



Do you have children?

Do you pay for registered or  
approved childcare?

If so, childcare vouchers can help you  
to cut the cost of your childcare.



MINISTRY OF DEFENCE

UK Armed Forces  
Childcare Voucher Scheme  
Delivered by

  
**Sodexo**

Childcare vouchers are a government initiative designed to help working parents pay for childcare. You can convert part of your salary into vouchers – up to £243 per month – saving the tax and National Insurance you would normally pay on that amount.

The vouchers are part of your pay so you will receive your childcare vouchers in line with your monthly pay. You can choose to receive paper vouchers at your correspondence address, or e-vouchers, which are by far the most popular choice and allow you to go online and make direct payments into your carer's bank account.

## Who can join the scheme?

You can join the scheme if:

- You are a parent or legal guardian responsible for and paying towards the upkeep of a child.
- Your child is under the age of 16 (1st September following their 15th birthday, or 1st September following their 16th birthday if they are registered disabled).
- Your child is attending any form of approved or registered childcare, which can include nannies, childminders, nurseries, playschemes, after-school clubs and holiday camps. Childcare vouchers cannot be used for school fees.

- Your salary remains above the national minimum wage AND the lower earnings limit AFTER you have taken childcare vouchers. This is to ensure you always pay the minimum amount of NI on which a number of state benefits, including Statutory Sick Pay, are dependent.

We have also developed a 'family account' into which more than one adult (each with parental responsibility for the child) can receive their vouchers, simplifying payments and minimising administration. Contact us for more details.

## How much will I save?

The amount you save depends on the value of the vouchers you choose to take, your tax rate which is based on your salary, and your National Insurance contributions, which are based on your salary and whether you are opted in or out of the state second pension. Nearly all service personnel are members of the Armed Forces Pension Scheme and are therefore opted out of the state second pension.

Annual Gross Salary	£40,000+ 40% tax payer	£12,000 - £40,000 22% tax payer
Monthly Voucher Amount Taken	Annual Savings	
£243	£1,195	£915
£150	£738	£565
£30	£148	£113

Savings are approximate and depend on individual circumstances.



## Is the scheme right for me?

The scheme benefits are great, but there are some circumstances that you need to take into consideration before you decide. HM Revenue & Customs (HMRC) govern all childcare voucher schemes, and offer a Childcare Indicator for you to assess your personal family circumstances prior to applying for childcare vouchers. Please visit <http://www.hmrc.gov.uk/calcs/ccin.htm>

## What about my carer?

Most childcare providers are happy to accept childcare vouchers as long as you adhere to their own payment terms. Your carer does not need to have a computer or internet access to receive e-voucher payments. They will receive your payment directly into their bank account (by bank transfer) with an attached reference which you choose.

Remittance advice can be provided in paper or email format – whichever they prefer. To join the scheme you must nominate at least one approved carer. Others can be added to your childcare voucher account at any time – all you need to do is let us know. The MOD have confirmed your pension will not be affected.

## How do I know how much to take?

The amount you take is up to you. The childcare vouchers you receive are valid for 18 months (and renewed if necessary) and can be spent whenever you want, so it doesn't matter if your childcare costs vary – you can still take vouchers each month and keep them for when you need them.

## How do I join?

To join the scheme all you need to do is complete the attached form, which gives the MOD permission to pay part of your salary as vouchers, and send it back to us. You will need to provide us with the details of your carer when you register.

If they already accept Sodexo Pass vouchers, we simply need their name and Sodexo account number on your salary sacrifice form. If they are not yet part of the Sodexo affiliate programme, ask them if they will accept vouchers as payment.

They then need to complete the Carer Registration Form and give it back to you, together with a copy of their registration certificate, before you can complete your registration.

All paper work should be received by Sodexo by the last day of the calendar month in order to be able to start the salary sacrifice in the following month. This means that Sodexo can issue you with childcare vouchers at the end of that month.





# Employee Salary Sacrifice Agreement

Please complete all sections accurately in block capital letters. Failure to do so may delay your voucher order.

Rank  First Name  Surname

E-mail\*  Service No.  National Insurance No.\*\*

\*Mandatory for e-voucher users

\*\*Your National Insurance number can be found on your payslip or on JPA under Personal Information > Basic Details

Child's/Children's Name(s)	Your relationship to child/children	Registered Disabled? (Yes/No)	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Correspondence Address

This is the address where your paper vouchers and other information will be sent

Country  Postcode/BFPO

Contact Tel No.1\*  Contact Tel No.2\*

\*including full country code

Date of Birth  Password/  
Memorable Word

## Nominated Account Users

You can nominate up to four additional persons to use your account. This will enable them to make payments by telephone. The nominated persons should choose a password and use this password when they contact us. The hint is a prompt which can be used if password is forgotten

Name: <input type="text"/>	Password: <input type="text"/>	Hint: <input type="text"/>
Name: <input type="text"/>	Password: <input type="text"/>	Hint: <input type="text"/>
Name: <input type="text"/>	Password: <input type="text"/>	Hint: <input type="text"/>
Name: <input type="text"/>	Password: <input type="text"/>	Hint: <input type="text"/>

## Voucher Details

Please fill in the amount required per month £

(Minimum £30 and maximum £243)

Start month

Please fill in month of first salary sacrifice or 'asap'.

Voucher Type  e-vouchers  Paper Vouchers\*

\*If you are based overseas, we strongly recommend that you consider the use of e-vouchers in order to avoid any postal delays.

## Enter Your Carer's Details (1)

If your carer *already* accepts Sodexo vouchers enter carer account No.

Organisation Name  Contact Name

Correspondence Address

Country  Postcode/BFPO

Contact Tel No.1\*  Contact Tel No.2\*

E-mail (Used to advise of payments being made)

\*including full country code

## Enter Your Carer's Details (2)

If your carer *already* accepts Sodexo vouchers enter carer account No.

Organisation Name  Contact Name

Correspondence Address

Country  Postcode/BFPO

Contact Tel No.1\*  Contact Tel No.2\*

E-mail (Used to advise of payments being made)

\*including full country code

## Declaration

I have read the terms and conditions overleaf and am in agreement:

By signing below you agree to the variation in terms and conditions of your employment described in the Salary Sacrifice Agreement (reverse side) and you agree to abide by the conditions of the Salary Sacrifice Agreement. You hereby authorise the MOD to reduce your salary accordingly and in the event of leaving Armed Forces employment you authorise the MOD to adjust any excess or outstanding vouchers from your final salary.

Signed

This must be the service person.

Date

# This Agreement - Terms and Conditions

1. The Salary Sacrifice Agreement and the Order Form (collectively referred to as the "Agreement") comprise the terms and conditions of your salary sacrifice arrangements.
2. The Agreement is between the MOD, as identified on the Employee Salary Sacrifice Agreement (hereby referred to as 'us', 'our' or 'we') and the working parent identified on the Employee Salary Sacrifice Agreement who is employed by us (hereby referred to as 'you') and covers the provision of childcare vouchers as a staff benefit.
3. We have instructed Sodexo Pass to administer the childcare voucher scheme on our behalf.
4. Before entering into this Agreement, you would have been entitled to receive the original cash salary paid monthly in arrears as established in your terms and conditions of service.
5. As a consequence of entering into this Agreement you will be entitled to receive the adjusted salary and childcare vouchers in accordance with the same pay period as established in your terms and conditions of service.
6. The difference between the original and the adjusted salary is equivalent to the total gross salary sacrifice as outlined in the Order Form. Appropriate deductions and returns will be made to the HM Revenue & Customs, in respect of the revised salary and vouchers.
7. The annual voucher value will be received periodically over the year according to the Employee Salary Sacrifice Agreement. Your adjusted annual taxable salary will continue to be payable monthly in arrears as established in your terms and conditions of service.
8. You and we acknowledge that this Agreement constitutes a notice of a variation to the terms and conditions of service in accordance with the provisions of section 4 of the Employment Rights Act 1996. The term for the variation and this Agreement shall commence on the later of:
  - a) the date of this Agreement, see overleaf; and
  - b) the date that your chosen childcarer has entered into an affiliation agreement with Sodexo Pass.
9. This Agreement shall be governed and construed in accordance with English law and the English courts shall have exclusive jurisdiction to determine any disputes which may arise out of, under or in connection with this agreement.
10. With the exception of Sodexo Pass, no provision of this Agreement shall be enforceable by virtue of the Contracts (Rights of Third Parties) Act 1999 by any person who is not a party to this Agreement.

## Changes to this agreement

11. You may terminate this Agreement on giving Sodexo no less than thirty [30] days written notice to expire on any anniversary of the Commencement Date or on reasonable notice if a life changing event occurs. We can terminate this agreement at any time on giving to you no less than sixty [60] days written notice for any reason or on reasonable notice if a life changing event occurs. For the purpose of this clause a life changing event is an unforeseen life event relating to you, your partner or your child including but not limited to death, redundancy, pregnancy, marriage, divorce, new assignment which involves a move of family residence or a change between accompanied/unaccompanied service, birth, adoption, significant changes to childcare arrangements, cessation of MOD employment, deployment or return from operations or childcare is no longer required. In addition, we may terminate this Agreement if you commit a material breach of the provisions of this Agreement and if remediable, have not remedied the breach within thirty [30] days of our written notice to you to do so. If this Agreement terminates, you will revert to the earlier salary entitlement with no voucher provision.
12. In the event that you leave the Armed Forces, salary sacrifice will cease in the last full month of employment.

## Your childcare provision

13. In choosing your childcarer please note that Sodexo Pass, in accordance with HMRC guidelines, requests that childcarers provide (where applicable) a Regulatory Body Registration or Approval Certificate (as at the date of their application for affiliation) but does not make any further checks on the carers. The affiliation of any carer to the childcare scheme does not mean that we or Sodexo Pass in any way recommend the carer. It is entirely your responsibility to select an appropriate and reputable childcarer. Neither we nor Sodexo Pass will under any circumstances be liable for any acts or omissions of the childcare service providers as a result of this agreement.

## The childcare voucher scheme

14. We have opted for a childcare voucher scheme whereby you can select between paper and e-vouchers.
15. Vouchers can be used as payment for childcare provisions only. Vouchers can not be exchanged or refunded for cash and any attempt to do so will constitute tax evasion.
16. If any vouchers are not received within five working days of the agreed delivery date, you must notify Sodexo Pass as soon as practicable and confirm by email or by telephone. Sodexo Pass will cancel any vouchers notified to it as not delivered and will notify the childcarer(s) nominated by you not to accept those vouchers. Replacement vouchers will then be issued, as appropriate to you as soon as possible. Sodexo Pass will not accept liability for (or replace) any non-delivery or short delivery unless notified to Sodexo Pass as provided in this clause.
17. Vouchers are issued in batches and have an expiry date of between 15 - 18 months from the date of issue.
18. No credits or refunds will be given unless under exceptional circumstances.
19. Sodexo Pass endeavour to notify you in advance of vouchers expiring. However, if the vouchers are allowed to expire before they are used they will lapse and will not be replaced by us or Sodexo Pass.
20. It takes 4 working days to process a voucher payment to a childcarer subject to sufficient funds being available.

## E-vouchers

21. E-vouchers will be credited to your own dedicated childcare voucher account.
22. E-vouchers can be used as direct payment to your childcarer by you accessing your internet account and arranging payment, either by using the regular payment option or making individual payments.
23. Should the payment date specified fall on a weekend or bank holiday, Sodexo Pass will automatically pay the childcarer on the working day prior to the weekend or bank holiday.
24. Sodexo Pass can arrange payment on your behalf by telephone in exceptional circumstances.

## Paper vouchers

25. All paper vouchers will be posted to you at your home address or such other address that you notify to Sodexo Pass.
26. Paper vouchers can be used as payment by giving them to the childcarer.
27. Each paper voucher will have a unique reference number and bear your name.
28. To obtain payment your carer needs to redeem the paper voucher, by phone, e-mail or post.
29. Risk of loss or damage to the paper vouchers will remain with Sodexo Pass until delivery to you at which point the liability passes to you.

## Your personal details and Data Protection Act

30. To be able to administer the scheme Sodexo Pass will need to capture and store personal details (referred to as "Data"). We will therefore pass your Data to Sodexo Pass for the purposes of enabling it to provide the vouchers to you in accordance with this agreement and for the purposes of performing its obligations to us. This includes the provision of vouchers and information about the scheme in the form of phone calls, emails, newsletters and letters.
31. Sodexo Pass adheres to the Data Protection Act and all Data will be treated as confidential.
32. Sodexo would like to provide you with information and news related to your childcare voucher scheme. If you would like to receive this information, please tick this box.

Office Address: Unit 5 Albany Court, Albany Business Park, Frimley Road, Camberley, Surrey GU16 7QR, UK

Registered Address: Sodexo Pass Ltd, Solar House, Kings Way, Stevenage, Herts SG1 2UA, UK

Company Registered Number: 2680629



MINISTRY OF DEFENCE

**Sodexo**

Member of Sodexo Alliance



## Still not sure?

If you have any further questions our friendly Customer Services Team is just a Freephone call away – **0800 066 5075**

**E-mail:** [afcvs@sodexhopass.co.uk](mailto:afcvs@sodexhopass.co.uk) **Website:** [www.modchildcare.co.uk](http://www.modchildcare.co.uk)

*If you are calling from outside the UK please use the following phone numbers:*

**International Freephone service from CYPRUS:** 800 92421

**International Freephone service from CANADA:** 1 8669 230125

**International Freephone service from GERMANY:** 0800 1808980

If you are calling from outside of these countries please call +44 (0)1276 418880

## Useful contacts:

**Your childcare voucher helpline:** 0800 066 5075

**HMRC Childcare Indicator:** <http://www.hmrc.gov.uk/calcs/ccin.htm>

**Working Tax Credits (WTC):** 0845 300 3900

Freephone numbers are free of charge for most relevant national land lines, but there may be a charge for calls made to these numbers in some circumstances (for example when using a mobile phone).



**Registered Address:** Sodexho Pass Ltd, Solar House, Kings Way, Stevenage, Herts SG1 2UA, UK