week before the expected week of childbirth (EWC).</p> | <p>Familiarise yourself with the Adoption policy and this support pack.</p> <p>Congratulate the employee.</p> <p>Direct the employee to the policy and support pack for their entitlements.</p> <p>Confirm documentation that needs to be completed.</p> | <p>Employee to upload the required supporting evidence on Workday (e.g. Matching Certificate for UK, Isle of Man and Gibraltar) – a copy will suffice. Please retain the original for your own records.</p> <p>You will receive a letter detailing your leave and pay entitlements.</p> | |
| | <p>Review the employee’s work priorities and identify any pieces of work which cannot be completed before they commence leave.</p> <p>Reallocate or get support to complete pieces of work which cannot be completed before the leave commences.</p> | | |
| <p>Advise your line manager of date, time and frequency of pre and post matching appointments (in the case of surrogacy any ante natal appointments you are attending).</p> | <p>Discuss how you can support your employee’s attendance at these appointments.</p> | | |

| | | | |
|---|--|--|--|
| <p>Discuss with your line manager how they can support you before, during and after your leave.</p> | <p>Discuss how you can support your employee before, during and after their Adoption Leave. Advise your employee that our Employee Assistance Programme have a number of tools which can support them.</p> | | |
|---|--|--|--|

| Employee | Line Manager | Forms/Checklists to be completed | Completed |
|--|---|--|-----------|
| Complete your performance review paperwork ahead of your review meeting. | Book an appointment about 5 weeks before Adoption Leave is due to start to review their performance and complete the performance review paperwork. | Complete your performance management review. | |
| Work with your line manager to prepare a handover plan and if appropriate a return to work plan. | Identify resource to cover the absence – if possible, have an overlap to support a handover/training. Work with your employee to prepare a handover plan and if appropriate a return to work plan. | | |
| Ensure you understand the leave process and the impact on pay and benefits. | Ensure you understand the leave process and the impact on pay and benefits. | | |
| Nominate a buddy/sponsor to keep up to date with general news about your branch or department. | Agree buddy/sponsor and confirm the role you both see them taking. | Provide your chosen colleague with the Buddy/Sponsor Support Pack (HR > Absence > Adoption Leave). | |
| Consider whether you would like to receive any regular standard Group communications (i.e. Your Career, Outside In). | Confirm how you will keep in touch with your employee (i.e. booked calls, emails, text etc.) Identify what kind of information the employee would be interested in receiving e.g. prompts about when to complete forms etc. There are no rules about how often you should keep in touch with an employee on Adoption Leave – this is very much individual preference and you should work with your employee to agree the best approach. | Provide your chosen colleague with the Buddy/Sponsor Support Pack and the Keeping in Touch checklist (Appendix A). | |

During Adoption Leave

| Employee | Line Manager | Forms/Checklists to be completed | Completed |
|---|--|----------------------------------|-----------|
| | It's important that you review your payroll analysis and make sure the pay during leave is correct. This can help to prevent overpayments that the employee will be required to repay in the future. | | |
| Throughout your leave you can call HR People Services on 0808 100 4242 if you have any questions. | | | |

Returning to Work

| Action | | Forms/documentation required | Completed |
|--|--|---|-----------|
| Arrange a return to work meeting with your line manager 8 weeks before your expected return to work date. | | Make sure Workday is updated with your return to work date and any annual leave you plan to use. | |
| Should you wish to consider options for flexible working, you should speak to your line manager in the first instance. There are two options, either an informal route or a formal route. The formal route may take longer to process and you should apply in writing to your line manager in good time, preferably 8 weeks, prior to your return to work. | | Complete the Flexible Working Application Form on the intranet. For more information on both options, refer to the Flexible Working Support Pack (HR > Working here > Life balance). | |
| In Jersey you are entitled to request a temporary change to your working arrangements for the purposes of breastfeeding. You should discuss your plans with your line manager before you return to work. | | For more information, refer to the Breastfeeding Policy (HR > Absence > Adoption Leave). | |
| If you decide not to return to work after your leave, you must provide contractual notice as outlined in your contract of employment. | | Make sure Workday is updated with the last date of adoption leave, and any annual leave that is being used prior to your leave date. | |

| | | | |
|--|--|---|--|
| | | Provide confirmation of your resignation in writing to your line manager. | |
|--|--|---|--|

3. Before Adoption Leave

Illness prior to Adoption Leave

If an employee is ill and unable to work, they will be able to take sick leave until the date that has been agreed to begin their Adoption Leave.

Performance Review

The performance review process needs to be completed before the employee commences Adoption Leave. We recommend that the process is completed at least 5 weeks before leave is due to start but this may not always be possible.

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 (for surrogacy arrangements – antenatal appointments). Where an employee is adopting a child on their own or has been elected as the “primary adopter” in a joint adoption, they are entitled to take paid time off to attend up to 5 pre-adoption meetings or antenatal appointments (up to 10 hours in Jersey).

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.

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.

Do “secondary adopters” in joint adoptions get time off to attend pre-adoption procedural meetings?

Where the employee is elected as the “secondary adopter” in a joint adoption, they are entitled to paid time off to attend 2 pre-adoption appointments, or ante-natal appointments in the case of surrogacy arrangements. However, if further time off is requested to attend appointments, this will also be paid but is subject to line manager approval. . In Jersey all appointments can be attended, and the first 10 hours will be paid. Any further payment is subject to line manager approval.

Line managers should consider individual circumstances when considering such requests.

The “secondary adopter” should inform their line manager of the dates in question and give as much notice in advance so that their request can be considered arrangements made to cover their absence if appropriate.

4. Adoption Leave and Pay

The following information relates to all permanent and fixed term employees in:

UK
Channel Islands
Gibraltar
Isle of Man
This excludes agency staff.

If you work in Jersey, Guernsey, Isle of Man or Gibraltar, please refer to the Off Shore Adoption Addendum to find out more about the adoption pay you will receive. If you have any queries, please contact HR.

Adoption Leave

Am I eligible for Adoption Leave?

Employees are eligible for Adoption Leave provided they are adopting a child (or in the case of Surrogacy, as long as they are 'parental order parents'). Adoption Leave now includes individuals fostering a child under the 'Fostering for Adoption' scheme.

In the case of joint adopters only one adopter is entitled to Adoption Leave – the other may be entitled to Parental, Shared Parental or Paternity Leave (where leave is being taken for surrogacy arrangements, only one 'parental order parent' may take Adoption Leave – the other may be entitled to Parental, Shared Parental or Paternity Leave.

Employees will need to decide who will take Adoption Leave.

Adoption Leave will not normally be available in the following situations:

- If a private adoption is arranged
- When employee becomes a special guardian
- When employee adopts a step child

In these circumstances there may be other forms of leave available. For any further information please contact HR.

Taking Leave

The employee taking Adoption Leave is entitled to take up to one year's (52 weeks) Adoption Leave regardless of how many hours they work or how long they have worked for the Group.

The first 26 weeks is known as Ordinary Adoption Leave (OAL).

The next 26 weeks is known as Additional Adoption Leave (AAL).

In Jersey, Adoption Leave is known as Parental Leave and there is no difference between OAL and AAL. Eligible employees who have complied with the notification requirements can choose to take the 52 weeks' leave in up to 3 blocks, with a minimum period of leave being 2 weeks in length. The blocks of leave can be taken in the 2-year period following the date of placement for adoption, or the day the child is born in surrogacy cases.

When can Adoption Leave start?

In adoption cases, the earliest Adoption Leave can start is 14 days before the expected placement of their child (11 weeks before in Jersey), and the latest day it can begin is the day the child is placed. In surrogacy cases, Adoption Leave begins on the date the child is born (or, if the employee is at work on that date, the following day). In Jersey Adoption leave can begin 11 weeks before the expected week of childbirth in surrogacy cases.

An employee may also wish to take annual leave directly prior to the start of their Adoption Leave, in which case their adoption pay will commence from the agreed Adoption Leave start date.

Remember that after the child is placed an employee must be on Adoption Leave rather than on annual leave. Any annual leave that hasn't been taken would be available at the end of the employee's Adoption Leave.

Notice of intention to take Adoption Leave

The first thing an employee should do is advise their line manager of their intention to adopt. Very little notice is often given for the actual placement of a child and therefore an employee should discuss any potential request for Adoption Leave at the earliest opportunity.

An employee wishing to take Adoption Leave should request this on Workday as early as possible and within 7 days of being notified by their adoption agency that they have been matched with a child or at least 28 days in advance of when they wish to take Adoption Leave. The employee will need to know:

- The week of expected placement of their child
- When they 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 the employee wants to take immediately prior to Adoption Leave

The employee should upload a copy of the Adoption Certificate to Workday when submitting their absence request. Employees will receive a letter detailing their leave and pay entitlements within 7 days of the documents being processed.

If you change your mind about when Adoption Leave will start

You need to notify your line manager and contact HR to confirm the change at least 28 days before you wish to begin your Adoption Leave. In Jersey you will need to give notice of the change 42 days before the original maternity start date, or the new start date whichever is earliest. Your line manager will update the date in Workday.

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.

Sharing Adoption Leave with a partner

Employees in the UK may wish to return to work early and share some of their leave and pay (if eligible) with their partner. For further information please refer to the Shared Parental Leave Support Pack (HR > Absence > Share Parental Leave).

Emily and her partner are adopting a child. Emily will be taking adoption leave and wants to start planning her leave. What should she consider?

- An employee taking adoption leave is entitled to take up to one year (52 weeks)
- The earliest Emily can start her adoption leave is 14 days before the expected placement of her child
- The latest date her adoption leave can start is the day the child is placed
- Emily should also consider how she wants to use her holidays. Holidays accrue during adoption leave and can be used at the start or end of leave. Emily may want to finish work two weeks before the expected placement date and use a week's holiday before starting adoption leave
- Emily should also consider what leave her partner's intending to take – they may be eligible for Paternity Leave or Shared Parental Leave (HR > Absence). These links are to the Group's policies but if Emily's partner works for another company, they'll need to check what their employer offers
- Emily needs to complete her leave request on Workday as early as possible and within seven days of being notified by her adoption agency that she has been matched with a child or at least 28 days in advance of when she wishes to take adoption leave
- Employees will receive a letter detailing their leave and pay within seven days.

Pay during Adoption Leave (UK only)

Adoption Pay starts when leave begins. Amount paid depends on employees' length of service. The tables below explain the adoption pay an employee is likely to be paid based on their length of service at the qualifying week (the week in which employee is notified of being matched with a child for adoption).

The guidance uses the following key terms and abbreviations (different terminology applies in surrogacy cases – see below):

Qualifying Week (QW): The week in which employee is notified of being matched with a child for adoption

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.

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.

How much adoption pay will be received?

| Length of service | Other eligibility criteria | Amount |
|--|----------------------------|---|
| Employees have less than 26 week's continuous service. | | <p>Week 1 to 2</p> <p>100% of the current salary element Pension funding and benefit funding (where applicable) will continue</p> <p>Week 3 to 52</p> <p>Employee should contact Jobcentre plus to identify if they are eligible for any benefits.</p> <p>No salary, pension funding and if</p> |

| | | |
|--|---|---|
| | | applicable no benefit funding. |
| 26 weeks' and over continuous service. | Under Lower Earnings Limit for National Insurance (NI) – please see www.hmrc.gov.uk for current rates. | <p>Week 1 to 2</p> <p>100% of the current salary element</p> <p>Pension funding and benefit funding (where applicable) will continue</p> <p>Week 3 to 52</p> <p>Employee should contact Jobcentre plus to identify if they are eligible for any benefits.</p> <p>No pension funding and if applicable no benefit funding.</p> |

If you aren't entitled to SAP or OAP then you may be eligible for other benefits from Job Centre Plus.

Occupational Adoption Pay (OAP)

All payments of OAP are inclusive of SAP. Where SAP during the first 6 weeks is higher than OAP then SAP will be paid.

Here's how SAP is calculated:

Weeks 1 – 6:

Higher Rate SAP – is paid at 90% of Average weekly earnings, for the first 6 weeks of Adoption Leave.

To calculate normal weekly earnings, we add together the total gross earnings from the employees' two pay slips before their Qualifying Week (QW). We multiply the figure by 6 then divide by 52 to give normal weekly earnings.

This includes all payments that are subject to NI deductions such as Fixed Allowance, Bonus, and Overtime etc.

The two months salaries before the QW are used to calculate Higher Rate SAP, an exception to this rule would be if payday falls within the QW, in which case that month and the previous month's salary is used

Weeks 7 – 39:

The most up to date figures for **Lower Rate SAP** 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.

Here's how OAP is calculated in Great Britain:

| Length of service | Other eligibility criteria | Amount |
|---|--|--|
| 26 weeks' continuous service at the qualifying week | The employee needs to have earned over the Lower Earnings Limit for National Insurance (NI) in the eight weeks leading up to and including the Qualifying Week. Please see www.hmrc.gov.uk for current rates. | <ul style="list-style-type: none"> 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). During OAP, the Group will top up SAP to 100% of the salary element of the employee's Value Account |

| | | |
|--|--|---|
| | <p>Surrogacy only: The employee is a parental order parent (or a parental order application has been made in respect of a child).</p> | <ul style="list-style-type: none"> At least 100% of the current¹ salary element inclusive of Higher Rate SAP during the set period <p>Pension Funding and Benefit* Funding (where applicable) will continue</p> <p>Weeks 7 to 24</p> <ul style="list-style-type: none"> 100% of the current* salary element inclusive of Lower Rate SAP Pension and Benefit Funding will continue (where applicable) <p>Weeks 25 to 39</p> <ul style="list-style-type: none"> The remaining 15 weeks are paid at the Lower Rate of SAP No pension funding or benefit funding (where applicable) will be paid <p>Weeks 40 - 52</p> <ul style="list-style-type: none"> No pension funding or benefit funding (where applicable) will be paid <p>*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> |
|--|--|---|

Example: Lee wants to know what payments she can expect to receive during adoption leave. She's worked for the bank for three years.

The table above outlines the eligibility criteria for Statutory Adoption Pay (SAP) and Occupational Adoption Pay (OAP). Based on her length of service and earnings, Lee will receive OAP.

OAP is paid for a maximum of 24 weeks. During OAP, the bank 'tops up' SAP to 100% of the employee's salary element. Following OAP, Lee can receive a maximum of 15 weeks Lower Rate SAP. If Lee's partner takes Shared Parental Leave, this may reduce the number of week's occupational and/or statutory pay available to Lee as it is shared between the parents (i.e. it's a maximum of 24 weeks enhanced Occupational pay for Adoption and Shared Parental Leave combined).

Pension Funding and Benefit Funding (where applicable) continues to be paid until week 24. When Lee completes her adoption leave request on Workday and uploads her Matching Certificate, she'll receive a letter detailing her adoption leave and pay.

Here's how OAP is calculated in Northern Ireland:

| Length of service | Other eligibility criteria | Amount |
|--|---|--|
| <p>26 weeks' continuous service at the qualifying week</p> | <p>The employee needs to have earned over the Lower Earnings Limit for National Insurance (NI) in the eight weeks leading up to and including the Qualifying Week. Please see www.hmrc.gov.uk for current rates.</p> <p>Surrogacy only: The employee is a parental order parent (or a parental order application has been made in respect of a child).</p> <p>They have been in employment for a continuous period of 26 weeks ending with the week immediately preceding the 14th week before the expected week of the child's birth (the 'relevant' week).</p> | <p>The bank may pay up to a maximum of 26 weeks enhanced occupational pay to an employee taking Adoption Leave (subject to eligibility criteria).</p> <p>During OAP, the bank will top up SAP to 100% of the salary element of the employee's Value Account</p> <p>Weeks 1 to 6</p> <p>At least 100% of the current salary* element inclusive of Higher Rate SAP</p> <p>Pension Funding and Benefit* Funding (where applicable) will continue</p> <p>Weeks 7 to 26</p> <p>At least 100% of the current* salary element inclusive of Lower Rate SAP</p> <p>Pension Funding and Benefit* Funding (where applicable) will continue</p> <p>Weeks 27 to 39</p> <p>The remaining 13 weeks are paid at the Lower Rate of SAP</p> <p>Your salary and Pension Funding and Benefit Funding (where applicable) stops</p> <p>Weeks 40 to 52</p> <p>No salary or pension funding or benefit funding (where applicable) will be paid</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> |

Example: Sam wants to know what payments she can expect to receive during adoption leave. She's worked for the bank for three years.

The table above outlines the eligibility criteria for Statutory Adoption Pay (SAP) and Occupational Adoption Pay (OAP). Based on her length of service and earnings, Sam will receive OAP.

OAP is paid for a maximum of 26 weeks. During OAP, the bank 'tops up' Statutory Adoption Pay (SAP) to 100% of the employee's salary element. Following OAP, Sam can receive a maximum of 13 weeks SAP which is paid at the Lower Rate.

If Sam's partner takes Shared Parental Leave, this may reduce the number of week's occupational and/or statutory pay available to Sam, as it is shared between the parents. It's a maximum of 24 weeks enhanced Occupational pay for Adoption and Shared Parental Leave combined.

Pension Funding and Benefit Funding (where applicable) continues to be paid until week 24. When Sam completes her adoption leave request on Workday and uploads her Matching Certificate, she'll receive a letter detailing her adoption leave and pay.

Other questions relating to Adoption pay

How is 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).

SAP and OAP are paid on the number of calendar days in the month. Therefore payments can differ on a month to month basis, depending on the number of calendar days in the month.

Example:

An employee starts Adoption on a Thursday. Their Adoption pay week will run from a Thursday to a Wednesday. The number of days Adoption pay they will receive will depend on the number of Wednesdays in the month.

Note: Employees should remember that when they are paid on the 18th that their salary covers two weeks in arrears and two weeks in advance e.g. pay received on 18th January is for 1st – 31st January. Therefore if they start Adoption Leave on 19th January, their January salary (paid on 18th January) would include Adoption pay from 19th January onwards.

What happens if employee receives a pay rise before their Adoption Leave?

Any pay rise will be reflected in the employees' adoption pay. A pay rise triggers a recalculation of the first 6 weeks' Higher Rate SAP (SAP is included in the enhanced OAP).

If the recalculated Higher Rate SAP rises above the level of the employees OAP, they will receive a one off payment of any monies due.

If employee is eligible for OAP this will be based on their most up to date salary at the time of leave.

What happens if employee receives a pay rise during Adoption Leave?

Any pay rise will be taken into account and reflected in the employee's adoption pay. A pay rise triggers a recalculation of adoption pay where applicable.

If you are eligible for OAP this will be based on your most up to date salary.

How to access payslips whilst on Adoption Leave?

Payslips are sent to employee whilst on Adoption Leave – they are also available on Workday.

What happens if an employee has the required continuous service, but their earnings during the set period are less than the Lower Earnings Limit?

Employees in Jersey, Guernsey, Gibraltar and Isle of Man have different legislation in relation to pay. Refer to the 'Offshore addendum' on the intranet. This is important as the payments are not the same as those made in GB.

In order to qualify for SAP or OAP, an employee's average weekly earnings during the set period must be more than the Lower Earnings Limit for National Insurance (NI), even if they have the required continuous service.

If average weekly earnings during the set period are less than this Lower Earnings Limit, the employee will not qualify for SAP or OAP.

Example:

You are on an unpaid employment break (e.g. travelling etc.) during the set period and your average weekly earnings are therefore less than the Lower Earnings Limit. You will therefore not qualify for SAP or OAP.

In these circumstances an employee may, however, be entitled to receive other benefits from the Jobcentre Plus.

What happens if an employee leaves the Group?

If an employee is only eligible for SAP, payment of the outstanding amount at the employee's date of leaving will be paid to them in their final salary as a lump sum.

If an employee is eligible for OAP, and they resign, the balance of any SAP only will be paid to them in their final salary as a lump sum.

For details of when an employee leaves during Adoption Leave because of redundancy, please refer to the Redundancy Employee Support Pack (HR > Working here > Leaving the bank).

4. During Adoption Leave

Keeping in touch

It's important to remember that an employee is still very much one of the team whilst they are on leave. Line managers need to agree the level of contact that they have with the employee and this will vary from person to person.

The role of the Buddy/Sponsor is to make sure that the employee is kept up to date about any major developments in the branch or department, and the team.

Line managers may also agree to regular calls, e-mails, texts etc. with the employee.

If you're an employee going on Adoption Leave, remember that your colleagues will be eager to hear your news. Keeping in touch with other members of the team also helps you to adjust back into working life at the end of the leave. Your line manager will also be keen to hear how you are getting on and about your plans for returning to work.

Line managers will keep employees on leave informed of any re-organisation or changes in structure to the area. If there are changes while an employee is away, they'll be sent all the communications and will be treated as if they're still working.

Adoption Leave Keeping in Touch Days

Employees in the UK, Guernsey and Isle of Man can do up to 10 days paid work. Employees in Jersey can also do days of paid work, these are not limited however working more than 10 days could affect your ability to claim Maternity Allowance from the States of Jersey. These days are called Keeping in Touch Days (KIT days). In Guernsey you must give your line manager one months' notice if you intend to work a KIT day.

KIT days can only be used whilst on Adoption Leave not during any holidays immediately before or immediately after leave.

Employees in Gibraltar are currently not eligible for Keeping in Touch days due to local legislation.

KIT days are optional. The employee and line manager should agree for a KIT day to happen and agree on what work is to be done. Employees can turn down the opportunity to work KIT days without suffering any detriment.

KIT days can be used for any activity which would ordinarily be classed as work for example attending a conference or attending training. When planning a KIT day, please remember that employees on Adoption Leave won't be able to log into their PC as their account will have been suspended whilst they're on leave.

KIT days are different to the reasonable contact that employers and employees may have generally during leave for example the employee meeting their line manager to discuss their return to work. KIT days are days on which work is undertaken.

Any work done on any day whilst the employee is on Adoption Leave will count as a whole KIT day. In other words, if the employee comes in for a one hour training session and does no other work that day, they will still have used one of the KIT days.

Payment for KIT days

The pay that an employee receives for a KIT day depends on whether they are receiving any OAP pay or SAP. Please see the table below for details.

| Employee is receiving | Pay for KIT day |
|----------------------------|--|
| OAP (full pay equivalent) | No additional payment will be made for the KIT day |
| SAP (or equivalent) | Normal hourly rate in addition to statutory pay |
| No Adoption Leave payments | 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 the employee may not be paid for the KIT day in the month that it was worked.

The line manager should administer the payment through Workday. The employee will be paid for 7 hours regardless of hours worked.

KIT days do not impact on statutory payments.

Benefits during Adoption Leave

Pension and Benefit Funding

Your Pension Funding and any Benefit Funding you receive in Value Account will be paid to you whilst you're paid OAP. Once OAP is no longer paid your Pension and Benefit Funding will stop too.

RBSelect during Adoption Leave

- All RBSelect benefits, with the exception of Shopping Vouchers and credits to the RBSelect card will continue during Adoption Leave or 12 months, whichever is the shortest
- Shopping vouchers and the RBSelect Card will stop before your leave starts unless you receive OAP in
- which case they'll continue for the period OAP is paid

-
- Sometimes it may not be possible for the bank to stop Shopping Vouchers immediately before Adoption Leave starts or after OAP stops. Where this happens and there isn't enough pay available to meet the monthly charge, the bank reserves the right to recover any shortfall
 - During Adoption Leave, you can reduce or cancel many of your elections via RBSelect Anytime
 - In the case of Childcare Vouchers, you can reduce or cancel your monthly election via RBSelect Anytime for the period of leave and then increase or re-elect the required amount when you return.

RBSelect charges

If you're receiving OAP:

- We'll continue to pay your Pension Funding any Benefit Funding you get in addition to your OAP
- The charge for your RBSelect benefits will be made against your pay
- If you don't receive enough pay to cover the cost of your RBSelect charges the bank will pay the shortfall

If you're receiving SAP or no pay:

- If you don't receive other elements of pay but receive SAP, the bank will fund your RBSelect benefits charges
- We'll not pass any charges against your statutory payments

If you're not eligible for OAP:

- The bank will fund the charge for your RBSelect benefits

You'll need to pay any tax due on RBSelect benefits you get while you're on Adoption Leave, even though you may not be charged for them. The bank will inform you and HMRC of any unpaid tax in June of each year through the P11d form.

RBSelect Annual Election Window

If you're about to go or are on Adoption Leave during the RBSelect Annual Election Window (AEW) you'll not be able to make new or increased elections. But, you'll be able to change some of your elections when you return and you'll be able to participate in the next AEW as usual.

RBSelect Returning to work

HR People Services will send you a return to work letter prompting you to review, and if necessary change, some of your elections within specified timescales. You'll receive an online confirmation statement confirming any changes you've made.

Private Medical Cover

If you want to add your baby to your cover, this should be done within 30 days after the birth or you'll need to wait until the next Annual Election Window. You can do this by asking your manager to raise a case via Contact HR on the HR homepage. Your Private Medical Cover will continue whilst you're on Adoption Leave.

Defined Benefit 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.

Job Need Cars

You can keep your car and continue to pay the benefit in kind tax liability but if you want to return it you should contact Hitachi Capital Vehicle Solutions on 0845 266 0995 to arrange collection.

Season tickets

You can continue to use your season ticket. If you want to return your ticket you'll need to repay any season ticket loan when you go on leave. You may be eligible for a refund and you should check this at your local station.

Holidays

- You will continue to build up contractual and Bank holiday entitlement for the current holiday year (and the previous holiday year if your leave started in the previous holiday year) just as though you were still working.
- You can take all or part of your holiday entitlement before you start Adoption Leave or, if you prefer, holidays can be taken immediately following the end of Adoption Leave, giving longer before you return to work.
- Alternatively, you may decide to end your leave early and take all or part of your holiday entitlement before returning to work. You should discuss holiday arrangements with your line manager before Adoption Leave starts.
- The same rules apply in Jersey and any contractual and Bank holiday leave already built up should be taken before or immediately after each block of leave taken
- Leave not taken before the start of Adoption Leave will carry forward to the next leave year if appropriate – there is no limit on the carry forward days in this instance but once Adoption Leave is completed, if any leave (including carried forward leave) is not taken at the end of Adoption Leave, only 5 days may then be carried forward.

Staff Group Assurance

- Cover will continue 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 elements to cover the cost the bank will pay the shortfall.

Bonus

Where appropriate, performance for the year should be reviewed before you go on leave

As long as you've not resigned before the date of the grant, you'll be told of any bonus due as soon as it's known

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 worked during the relevant performance year. Your line manager will explain how the performance rating and the pro-rating of any bonus payment will operate.

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.

Sharesave

Existing plans

Subject to the rules of the plan, during leave employees can:

- Continue to make monthly contributions to any existing Sharesave contracts by payroll deduction; or
- Continue to make monthly contributions to any existing Sharesave contracts by an alternative method – employees should contact Computershare on 0870 702 0109 if they wish to set this up and
- Take up any new Sharesave offers (subject to terms applying)

Employees can choose to take a twelve month payment holiday by contacting Computershare on the number above. Employees also need to inform HR via an online “Sharesave Payment Suspension” form, HR > Pensions and benefits > benefits > shares > share save

Please note: Suspending contributions will delay when the savings plan finishes, as employees will need to catch up on the missed payments. If an employee misses more than twelve payments, their right to buy shares will lapse.

If an employee wishes to reinstate their payment through their salary, they should contact Computershare one month before they wish their contributions to be taken by Payroll. Computershare will then pass this information onto HR People Services to restart the contributions.

Further information regarding Sharesave can be found on the intranet under HR > Pension & Benefits > Benefits > Shares.

New plans

All Sharesave grants 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, your sponsor or line manager should send a copy of any related correspondence and an application pack to you at your home address.

Buy As You Earn (BAYE)

Your monthly contributions will continue and you can contribute up to £125 per month or 10% of taxable pay whichever is lower

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 Group Staff Dealing Rules, 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 subject to the Staff Dealing Rules

To amend or stop payments, you'll need to contact Computershare on 0870 702 0109. Changes can also be made via Your Shares Online.

Further information regarding BAYE can be found on the Intranet under HR > Pension & Benefits > Benefits > Shares.

What happens to benefits if the employee chooses not to return?

If an employee decides not to return to work they need to give the Group proper contractual notice by writing to their line manager. To do this, you'll need to return them to work on Workday and then start the resignation process (Employee > Actions > Job Change > Terminate Employee).

Further information on what happens to pay and benefits if you resign is detailed in the Resignation section on the HR pages (HR > Working here > Leaving the bank).

4. Returning to work after adoption leave

How much notice does the employee need to give when returning from Adoption Leave?

An employee should provide 8 weeks notice of their intention to return to work. In Jersey you don't need to provide notice if the date hasn't changed. However you need to provide 42 days notice if the date has changed.

When an employee is returning to work, their line manager is responsible for:

- Accommodating returners to their old job, or where this is not reasonably practicable, to an alternative job of equivalent or greater pay or status at the same work location or within reasonable travelling distance of the employee's existing workplace
- Giving serious consideration to flexible working requests from returners
- Discussing with their employee how they can support them after their leave and in their transition back to work
- Ensuring that requests for phase back are given careful consideration and are granted fairly (see Supporting Working Parents section for more guidance)

Return to work meeting

A return to work meeting for the employee and line manager should be held 8 weeks before the employee is due to return to work. At the meeting the following should be discussed:

- The date the employee is proposing to return to work
- Any arrangements to make the return to work as smooth as possible
- Any training, support or development requirements to support the return to work
- If the employee is making a flexible working request, discuss hours and pattern and how this would fit with the business
- Adoption Phase back arrangements

What happens when the employee returns to work?

On the employee's first day back in the office, their line manager will bring them up to date on anything that affects them. Depending on the discussion on the lead up to the employee's return, the line manager may have put a training programme in place.

This training will be informal and will vary from job to job. It will also depend on the length of time the employee has been on leave. It may include meeting with other team members, getting to know new products and talking about the branch or departments progress against targets and budget.

The return to work process

Once the Return to work dates have been agreed, workday must be updated by the relevant payroll cut off date.

- Employee details will be updated within 3 days
- A line manager can also update any details for their employee from the agreed start date
- Follow the flexible working application process if required for flexible working arrangements
- If appropriate follow the resignation process

There are a number of points to consider when an employee returns to work (remember to make arrangements in good time) these include:

- Desk, PC and telephone
- E-mail accounts and systems access
- Car parking

-
- Refresher training
 - Team meetings and social events
 - Holidays

If the employee has been unable to use their outstanding holiday entitlement before they return for any reason, consideration may be given to payment in lieu of any days remaining (over and above the statutory minimum holidays of 28 days) and/or consider carrying up to five days holiday forward for use in the next calendar year. In exceptional circumstances, employees may carry forward more than five days holiday if agreed by their line manager.

To help manage these arrangements there is a Returner Administration Checklist within the forms document under Related Links.

It is always useful for a line manager to set some time aside on their employees first day and ask other team members to update them on any news.

If, for medical reasons, the employee is unable to return to work on the day they planned they must follow the normal sickness absence procedures as outlined in the Sickness Absence Support Pack (HR > Absence > Sickness Absence).

Meera is returning to work after adoption leave. What should she and her manager consider?

Meera and her manager should arrange a meeting 8 weeks before she's due to return to work. Depending on childcare and travel, the meeting may be held by phone rather than in person. It's important to hold the meeting in good time before an employee returns to work so that the arrangements for their return to work are as smooth as possible.

The key points to discuss at the meeting:

- Meera should advise her manager of the date she's proposing returning to work
- If Meera has any outstanding holidays, she needs to confirm if these will all be taken at the end of her adoption leave. If not, up to 5 days pro rata can be carried forward into the next holiday year with her manager's agreement
- She should let her manager know if she's requesting phase back. The meeting's a good opportunity to discuss phase back and if possible agree arrangements. There's more information in the Phase Back section
- If Meera wants to make a flexible working request, she should let her manager know. There's information on the formal and informal application process in the Flexible Working Support Pack.
- Meera and her manager should also discuss any training or updates that need to be arranged for her return to work. This will vary depending on the job but may include meeting with other team members and getting to know new products or services
- Any other support which would help Meera's return to work. There's more information on support for working parents on page 24 including our Employee Assistance Programme and family friendly policies

After the meeting, Meera needs to make sure Workday is updated. It's important this is completed to make sure she's paid correctly.

Meera's manager also needs to complete the actions on the Administration Checklist. This covers practical points including reactivating systems access and e-mail which are key to making the employee's transition back to work smoother.

Phase back

Following a long period of leave, it can be hard coming back to work, and this can be helped by phasing back. The employee is entitled to 12 weeks phase back, working agreed reduced hours over a set period and will receive full pay and benefits. Phase back to work can't exceed the 12 weeks and there's no set programme of return as each request needs to be considered on an individual basis. However, the line manager must make sure that all requests are treated with consistency. A phase back might involve a build-up of hours each day or the number of days in a week. Where an employee is phasing back to a part-time work pattern it's likely they will do this sooner than someone phasing back to full-time.

Two examples are set out below:

Example 1 – Return to full time hours

If an employee takes their full phase back entitlement of 12 weeks they might work the first 3 weeks as 1 day a week, weeks 4-6 as 2 days a week, weeks 7 – 9 as 3 days a week and weeks 10 and 12 as 4 days a week before returning full time. Pay and benefits will be paid for their full contractual hours, not just the hours worked.

Example 2 – Return to part time hours e.g. 20 hours per week

If an employee takes their full phase back entitlement of 12 weeks they might work the first 4 weeks as 1 day a week for 5 hours, weeks 5-8 as 2 days a week for 5 hours, weeks 9 – 12 as 3 days a week for 5 hours before returning to 20 hours per week. Pay and benefits will be paid for their full contractual hours, not just the hours worked.

During a phase back period, performance objectives should be based on actual working hours.

Will the job still be available for the employee to return to work after Adoption Leave?

Under GB legislation, where less than 26 weeks' of leave has been taken, the employee is entitled to return to the same job on the same terms and conditions just as if they had not been absent, unless a redundancy situation has arisen.

Where the period of Adoption Leave is:

- More than 26 weeks, or
- The last of two or more consecutive periods of leave

The employee is entitled to return to the same job unless it is not reasonably practicable, or a redundancy situation has arisen. Please refer to the Redundancy Support Packs for information on redundancy situations ([HR > Working here > Leaving the bank](#)).

What if the employee can't return to work?

If for medical reasons, the employee is unable to return to work on the day planned, they need to follow the normal sickness absence procedures as outlined in the Sickness Absence Support Pack. They should be returned to work on Workday and the sickness absence process started.

What if childcare problems arise?

No matter how well organised the employee is, they may well encounter childcare problems. Their child or carer could fall sick, or childcare arrangements could simply fall through. If the employees have such problems, they may be entitled to Special Leave. The Leave Support Pack provides further details ([HR > Absence](#)).

If a child has a prolonged illness, the employee should discuss with their line manager the possibility of taking some unpaid Parental Leave or reorganising their work to allow them to make some other arrangements. Please see the Parental Leave policy and Leave Support Pack for more information.

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

If an employee doesn't want to return to work they need to give proper contractual notice in writing to their line manager.

The line manager needs to update Workday to start the resignation process ([Employee > Actions > Job Change > Terminate Employee](#)). Information on what happens to the employee's pay and benefits if they decide not to return is in the Benefits section of this pack.

5. Supporting Working Parents

At the Group, we understand the challenges that parents face on returning to work after a period of adoption leave and are committed to making the return as easy as possible for parent and the new child. We offer a number of policies and products which provide support for working parents. These may be helpful for employees returning to work after Adoption Leave.

The decision about returning to work will be influenced by a whole range of factors, such as family commitments, career, income and the hours the employee would like to work. Employees should think these things through before the return to work discussion with their line manager. Some of the support available is outlined below.

Childcare

Childcare is one of the most important matters to consider when deciding about returning to work. Everyone's circumstances are unique. Employees should start looking at childcare options early on as places may be scarce and some nurseries allocate places far in advance.

Our Employee Assistance Programme offers advice, information and support on a wide range of issues, including childcare and parenting. It is available whenever needed, either through phoning 0808 234 5303 or accessing the online service or app where the most useful information to help balance work and family life can be found quickly (HR > Wellbeing > Employee assistance programme). The online service also has a Childcare Agency Locator tool that allows employees to access up to date information on child carers.

Childcare vouchers (UK only)

If you've elected childcare vouchers by 28 September 2018, you'll continue to receive these as part of your ValueAccount.

The vouchers available through RBSelect 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 RBSelect 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 an RBSelect Anytime benefit, there's the flexibility to amend the monthly amount as required. Please note: changes to the monthly amount can't be made during Maternity Leave.

If you're not part of the RBSelect childcare voucher scheme, you may be able to join the Government's Tax Free Childcare Scheme.

Onsite nurseries

Some Group work locations offer onsite nurseries for regular or ad-hoc care (if offered). Employees should explore the options and availability locally according to their location of work.

Parental Leave

Employees who have worked continuously with the Group for at least one year are entitled to unpaid Parental Leave. Employees can take up to 18 weeks' leave in total until their child's 18th birthday with no more than four weeks to be taken in any year. The leave must be taken at least one week at a time.

In the case of children in receipt of disability living allowance, employees also have more flexibility in respect of when Parental Leave can be taken – this can be one day at a time or in longer periods if they wish.

Employees may be able to add Parental Leave to the end of Adoption Leave and should provide their line manager with three weeks' notice of their request.

Flexible working

Employees have the right to apply to work flexibly and this request will be considered by the line manager. The Group has a range of different working practices in operation which are detailed in the Flexible Working Support

Pack. Alternatively, employees can contact HR or alternatively speak to their line manager. This support pack gives guidance on the flexible working application process.

Employment breaks

The Group offers unpaid employment breaks to allow employees time away from work to focus on other things in their life. Employees can request a break of between 8 and 26 weeks to focus on personal interests. Further details can be found in the Leave Support Pack.

Special Leave

We understand that sometimes things happen in life out with an employee's control. To support employees during these times employees can take reasonable time off work, paid or unpaid, to deal with emergencies, for example those involving a dependent. For further information, employees should speak to their line manager and review the Leave Support Pack.

Employee Assistance Programme

The arrival of a child is one of life's most exciting experiences! It can also be daunting and overwhelming at times.

Our Employee Assistance Programme can help employees on the journey to parenthood, from telling a line manager and finding antenatal classes to returning to work and parenting a growing child. It is a free and confidential service available to employees and their immediate family members. Employees can call to speak with a consultant or visit Online or the app for comprehensive information, practical advice and emotional support.

| | |
|-----------|---|
| Telephone | <ul style="list-style-type: none"> • 0808 234 5303 |
| Online | <ul style="list-style-type: none"> • Employee Assistance Programme • External access: www.guidanceresources.com • Web ID: NATWEST • Change the flag icon to choose your location |
| App | <ul style="list-style-type: none"> • Providing 24/7 access to support and information. Search for "GuidanceResources" in your app store to install the mobile app. • Web ID: NATWEST |

Other External Support

| | |
|---|--|
| Please note: This list is for information only, and doesn't imply the Group endorses or recommends these organisations or their views | All web addresses will need external internet access |
|---|--|

| Contact name | Web address | Telephone number |
|---|--|------------------|
| National Childbirth Trust (ante-natal and post-natal support) | https://www.nct.org.uk/ | 0300 330 0700 |
| 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 |

1. Appendices

1.1. Appendix A

Keeping in touch whilst on Adoption Leave

Please complete the form and provide a copy to your line manager & buddy/sponsor.

1. Personal details

| | | | | | | | | | | | | | |
|-----------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Name (in full) | | | | | | | | | | | | | |
|-----------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|

Home Address

Home Phone Number/s

Email Address

Employee ID

Date your baby/adoption is due (DD/MM/YY)

Probable last working day (DD/MM/YY)

2. Optional communications

| Communication | Frequency of communication | I would like to receive a copy of this communication (Yes/No) | | | | |
|--|-------------------------------|--|-----|-----|----|----|
| Outside In is the internal publication for all employees of the Group, providing an update on the news and events happening across the Group. This will be available from your line manager & buddy/sponsor. | Tri-annual publication | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%;"></td> <td style="width: 50%; text-align: center;">No</td> </tr> </table> | | Yes | | No |
| | | | Yes | | No | |
| | | | | | | |
| Your Career The Group is committed to an open internal job market for positions at all levels and vacancies, these are advertised on the Your Career website which is accessible 24/7. | Real time | This can be viewed externally via www.natwestgroup.com careers | | | | |
| Focus on staff and resources communications If you normally receive this (mainly staff with limited access to the intranet) you can continue to do so. It is produced weekly but weekly copies would normally be sent out by your line manager & Buddy/Sponsor once a month. This will be available from your line manager & Buddy/Sponsor. | Monthly circulation | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%;"></td> <td style="width: 50%; text-align: center;">No</td> </tr> </table> | | Yes | | No |
| | | | Yes | | No | |
| | | | | | | |

3. Standard communications

During your Adoption Leave you can expect to receive some standard items of communication and some examples are detailed below for your information.

| Communication | When | How |
|---|--------------------------------------|--|
| Payslips | Monthly | Sent directly to your home address |
| Pay Review Communication | End February/early March | Sent to you by your line manager |
| Our View – Employee Opinion Survey | September | Invited to access online by your line manager |
| Sharesave – Invitation to join the Group’s scheme | When a Sharesave option is announced | Sent to the address on your Sharesave profile |
| Basic access to work systems - Insite, Workday, Workplace | On an ongoing basis | Your Line Manager can request this through ServiceLine express |

Both you and your line manager are responsible for agreeing the amount of contact you wish to have during Adoption Leave.