

Maternity Leave Policy &

Support Pack



NatWest
Group

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. Maternity 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 Maternity Leave.
- The first 26 weeks is referred to as Ordinary Maternity Leave (OML) and the last 26 weeks is referred to as Additional Maternity Leave (AML).
- 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.

1.1.2. Jersey

- In Jersey, Maternity Leave is known as Parental Leave.
- You're entitled to take up to 52 weeks Parental Leave, and there's no difference between OML and AML.
- Eligible employees who have given the correct 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 birth and will end after that period or on the date you leave the Group, whichever is sooner.
- You don't have to take the full 52 weeks, but under law you must take 6 weeks leave immediately after your baby is born. This is known as Compulsory Maternity Leave.
- You're entitled to this 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.

1.2. When can Maternity Leave start?

- The earliest Maternity Leave can start is 11 weeks before the baby is due.
- The latest Maternity Leave can start is the day the baby is born.
- You may also wish to take annual leave directly before the start of your Maternity Leave, in which case your Maternity pay will start from your Maternity Leave start date.
- After your baby is born you must be on Maternity Leave rather than annual leave. Any annual leave that hasn't been taken will be available for you to take at the end of your Maternity Leave.
- You can work right up until your baby's due date if you feel able to do so and it doesn't risk your or your baby's health and wellbeing.

1.3. Notice of intention to take Maternity Leave

1.3.1. Giving notice

- Notice should be given no later than 15 weeks before your baby is due.
- You must submit your Maternity Leave request on [Workday](#) confirming the following details:
 - That you're pregnant.
 - The week you expect your baby to be born.
 - When you intend to start your Maternity Leave.
 - In Jersey you should specify whether you intend to take more than one period of leave and if so, the dates and duration of each period of leave.

Action for employees

You also need to upload a copy of your MATB1/maternity certificate (or doctor's letter if you are in one of our Offshore locations) to [Workday](#). You should do these sometime after week 20 of your pregnancy from your doctor or midwife and this will confirm the date your baby is due.

1.3.2. If you change your mind about when Maternity leave starts

- If you change your mind about when you want your Maternity Leave to start, you need to notify your line manager at least 28 days before you wish to begin your Maternity 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.

2. Pay during Maternity Leave

2.1. Pay definitions

In this section, we'll refer to different pay related terminology and criteria. To support your understanding, here's a list of these key definitions:

- **Qualifying Week (QW):** 15 weeks before your Expected Week of Childbirth (EWC).
- **Set Period:** These are the 2 pay months before the qualifying week. We use this period to calculate your 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 Maternity Pay (SMP):** Weekly Maternity Leave payment set down by the Government which is reviewed on an annual basis. This is subject to length of service and earnings criteria set by HMRC.
- **Occupational Maternity Pay (OMP):** Maternity Leave pay enhanced by the Group for all eligible employees.
- **Maternity Allowance (MA):** Weekly maternity payment paid directly from Jobcentre Plus subject to qualifying criteria set by Jobcentre Plus (in Great Britain and Northern Ireland).
- **Other relevant allowances:** There are various local allowances available in our Offshore jurisdictions which you may be eligible for and which you can claim direct from the relevant local authority. You'll need to refer to the respective local authority website for further information.
- **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

- Maternity pay starts when your Maternity Leave begins.
- The amount of maternity pay you'll receive is dependent on several things, for example where you're based, your length service and your earnings. You'll need to ensure you refer to the relevant section below depending on your location given the different approaches to pay legislation.
- 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're eligible for OMP if you meet the criteria outlined in the relevant table below. However, when your contract ends, you'll receive a lump sum payment for any outstanding SMP, and you won't receive any further OMP.

2.3. Maternity Pay in Great Britain and Northern Ireland

2.3.1. Employees who aren't eligible for SMP or OMP

- You aren't eligible for SMP or OMP 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 Maternity Allowance from Jobcentre Plus, who pay the allowance direct to yourself.
- If you don't meet the eligibility criteria and once you've submitted your Maternity Leave request on [Workday](#) together with your MATB1, we will send you a SMP1 Form which explains why you won't receive maternity pay from the Group and tell you how to claim Maternity Allowance.

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 and 2 you'll receive:</p> <p>Full Value Account: 100% of your current salary, pension funding and benefit funding.</p> <p>In weeks 3 to 52:</p> <ul style="list-style-type: none"> • You may receive Maternity Allowance. • Information relating to Maternity Allowance is available at the Direct Gov website. • You'll stop receiving your full Value Account.
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 and 2 you'll receive:</p> <p>Full Value Account: 100% of your current salary, pension funding and benefit funding.</p> <p>In weeks 3 to 52:</p> <ul style="list-style-type: none"> • You may receive Maternity Allowance. • Information relating to Maternity Allowance is available at the Direct Gov website. • You'll stop receiving your full Value Account.

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

2.3.2. Employees who are eligible for OMP

- All payments of OMP are inclusive of SMP.
- Sometimes SMP can be higher than OMP, and during the first 6 weeks of Maternity Leave, we'll pay whichever one is higher.
- For pay purposes, there are two types of SMP:
 - Higher Rate SMP which 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 (e.g., fixed allowances, discretionary bonus, overtime where paid).

- Lower Rate SMP which is a set amount and can be found on the HMRC website. Lower rate SMP, or 90% of average earnings if this is lower, will be paid for up to 33 weeks.
- On call workers don't usually qualify for Maternity Leave but may be entitled to receive SMP, subject to the eligibility criteria set out in this section.

OMP in Great Britain – paid up to a maximum of 24 weeks

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.	Earnings over the *Lower Earnings Limit for National Insurance in the 8 weeks leading up to and including the qualifying week.	<p>In weeks 1 to 6 you'll receive:</p> <ul style="list-style-type: none"> • 100% of Value Account salary element inclusive of Higher Rate SMP. • Pension funding and benefit funding. <p>In weeks 7 to 24 you'll receive:</p> <ul style="list-style-type: none"> • 100% of Value Account salary element inclusive of Lower Rate SMP. • Pension funding and benefit funding. <p>In weeks 25 to 39 you'll receive:</p> <ul style="list-style-type: none"> • Lower Rate SMP. • You won't receive any pension funding or benefit funding. <p>In weeks 40 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</p>

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

OMP in Northern Ireland – paid up to a maximum of 26 weeks

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.	Earnings over the *Lower Earnings Limit for National Insurance in the 8 weeks leading up to and including the qualifying week.	<p>In weeks 1 to 6 you'll receive:</p> <ul style="list-style-type: none"> • 100% of Value Account salary element inclusive of Higher Rate SMP. • Pension funding and benefit funding. <p>In weeks 7 to 26 you'll receive:</p> <ul style="list-style-type: none"> • 100% of Value Account salary element inclusive of Lower Rate SMP. • Pension funding and benefit funding. <p>In weeks 27 to 39 you'll receive:</p> <ul style="list-style-type: none"> • Lower Rate SMP. • You won't receive any pension funding or benefit funding.

		<p>In weeks 40 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</p>
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2.4. Maternity 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:</p> <p>Full Value Account: 100% of your current salary (less Guernsey Maternity Allowance), pension funding and 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>NOTE: 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.</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 to 24 you'll receive:</p> <ul style="list-style-type: none"> • 100% of Value Account salary element (less Guernsey Maternity Allowance). • Pension funding and benefit funding. <p>In week 25 - 26:</p> <ul style="list-style-type: none"> • You won't receive any element of your Value Account. • You may receive Guernsey Maternity Allowance. <p>In weeks 27 - 39 you'll receive:</p> <ul style="list-style-type: none"> • OMP (the amount of which is equivalent to Lower Rate SMP in Great Britain and Northern Ireland). • Pension and benefit funding stops. <p>In weeks 40 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</p>

- You may also be eligible for local parental benefits which refers to a group of allowances and grants payable to people having a baby (e.g., Maternal Health Allowance, Newborn Care Allowance).
- You'll need to meet certain requirements to be able to receive these benefits.
- The total period for which these benefits can be claimed is 26 weeks.
- You're responsible for claiming any benefits you're eligible for from Guernsey Social Security and they'll be paid directly into your bank account.
- You'll find further information on the Guernsey government website – www.gov.gg.
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* You'll find the most up to date rates on the government's HMRC website.

 If you're not eligible for the full amount of Guernsey Maternity Allowance, you should contact Colleague Services through [Ask Archie](#) as individual calculations will be required. We'll assume you are in receipt of the allowance and automatically deduct it.

Isle of Man (IOM)

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:</p> <p>Full Value Account: 100% of your current salary (less IOM Maternity Allowance), pension funding and benefit funding.</p> <p>In weeks 3 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</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 to 24 you'll receive:</p> <ul style="list-style-type: none"> • 100% of Value Account salary element (less IOM Maternity Allowance). • Pension funding and benefit funding. <p>In weeks 25 – 39:</p> <ul style="list-style-type: none"> • You won't receive any element of your Value Account. • You may receive IOM Maternity Allowance. <p>In weeks 40 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</p>
<ul style="list-style-type: none"> • You may be eligible to receive the IOM Maternity Allowance which is payable for up to 39 weeks. • You'll need to meet certain eligibility requirements to receive it. • You're responsible for claiming the allowance which is paid by the Isle of Man Department of Social Care directly into your bank account. • You'll find further information on the allowance and the current rates from the IOM government website – www.gov.im. 	


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

 If you're not eligible for the full amount of IOM Maternity Allowance, you should contact Colleague Services through [Ask Archie](#) as individual calculations will be required. We'll assume you are in receipt of the allowance and automatically deduct it.

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>In weeks 1 and 2 you'll receive:</p> <p>Full Value Account: 100% of your current salary (less Gibraltar Maternity Allowance), pension funding and benefit funding.</p> <p>In weeks 3 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</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 to 18 you'll receive:</p> <ul style="list-style-type: none"> • 100% of Value Account salary element (less Gibraltar Maternity Allowance). • Pension funding and benefit funding. <p>In weeks 19 – 24 you'll receive:</p> <p>Full Value Account: 100% of your current salary, pension funding and benefit funding.</p> <p>In weeks 25 - 39 you'll receive:</p> <ul style="list-style-type: none"> • OMP (the amount of which is equivalent to Lower Rate SMP in Great Britain and Northern Ireland). • Pension and benefit funding stops. <p>In weeks 40 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</p>
<ul style="list-style-type: none"> • You may be eligible to receive the Gibraltar Maternity Allowance which is payable for up to 18 weeks. • You'll need to meet certain eligibility requirements to receive it. • You're responsible for claiming the allowance which is paid by the Gibraltar Social Security directly into your bank account. • You'll find further information on the allowance and the current rates from the Gibraltar government website – www.gibraltar.gov.gi. 	


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

 If you're not eligible for the full amount of Gibraltar Maternity Allowance, you should contact Colleague Services through [Ask Archie](#) as individual calculations will be required. We'll assume you are in receipt of the allowance and automatically deduct it.

Jersey

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 to 6 (the 6 week Compulsory Maternity Leave period) you'll receive:</p> <p>Full Value Account: 100% of your current salary (less Jersey Parental Allowance), pension funding and benefit funding.</p> <p>In weeks 7 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</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 to 18 you'll receive:</p> <ul style="list-style-type: none"> • 100% of Value Account salary element (less Jersey Maternity Allowance/Parental Allowance or Short-Term Incapacity Benefit). • Pension funding and benefit funding. <p>In weeks 19 to 24 you'll receive:</p> <p>Full Value Account: 100% of your current salary, pension funding and benefit funding (less any Parental Allowance).</p> <p>In weeks 25 to 39 you'll receive:</p> <ul style="list-style-type: none"> • OMP (the amount of which is equivalent to Lower Rate SMP in Great Britain and Northern Ireland). • Pension and benefit funding stops. <p>In weeks 40 to 52 leave is unpaid and you won't receive any salary, pension funding or benefit funding.</p> <p>NOTE: 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.</p>
<ul style="list-style-type: none"> • You may be eligible to receive Parental Allowance which is payable for a maximum of 32 weeks. • You'll need to meet certain eligibility requirements to receive it. • Each eligible parent is entitled to 6 weeks and the remaining 20 weeks can be shared by the parents. • You may also be entitled to a Parental Grant which is a one off payment. • You're responsible for claiming the allowance/grant which is paid by the Jersey Social Security directly into your bank account. • You'll find further information on the allowance and the current rates from the Gibraltar government website – www.gov.je. 	

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

 If you're not eligible for the full amount of Jersey Parental Allowance, you should contact Colleague Services through [Ask Archie](#) as individual calculations will be required. We'll assume you are in receipt of the allowance and automatically deduct it.

2.5. Pay related Q&A

2.5.1. How are payments for Maternity Leave paid?

- SMP and OMP are calculated on a weekly basis, paid on your normal salary date, and can start on any day of the week (including a Saturday or a Sunday).
- When you move from OMP to SMP, this will happen exactly 24 (or 26 for Northern Ireland) weeks from the date of your maternity pay starting. So, if your maternity pay started on Thursday 1 June, your SMP will start on Thursday 16 November.
- SMP and OMP are paid on the number of calendar days in the month. This means 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.
- Maternity Allowance is paid direct to you by Jobcentre Plus.
- It isn't possible for the Group to pay your maternity pay in any other payment schedule other than what's outlined in this policy. For example, we can't spread 24 weeks OMP over 12 months.

2.5.2. Can I get a monthly breakdown of my maternity pay?

- We can't provide you with a letter to show your monthly pay will be. This is because maternity pay is calculated in completed weeks, you'll therefore receive a letter detailing what your weekly pay is.
- Your pay may be different month on month depending on how many weeks there are in each month.
- If you change your maternity start date, we won't issue a new letter. Your maternity pay will start from the new date.
- You will still receive monthly pay slips sent to your home or through Workday.

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

- Any pay rise will be reflected in your maternity pay.
- If you're eligible for OMP 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 Maternity Leave?

- Any pay rise will be reflected in your maternity pay and triggers a re-calculation.
- If the re-calculated Higher Rate SMP rises above the level of your OMP, you'll receive a one-off payment of any monies due.
- If you're eligible for OMP this will be based on your most up to date salary during your Maternity Leave period.

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

- Paper pay slips will be sent to your home address whilst on you're on Maternity Leave.
- Pay slips also remain available on Workday. You may want to download the Workday App on to your personal device so you can access your pay slips digitally whilst you're off.
- If you receive an additional payslip at the end of the month, this is usually because you've had a pay correction processed.

2.5.6. What happens if my baby is born early and before my Maternity Leave start date?

If you're still working and your baby is born early, your Maternity Leave will automatically start from the day after your baby is born even if this is more than 11 weeks before the baby is due.

Action for employees

You must let your line manager know the date your baby was born so that they can update your Workday record and ensure you're paid correctly.

Action for line managers

You'll need to update the Maternity Leave on Workday with the new start date to ensure records are accurate and they're paid correctly.

2.5.7. What happens if I leave the Group?


- If you leave the Group at any point during your Maternity Leave, you'll not be expected to pay any maternity pay back.
- If you have any remaining SMP 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 OMP and you resign, the balance of any SMP only will be paid in your final salary as a lump sum.
- If you're made redundant whilst on Maternity Leave, you should refer to the [Restructures and Maternity Leave section](#) in the policy.

2.5.8. Am I eligible for OMP if I fall pregnant again whilst on Maternity Leave?

- The eligibility criteria are the same for every pregnancy. Your eligibility will depend on your length of service and your earnings every time. For example, if you're still on maternity leave and receiving zero pay during the set period prior to the qualifying week of your next pregnancy, you may not be eligible for OMP. Please see section 2. [Pay During Maternity Leave](#) for more information.
- We won't be able to confirm eligibility for OMP until the Maternity Leave is keyed on to Workday, however the eligibility criteria for each jurisdiction are set out in this policy under the relevant jurisdictional section.


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 maternity pay?

- If you fall pregnant 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 Maternity Leave and be on a scheme at the same time.
- If you choose to come off your scheme and go on to Maternity Leave, you'll only be eligible to receive OMP if you meet the criteria outlined in this policy. Your OMP 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's no guarantee you'll be accepted back on to the scheme when your Maternity Leave ends. You'll be re-assessed before being accepted onto the scheme again. If you re-join your scheme after Maternity Leave, any time already spent on your scheme before your Maternity Leave will count towards the total time you can spend on the scheme. For example, if your LTD benefit allows you up to five and a half years and you were on your scheme for two years before your Maternity Leave, you'll only have a further three and half years on the scheme. The LTD or DC 'clock' doesn't re-start from the beginning.

 You'll find further information on the schemes in our [Long Term Disability Policy](#) or [Disability Cover Policy](#) (Human Resources > Absence). Or type Long Term Disability or Disability Cover in to [Ask Archie](#).


2.6. Discretionary performance bonus

- If you're eligible for a discretionary performance bonus, 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 Maternity Leave payments at that time.
- Any bonus will be paid on the defined payment date according to the bonus payment schedule.

 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.

2.7. 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), if 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 won't receive an award.
- The award will be paid on the defined payment date regardless of whether you're receiving Maternity Leave payments 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 Maternity Leave

3.1. NatWest Group Benefits – general principles

- Before and during Maternity 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 Maternity Leave, you'll be able to change some of your elections within 30 days of the end of your Maternity Leave and you'll be able to participate in the next Annual Election Window (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're 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 Maternity Pay or are not in receipt of any part of your Value Account (i.e., you're on 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 Group whilst you're 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](#) accessed through Human Resources > Pensions and benefits > Benefits Hub.

Benefit	Treatment of benefit
<p>Private Medical Cover</p>	<ul style="list-style-type: none"> Your Private Medical Cover benefit will continue whilst you're on Maternity Leave. If you want to add your baby/child to your cover, this should be done within 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. The next opportunity you'll have to add your baby/child to cover is within 30 days of your Return to Work or you'll need to wait until the next Annual Election Window.
<p>Job Need Cars</p>	<ul style="list-style-type: none"> You can keep your car during Maternity 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.
<p>Company Car</p>	<ul style="list-style-type: none"> Your Company Car benefit will continue whilst you're on Maternity Leave. You'll continue to pay the monthly charges and the benefit in kind tax as usual.
<p>Season Tickets</p>	<ul style="list-style-type: none"> You can continue to use your season ticket during Maternity Leave. If you want to return your ticket, you'll need to repay any season ticket loan when your Maternity Leave starts. You may be eligible for a refund through Abellio or your local station (Human Resources > Pensions and benefits > Staff season ticket loan).
<p>Staff Group Assurance</p>	<ul style="list-style-type: none"> Cover will continue during Maternity 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.

<p>Annual Leave</p>	<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 Maternity 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 Maternity 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 Maternity Leave you take. • Any contractual (annual leave) or Bank Holidays not taken before Maternity 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 Maternity Leave. • However, except for 5 days, these holidays must be taken immediately after your Maternity 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 Maternity Leave starts to ensure the business can plan for the full length of time you're away.
<p>Shopping Cards</p>	<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 Maternity 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. • 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</p>	<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. • Remember, in line with Government rules, if you're out of the scheme for 12 months you're classed as leaving the scheme and can't 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 Maternity Leave. With the new addition to the family, you may want to think about updating your 'nominations of beneficiaries' form. Details of our pension websites are on our pension intranet pages (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 Maternity Leave.
Disability Cover	Your Disability Cover benefit will continue whilst you're on Maternity Leave.
Critical Illness Insurance	<ul style="list-style-type: none"> Your Critical Illness Insurance benefit will continue whilst you're on Maternity 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 Maternity 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 Maternity Leave. If you want to add your baby/child to your cover, this should be done within 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, this can be done by selecting Manage dependents on the Update my Benefits page.
Health Assessment	Your Health Assessment benefit will continue whilst you're on Maternity Leave.
Bike to work	<ul style="list-style-type: none"> Your Bike to work benefit will continue whilst you're on Maternity 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 Maternity 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 Maternity Leave and, unless you elect otherwise, your contributions will continue at the same level.

<p>Save as You Earn (ShareSave)</p>	<p>Existing Plans</p> <ul style="list-style-type: none"> • Subject to the rules of the plan, during leave you can: <ul style="list-style-type: none"> • Continue to make monthly payments to any existing ShareSave contracts by payroll deduction if you have sufficient pay; or • 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 to advise Payroll to suspend deductions from your pay using the online form detailed below; and • Take up any new ShareSave offers (subject to terms applying). • 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> <ul style="list-style-type: none"> • 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>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 offer 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 or up to 10% of your gross monthly 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 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 Maternity Leave

4.1. Before Maternity Leave

4.1.1. Illness prior to Maternity Leave

- If you're ill and unable to work, you'll be able to take sick leave until the agreed Maternity Leave start date.
- You should inform your line manager of any illness, as outlined in the [Sickness Absence Policy and Support Pack](#), and line managers are entitled to ask for evidence of the absence reason.
- The above applies unless you're unfit to work because of a pregnancy related illness within 4 weeks of the expected week of childbirth. In this case your Maternity Leave needs to start the day after the first day of absence. Please note this does not apply to employees based in Jersey.
- If the Maternity Leave starts automatically due to health reasons, any Occupational Maternity Pay (OMP), Statutory Maternity Pay (SMP) or Maternity Allowance will start the day following the first complete day of leave. For example, if you're unwell on a half day Wednesday, and you have a full day of leave on the Thursday then maternity pay will start on the Friday.

Information for line managers

You'll need to close-off the absence on [Workday](#) and update the employees Maternity Leave request with the new start date.

4.1.2. Performance management

A performance check in should be completed before you start Maternity 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.

4.1.3. Health and Safety risk assessment for new and expectant mothers

The Group has a legal responsibility for you and your child's health and safety whilst at work. A number of factors exist that can affect a new and expectant mother at work and potentially impact health and work performance. These include:

- Lifting heavy or awkward loads
- Night working
- Standing or prolonged sitting
- General fatigue
- Contact with chemicals

Information for line managers

Line Managers should undertake a [health and safety risk assessment](#) with employees as detailed in the Group's new and expectant mothers risk assessment. This should be regularly reviewed. This can be found at Human Resources > Absence > Maternity Leave.

4.1.4. Group travel

If travel is required for your role during your pregnancy, you should use the method of transport you're most comfortable with. Note that for flying, after 28 weeks, airlines will ask for a note from a GP or midwife advising that you're fit to fly.

4.1.5. Night working

If you normally work at night but have a fit note or doctor's note stating that this could affect your health and safety, the Group will endeavour to find a suitable alternative job. In these cases, you should speak to your line manager.

Information for line managers

Line managers should contact [Ask Archie](#) in the first instance if their employee is unable to work at night.

4.1.6. Uniform


If you normally wear a uniform as part of your job, the [Corporate Wardrobes](#) include maternity wear and you can order new uniforms online through this site.

4.1.7. Antenatal appointments and classes

- All pregnant employees, regardless of hours worked or length of service, are entitled to a reasonable amount of paid time off for antenatal care, such as midwife, nurse, doctor appointments, all medically advised scans and NHS provided antenatal classes. Time off will be paid at your normal rate of pay. If appointments are arranged during normal working hours, you should inform your line manager.
- For discretionary appointments and classes (e.g., relaxation and parent-craft classes), you should inform your line manager as soon as possible, giving as much notice as possible so that arrangements can be made to cover absence.
- Where arrangements cannot be made for you to attend these discretionary sessions outside working hours, consideration will be given to a reasonable amount of paid time off. Line Managers should also consider using a flexible working approach, such as allowing the employee to start a bit earlier or work later to allow them to take some time out during the day to attend a class.


4.1.8. Antenatal appointments and classes for partners

- Partners (regardless of hours worked) or length of service can take reasonable paid time off for all necessary antenatal appointments. This includes midwife, nurse, doctor appointments, all medically advised scans and NHS provided antenatal classes.
- You should inform your line manager of your appointment dates in advance, giving as much notice as possible so that your request can be considered, and arrangements made to cover your absence if appropriate.
- Line managers should consider individual circumstances when considering requests for time off.
- For discretionary appointments and classes (e.g., relaxation and parent-craft classes), you should inform your line manager as soon as possible, giving as much notice as possible so that arrangements can be made to cover absence.
- Where arrangements cannot be made for you to attend these discretionary sessions outside working hours, consideration will be given to a reasonable amount of paid time off. Line Managers should also consider using a flexible working approach, such as allowing the employee to start a bit earlier or work later to allow them to take some time out during the day to attend a class.

 You'll find further information on Partner Leave in our [Partner Leave Policy and Support Pack](#) (Human Resources > Absence > Partner leave).

4.1.9. 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 Maternity Leave.
- A buddy is another colleague who will act as a point of contact and someone you're comfortable with contacting you outside of work.
- A buddy isn't there to replace your line manager, and you'll still need to ensure you stay connected to your line manager throughout your Maternity Leave. You'll find further information on keeping in contact with your line manager during Maternity Leave [here](#).

 Further information on the role of a buddy can be found in the [Buddy Support Pack](#) (Human Resources > Absence > Maternity Leave > Things to know). The support pack includes a form you'll need to complete together with your buddy confirming your contact details and agree a method of/frequency of contact during your leave.

4.1.10. 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 Maternity Leave.
- For example, basic access to work systems would include access to the Intranet, Engage, [Ask Archie](#), NatWest Group Benefits, Oracle, Fieldglass and 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 line managers

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

4.2. During Maternity Leave

4.2.1. 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'd like to have with your line manager, and how you'd like them to keep in contact (e.g., 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.

4.2.2. 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 Maternity Leave.

- Examples include attending a conference, 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 your buddy given work will not be undertaken during these conversations.
- KIT days cannot be taken during the 2 weeks after birth but can be taken at any other time during leave, either as individual days or together.
- KIT days can only be used whilst on Maternity Leave. They can't be used during any holidays immediately before or immediately after Maternity 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.
- When planning a KIT Day, you won't be able to log into any systems (other than those already available to you during your Maternity Leave and which you'll have specified as part of your systems access before leave).
- Any work done on an agreed KIT Day will count as a whole KIT Day, i.e., 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 Maternity Leave and you can't take up another job during your 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.
- If you're based in Jersey, the number of KIT days you can take aren't limited to 10 days so you may take more, but any days must be agreed by your line manager.
- If you're based in Gibraltar, you aren't eligible for KIT days due to local legislation.

Payment for KIT days

- The pay that you receive for a KIT Day depends on whether you're receiving full pay or Statutory Maternity 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 Maternity Pay equivalent	Normal hourly rate
No Maternity Leave pay	Normal hourly rate

- Payment for agreed KIT days will be 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'll be paid for 7 hours even if you work less than this on 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 on the [How to record overtime - UK & ROI Workday Journey](#). This should be submitted at flat rate.


4.2.3. Group communications during Maternity Leave

During your Maternity 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 Maternity Leave

- If you’re only eligible for SMP, 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 OMP and you resign, the balance of any SMP only will be paid in your final salary as a lump sum.
- If you’re made redundant whilst on Maternity Leave you should refer to the section [Restructures and Maternity 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 Maternity Leave) and start the resignation process through Employee > Actions > Job change > Terminate employee.

4.3. After Maternity Leave

4.3.1. Notice to return to work

- If you’re based in Great Britain, Northern Ireland, Guernsey, Isle of Man or 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'll 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

- Under GB legislation, if you've taken 26 weeks or less of Maternity 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. You'll also find further information in the [relevant section in this policy](#).
- If you've taken more than 26 weeks of Maternity 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 Maternity 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 Maternity 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 Maternity Leave taken. For example, if you've taken 39 weeks or more Maternity Leave, using the full 12 weeks phase back is appropriate. If you've taken less leave, you may want to consider a shorter period of phase back.
- 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](#).
- During a phase back period, performance goals 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 Maternity 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.

Here's 3 examples of how phase back could apply:

Example 1: Return to full time hours after 52 weeks of Maternity 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 Maternity 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 Maternity 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 per week.

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).
- Any phase back arrangements.
- Any other 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 if you want to reduce your hours when you return from Maternity 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 Maternity Leave or holiday (if you're taking holiday immediately after your Maternity 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're considering reducing your hours, you may want to consider a [job share](#). Further information can be found here Human Resources > Working Here > Life Balance > Flexible Working > Job Share.

4.3.6. Support employees with breastfeeding or expressing

- You may still be breastfeeding or expressing milk for your baby when you return to work. We support all mothers on their breastfeeding journey.
- You can request a temporary change to your working arrangements (hours, time or place of work) in order to enable breastfeeding and expressing breast milk.
- You will be paid in full if a reduction in hours occurs during your 12-week phase back period.
- Breaks during the day or extending normal breaks will be paid in full until your baby is 12 months old, and we ask, if possible, that you take these at a mutually convenient time.

- Any breaks or temporary working arrangements that occur after your baby is 12 months old and after the phase back period will be unpaid. You may request to work from home where possible to enable breastfeeding or expressing.
- You should have periodic reviews with your line manager to check how the arrangements are working for both parties.
- You may not know yourself how long you will breastfeed for and, to a certain extent this may be beyond your control, but regular conversations will make sure that you get the support you need and provide your line manager the opportunity to share any concerns.
- Further information on requesting an informal change to your working arrangements can be found in our [Flexible Working Policy and Support Pack](#) accessed through Human Resources > Working here > Life balance > Flexible working.

Information for line managers

Employees who are expressing should be provided somewhere private and quiet where they can do so. Expressed milk may be collected by the relative or carer, but it may need to be stored in a refrigerator. You should have periodic reviews with your employee to check how the breastfeeding arrangements are working for both parties.

4.3.7. 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 Policy and Support Pack](#) (Human Resources > Absence > Sickness Absence).

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 Maternity 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 Maternity Leave ends. Where a period of holiday is taken immediately after Maternity 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 may include (remembering that some of these can take time to set up so ensure action is initiated in good time):

- Securing a desk, laptop and telephone if required.
- Re-activating e-mail accounts and systems access.
- Updates to car parking registrations.

- Arranging 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 their first day back and ask other team members to update the employee on any news, active projects, and anything else significant that you haven't already covered as part of your keeping in contact.

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. Miscarriage or stillbirths

5.1. Miscarriages

- If you experience a miscarriage in the first 24 weeks of pregnancy Maternity Leave or pay won't apply.
- Depending on your personal circumstances, you may be able to avail of sick leave and pay under the [Sickness Absence Policy and Support Pack](#).
- You may also want to consider Bereavement Leave which is available under our [Holiday and Other Leave Policy and Support Pack](#) and which provides for a minimum of 2 weeks paid leave.

5.2. Stillbirths

- If you give birth to a stillborn child after 24 weeks of pregnancy or if your child passes away at or shortly after birth, your entitlement to Maternity Leave and pay as outlined in this policy are unaffected.
- You're also able to take Bereavement Leave for a minimum of 2 weeks. If you're taking Bereavement Leave it must be after your Maternity Leave has ended and within 56 weeks of the child's death.
- You can return to work at any time by giving the Group 8 weeks' notice (or by giving notice 42 days before the intended return date if you're based in Jersey).

 Further support is also available on our [Wellbeing Hub](#), specifically through our Moments that Matter guide (Human Resources > Wellbeing > Moments that matter - in the moment support > Losing a baby) and through our Employee Assistance Programme.

6. Restructures and Maternity Leave

6.1. Regulation 10 (Reg 10) protection

Under legislation, you'll be supported under Reg 10 rules and our internal supporting process. These apply when:


- You've informed the business that you're pregnant.
- You're on a period of Maternity Leave.
- You've returned from Maternity Leave. The period of Reg 10 protection is 18 months from the date of birth of your child.

- You've experienced a miscarriage where Reg 10 protection applies for a period of two weeks after the pregnancy ends.

6.2. Consultation

- If you're protected under Reg 10, 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. However, this should not be within two weeks of the birth of your child. 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 varies depending on whether the redundancy situation arises as a result of a restructuring or a headcount reduction.

 Further information on the full redundancy process during Maternity Leave can be found in our [Redundancy Policy and Support Pack](#) (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 Maternity Leave, email the Redundancy 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.

6.3. Redundancy payments

- Payment of outstanding SMP and OMP up to the end of the Maternity 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 SMP and OMP. 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 maternity pay during your notice period and isn't paid in addition to maternity pay.
- If you're on your notice period and are in receipt of SMP 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 – action to correctly process pay

Where an employee has been served notice:

- You must ensure that they receive full pay during their notice period by arranging a top up of maternity pay to full pay if they are only in receipt of SMP or nil pay.
- Notice pay is inclusive of maternity pay during the notice period and should not be paid in addition to maternity 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

We offer a number of policies and products which provide further support for working parents, and this support is outlined below.

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 Maternity 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 Maternity Leave. These are listed in the [related content](#) section of this policy.