

## Useful links

HM Revenue & Customs website:

[www.hmrc.gov.uk/childcare](http://www.hmrc.gov.uk/childcare)

Tax Credits – for information and guidance, please visit:

[www.hmrc.gov.uk/childcare/taxcredits-guidance.htm](http://www.hmrc.gov.uk/childcare/taxcredits-guidance.htm)

Helpline number is 0845 300 3900.

Salary Sacrifice – HM Revenue & Customs guide can be downloaded from:

[www.hmrc.gov.uk/specialist/salary\\_sacrifice.pdf](http://www.hmrc.gov.uk/specialist/salary_sacrifice.pdf)

A registered childminder, nursery, after school scheme or holiday club is registered:

▶ in England, by OFSTED

Tel: 0845 601 4771 website: [www.ofsted.gov.uk](http://www.ofsted.gov.uk)

▶ in Wales, by the National Assembly for Wales (through the Care Standards Inspectorate for Wales)

Tel: 01443 848450 website: [www.wales.gov.uk/csiw](http://www.wales.gov.uk/csiw)

▶ in Scotland, by the Scottish Commission for the Regulation of Care, Tel: 0845 603 0890

website: [www.carecommission.com](http://www.carecommission.com)

▶ in Northern Ireland, by your local Health and Social Services Trust website:

[www.dhsspsni.gov.uk/hss/index.asp](http://www.dhsspsni.gov.uk/hss/index.asp)

The SureStart Childcare Approval Scheme can be accessed at the following website:

[www.childcareapprovalscheme.co.uk/index.asp](http://www.childcareapprovalscheme.co.uk/index.asp)

Telephone: 0845 767 8111.

## Contacts

To register or get further information:

w: [www.kidsunlimitedhsbcchildcare.co.uk](http://www.kidsunlimitedhsbcchildcare.co.uk)

e: [hsbcchildcare@kidsunlimited.co.uk](mailto:hsbcchildcare@kidsunlimited.co.uk)

t: 0845 606 6935

Open from 8am – 6pm weekdays and 9am – 12pm on Saturdays

f: 0845 365 2198

a: HSBC Childcare Scheme  
kidsunlimited  
Summerfield Village Centre  
Dean Row Road  
Wilmslow  
Cheshire  
SK9 2TA



### kidsunlimited<sup>®</sup> Childcare Vouchers

Naturally inspiring childcare [www.kidsunlimited.co.uk](http://www.kidsunlimited.co.uk)

#### hsbc.co.uk

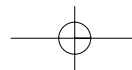
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We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with around 10,000 offices in 83 countries and territories.

##### HSBC Childcare Scheme

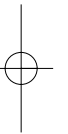
kidsunlimited, Summerfield Village Centre, Dean Row Road, Wilmslow, Cheshire, SK9 2TA

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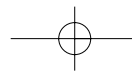


**HSBC  
Childcare Scheme**  
building a great place to work

Childcare support for working parents  
making childcare more affordable



The world's local bank



## HSBC designated nurseries

HSBC is only partnering with major nursery chains. In many cases, HSBC employees will be offered a discounted rate. There are approximately 400 nurseries available through the scheme and these nurseries are available on a full tax and NIC efficient 'salary sacrifice' basis.

Through salary sacrifice, you can save up to 33% of the fees (basic rate tax payers) or up to 41% of the fees (higher rate tax payers).

Where an HSBC designated nursery is not available in a particular location, childcare vouchers will be the option available to you.

## Childcare Vouchers

Using **kidsunlimited** Childcare Vouchers, an electronic childcare vouchers system, you can choose any registered or approved childcare provider for children up to 16 years old. Childcare includes care in non-HSBC designated nurseries, childminders, nannies / au pairs, after school schemes or holiday clubs.

Up to £243 per month is tax and NIC free, therefore, through salary sacrifice you can make savings of up to £962 per year (basic rate tax payers) or £1,195 per year (higher rate tax payers) per employee using Vouchers.



## Our childcare partners

Experienced nursery and voucher professionals, **kidsunlimited** are working closely with our dedicated Childcare Team at HR Connect to deliver the scheme. **kidsunlimited** have worked with the Bank since 1989 as a provider of nursery care. They now also provide our electronic childcare voucher system, which is branded **kidsunlimited** Childcare Vouchers.

## All UK employees can participate

If your partner also works for HSBC in the UK, you can both participate in the new nursery scheme and/or the vouchers scheme. Subject to salary sacrifice eligibility (see below), you can share the childcare costs between you and sacrifice salary in proportions of your choosing. If your partner works for another organisation which also offers childcare vouchers, you can combine your individual entitlements.

Salary cannot be sacrificed below the National Minimum Wage. You can sacrifice salary to minimum wage level and pay the balance out of net pay.

If you are in receipt of other forms of government childcare support such as the childcare element of working tax credits, you are strongly advised to check whether this scheme will best suit your family circumstances. If you are receiving tax credits, you may still benefit from the scheme if you do not receive (or receive a small amount of) the childcare element or if your childcare fees are greater than the allowable maximum for the childcare element.

