

SEASON TICKET LOANS  
CAREER AVERAGE PENSION SCHEME  
CYCLE TO WORK SCHEME  
PAYROLL GIVING  
SPORTS CENTRE  
MEMBERSHIP  
CHILD CARE VOUCHERS  
SCHEME  
IT LOANS  
CHILD SUBSIDY SCHEME

# BENEFITS SCHEME

PROFESSIONAL BODY HE AND DEGREE  
MEMBERSHIP FEE COURSES AT NEWHAM  
UNIVERSITY CENTRE  
GENEROUS ANNUAL LEAVE  
ON SITE NURSERY  
VOCATIONAL TRAINING COURSES AT NEWHAM COLLEGE  
CAR LOANS

UNLEASH  
YOUR POTENTIAL



# Welcome to your benefits scheme.

This brochure details the range of benefits available and contains information on how the scheme operates. It also explains how to make, submit and change your benefit selections. To ensure you make the most from your choices, a section on tax and National Insurance (NI) implications will illustrate the potential savings you can make.

The scheme is reviewed annually so please continue to give us your feedback. Your comments will help to keep the scheme attractive and relevant. Please read on for more information on the scheme.

//Welcome

//The Benefits

//What is the aim of Flexible Benefits?

//How does Flexible Benefits work?

//What are the benefits?

//How do I make my selections?

//Frequently asked questions

//Further information

## BENEFITS

The benefits choices for this year are:

//Career Average Pension Scheme

//On Site Nursery

//Childcare Vouchers

//Child Subsidy Scheme

//Annual Leave

//Payroll Giving

//Sports Centre Membership

//Cycle to Work

//Season Ticket / Car / IT Loans

//Vocational Training Courses at Newham College

//HE and Degree courses at Newham University Centre

//Professional Body Membership Fee

//Free Breakfast

//Grade 1 Incentive Scheme for Permanent Staff

//NUS extra discount card

//Employee of the Month Scheme

//New Ideas Scheme

//Reduced rates in Nail Bar and onsite Hairdressers

//Teaching qualifications

# WHAT IS THE AIM OF FLEXIBLE BENEFITS?

**“The aim of Flexible Benefits is to provide you with the opportunity to tailor your benefits package to make the most of the savings available.”**

You are able to choose from a variety of benefits and (with the exception of professional fees) pay for them over twelve months directly from your salary.

## **Who is eligible for Flexible Benefits?**

Flexible Benefits is available to all staff who are paid directly by the College (HPL contracts are not included).

## **Why should I use Flexible Benefits?**

The Flexible Benefits scheme offers numerous advantages. Aside from being able to choose the benefits that matter most to you, you can also:

- // Spread the cost of some benefits over 12 months from your salary
- // Take advantage of National Insurance (NI) and tax savings where available

## **Why does the College offer Flexible Benefits?**

The College implemented the scheme for a number of reasons including:

- // Supporting a positive work-life balance
- // Supporting health and well-being
- // Promoting sustainable travel and helping the College reduce its carbon footprint
- // Aiding recruitment and retention
- // Supporting and promoting diversity
- // Supporting professional learning and development
- // Supporting corporate social responsibility
- // Providing cost savings to the College through relief from employer's NI (on some benefits)

# HOW DOES FLEXIBLE BENEFITS WORK?

## How do I pay for the benefits?

The benefits available through Flexible Benefits will be provided in different ways depending on Her Majesty's Revenue & Customs (HMRC) requirements. Some benefits are subject to tax and/or NI whilst others carry no tax or NI liability.

All tax and NI that is liable will be handled through Payroll at source. When you agree to a salary sacrifice arrangement, you give up the right to receive part of the 'cash pay' due under your contract of employment. The 'sacrifice' is made in return for the College's agreement to provide you with the 'non-cash' benefit you have selected through Flexible Benefits.

The 'sacrifice' is achieved by varying your terms and conditions of employment relating to salary. Where you agree to a salary sacrifice in return for a 'non-cash' benefit, you give up your contractual right to future 'cash' remuneration. You will not suffer a reduction to your pensionable salary where you choose salary sacrifice for any benefit.

## The benefits fall into three categories:

The Flexible Benefits scheme offers numerous advantages. Aside from being able to choose the benefits that matter most to you, you can also:

- // Benefit can only be chosen or changed if you experience a qualifying Life Event
- // Benefit can be chosen or changed at any time of year
- // Benefit cannot be chosen or changed and is fixed for the year e.g. Cycle to Work

## Life Events

Certain involuntary, life changing events ('Life Events') permit changes to certain benefits. If you experience a Life Event, please register it with [payroll@newham.ac.uk](mailto:payroll@newham.ac.uk). In such instances, the benefits you can change are dependent on the type of Life Event you have experienced.

## Examples of 'Life Events' are:

- // Marriage/Civil partnership
- // Divorce/Legal separation/  
Loss of a partner/Loss of a child
- // Birth/Adoption of a child
- // Child becomes ineligible for benefit
- // Significant contractual change Life Events are determined by HMRC.

Unfortunately changing your mind doesn't qualify as a Life Event.

# WHAT ARE THE BENEFITS?

## Benefit: Career Average Pension Scheme

**Provider:** Teachers Pension Scheme & Local Government Pension Scheme

**Background:** The employee contribution is dependent on salary. For the LGPS, this ranges from 5.5% to 10.5% and for the TPS, this ranges from 7.4% to 11.7%.

**Amendments to benefit:** You will automatically be opted into the relevant pension scheme and you will need to complete an 'opt out' form if you no longer wish to continue in the scheme.

**Tax and NI implications:** Your pension contributions attract tax and NI relief.

## Benefit: Childcare Vouchers

**Provider:** AllSave

**Background:** Childcare Vouchers allow you to salary sacrifice the cost of childcare from a range of approved providers up to a maximum monthly value of £243 for basic rate tax payers, £124 for higher rate tax payers and £110 per month for additional rate tax payers.

If you select Childcare Vouchers for the first time, you need to contact Payroll for further information. If your child minder is not registered with AllSave you will have to complete a form which is available online. If they are registered, they will already have their own AllSave account and can use their existing account number.

Your childcare provider must also be able to accept payment electronically to their own bank account. If you currently receive or are entitled to the Childcare Element of Working Tax Credits then you should investigate with the Department of Work & Pensions whether opting to take Childcare Vouchers will provide the best overall benefit.

**Flexible Benefit options:** £1 - £243 per month.

**Amendments to benefit:** The amount you wish to receive can be changed annually, unless you experience a Life Event.

**Tax and NI implications:** This is operated by salary sacrifice. You will save tax and NI on this benefit.

**Savings:** Based on spending £243 per month on Childcare Vouchers a member of staff on £25,000 would save approximately £78 per month.

# WHAT ARE THE BENEFITS?

## Benefit: On-site Nursery

**Provider:** NEWTEC

**Background:** The College has on-site Nurseries at its East Ham Campus and has several nurseries in the near vicinity of its Stratford Campus. NEWTEC is part of the Newham Group and so offer a competitive rate for staff to leave their pre-school children whilst they work. Placements can be purchased on a day or half day basis, subject to availability.

**Amendments to benefit:** This benefit can be amended at any time with one month written notice.

**Cost: Nursery Fees 2015-2015,** East Ham Nursery, 48 weeks

## Benefit: Child Subsidy Scheme

**Provider:** Newham College

**Background:** This scheme is open to all College employees who have children under the school age who attend an Ofsted registered nursery setting or who are placed with an Ofsted registered child minder / nanny. To be eligible, you must be an employee and receive a salary of less than £25,000 per annum (FTE equivalent). The amount an employee will receive is £100 per month (pro rata for part time staff) until the (youngest) child starts school.

**Amendments to benefit:** The Childcare subsidy is paid monthly from the date of application. No applications will be backdated. If an employee's salary increases over the £25,000 threshold, the subsidy ceases in the month of the increase. If there is a change in circumstances, e.g. the child no longer attends an Ofsted registered nursery setting, then the subsidy ceases immediately. It is the employee's responsibility to renew their application every September.

**Tax and NI implications:** Payments are subject to tax and NI deductions.

All Year Round		Full time	Part time			
		5 Days	4 Days	3 Days	2 Days	1 Day
Under 2's	Monthly	792	783	588	392	196
Over 2's	Monthly	726	718	539	359	180
NEG 2 Funded (15hrs)	Monthly	441	433	254	154	N/A
NEG 3 Funded (15hrs)	Monthly	561	546	370	193	N/A

\* Please note prices are subject to change

# WHAT ARE THE BENEFITS?

## Benefit: Payroll Giving

**Provider:** CAF (Charities Aid Foundation)

**Background:** Payroll Giving is a simple way to support a charity or charities of your choice on a regular basis through payroll by making monthly donations in a tax efficient way. You select the amount you wish to donate each month and print off the form to detail the charity or charities you wish to donate to. You return this to CAF to ensure that your donations are made.

If you already make a donation this will show on the Flexible Benefits system and continue to be donated based on your previous selection.

Flexible Benefit options: No minimum amount but CAF usually recommend that you give at least £5 per month.

**Amendments to benefit:** This benefit is available upon joining Newham College. You can only choose or amend your contribution amounts by completing a Donor Instruction Form and sending a copy CAF and Payroll.

**Tax and NI implications:** This is operated by salary sacrifice. You will make tax savings on this benefit.

**Savings:** Based on donating £50 per month to a charity, a member of staff on £25,000 would reduce their tax liability by £10 per month.

## Benefit: Annual Leave

**Provider:** Newham College

**Background:** The leave year is September – August.

Academic teaching staff are entitled to an annual leave entitlement of 42 plus bank holidays. In addition, you will be given one day leave for your Birthday.

Academic Management are entitled to an annual leave entitlement of 41 plus bank holidays. In addition, you will be given one day leave for your Birthday.

Business Support staff are entitled to an annual leave entitlement of 31 plus bank holidays. In addition, you will be given one day leave for your Birthday. You will also receive an additional two days leave after five years service and another two days after ten years service with Newham College, effective from the start of the leave year following your anniversary.

Executive staff are entitled to an annual leave entitlement of 35 plus bank holidays. In addition, you will be given one day leave for your Birthday. You will also receive an additional two days leave after five years service and another two days after ten years service with Newham College, effective from the start of the leave year following your anniversary.

**Flexible Benefit options:** If you are unable to take your leave entitlement in the current leave year due to exigencies of the service, you are able to carry over up to five days to the following leave year or the option of being paid for up to five days leave if authorised by your Head of Service, Director or Vice-Principal. You are also able to 'purchase' up to 10 days annual leave to add to your overall entitlement for that year subject to exigencies of the service. The 'purchase' must be authorised by your Head of Service, Director or Vice-Principal.

**Tax and NI implications:** Payment of annual leave is subject to normal tax and NI deductions. Annual leave payments are non-pensionable.

# WHAT ARE THE BENEFITS?

## Benefit: Sports Centre Membership

**Provider:** Newham College

**Background:** The College has on-site gyms at East Ham Campus and Stratford Campus with modern equipment. These are free for staff to use providing they have completed their induction.

**How do I get this benefit?:** To activate your membership, you need to book an induction with a member of the Sports Fitness Team and then take your ID card to HR.

**Tax and NI implications:** None

**Savings:** Saving of a gym membership fee which all commercial gyms require.

## Benefit: Cycle to Work

**Provider:** Evans Cycles

**Background:** This benefit provides you with the opportunity to select a bicycle and accessories where the primary use will be to cycle to work. As part of the initiative you do not have to pay tax or NI on the cost of the equipment. You could save between 32% and 42% (depending on your tax banding) compared with purchasing the same equipment directly.

To participate in this scheme your pay will be reduced by an amount equivalent to the value of the bicycle voucher selected. The reduction to your salary will be spread equally over the first 12 months of the loan period. Under the cycle to work scheme you will save both tax and National Insurance. The bike remains the property of the College for a period of five years from commencing the scheme.

**Flexible Benefit options:** You select an amount between £100 minimum and £1,000 maximum for a bicycle and accessories.

**Amendments to benefit:** It cannot be changed over the course of the year.

**Tax and NI implications:** This is operated by salary sacrifice. You will save tax and NI on this benefit.

**Savings:** Based on selecting a 'certificate' for £1,000 (£83.33 per month) a member of staff on £25,000 would save approximately £24 per month.

**How do I get this benefit?:** Applications can be made on line by visiting the Evans Cycles website [www.evanscycles.com/ride2work/how-to-apply](http://www.evanscycles.com/ride2work/how-to-apply). Our ride2work code is **C12805**

# WHAT ARE THE BENEFITS?

## Benefit: Season Ticket Loan for Travel to Work and Other Loans

**Provider:** Transport Providers

**Background:** You can apply for an annual season ticket loan from Newham College to pay towards your public transport travel costs to and from work. You will be able to borrow up to £1,500 or 10% of your salary (whichever is greater) which must be used for public transport to and from the College. The College will pay the transport company directly and you will then repay the loan in 12 monthly instalments with no interest charged on the amount borrowed. You can only apply for one loan of this type per year. If you leave employment, the outstanding amount is fully recoverable by your last date of employment.

**Flexible Benefit options:** £1,500 or 10% of salary

**Amendments to benefit:** This benefit can be selected at any time.

**Tax and NI implications:** The repayment of the loan is taken from net pay so there are no savings on tax and NI. The loan is not taxable providing it is repaid within twelve months of being advanced.

### Car loans & IT Loans

Employees can apply for a car loan providing they are required to use their car during the working day to travel off site or between sites. The amount of loan granted will not exceed 90% of the purchase price of the new or second-hand car (or £3,600 or 1/3 of salary whichever is greater). Interest will be applied at 5.1% (interest rate is subject to change) and will be recovered over a period not longer than 60 months. If you leave employment, the outstanding amount is fully recoverable by your last date of employment.

The maximum amount of loan granted for IT equipment must not exceed £1,000. Recoveries will be made over twelve months from your net salary.

## Benefit: Vocational Training Courses at Newham College

**Provider:** Newham College

**Background:** You can elect to receive the benefit of undertaking a vocational course at Newham College as a salary sacrifice option, making savings on tax and NI. In order to receive this benefit you will be required to agree to a reduction in your salary equivalent to the price of the course. This means that you will make significant savings compared with paying for the course out of your net pay. This benefit can only be selected in August and must be selected prior to a fee being paid. You will not be able to elect for this benefit on a backdated basis.

**Flexible Benefit options:** You can enter an amount that you wish to sacrifice towards vocational courses up to £10,000, providing the sacrifice does not take you below the lower earnings limit or minimum wage.

**Amendments to benefit:** This benefit can only be selected in August.

**Tax and NI implications:** This is operated by salary sacrifice. You will save tax and NI on this benefit.

**Savings:** Based on selecting course fees of £2,000 a member of staff on £25,000 would save approximately £49 per month on the cost of the course.

# WHAT ARE THE BENEFITS?

## Benefit: Higher Education and Degree Courses at Newham University Centre

**Provider:** NUC

**Background:** You can elect to receive the benefit of undertaking a HE or Degree course at NUC as a salary sacrifice option, making savings on tax and NI. In order to receive this benefit you will be required to agree to a reduction in your salary equivalent to the price of the course. This means that you will make significant savings compared with paying for the course out of your net pay. This benefit can only be selected in August and must be selected prior to a fee being paid. You will not be able to elect for this benefit on a backdated basis.

**Flexible Benefit options:** You can enter an amount that you wish to sacrifice towards these courses up to £10,000, providing the sacrifice does not take you below the lower earnings limit or minimum wage.

**Amendments to benefit:** This benefit can only be selected in August.

**Tax and NI implications:** This is operated by salary sacrifice. You will save tax and NI on this benefit.

**Savings:** Based on selecting course fees of £2,000 a member of staff on £25,000 would save approximately £49 per month on the cost of the course.

## Benefit: Professional Body Membership Fee

**Provider:** Professional Bodies

**Background:** If you are a member of a professional body which is related to the work you carry out at

Newham College, then you can opt for the College to pay for one professional fee up to the value of £300 (This excludes Trade Union Membership fees).

You can enter your professional fees at any time of the year to coincide with the expiry of your current membership.

The College must pay the professional body directly. You will not be able to elect for this benefit on a backdated basis. You are required to send your renewal invoice to Staff Development Team in Human Resources.

**Amendments to benefit:** You can select this benefit at any time during the Flexible Benefits year.

**Tax and NI implications:** There are no tax or NI implications if the College pays the professional body directly. If an employee is being reimbursed through the payroll, this is subject to a tax deduction.

**Savings:** The cost of one year professional body membership.

# WHAT ARE THE BENEFITS?

## Benefit: Free Breakfast

**Provider:** Newham College

**Background:** Free porridge or toast is provided for all staff between 8.15-8.45am.

## Benefit: Grade 1 Incentive Scheme for Permanent Staff

**Provider:** Newham College

**Background:** If a teacher is graded Outstanding in the SSA inspection and their attendance, retention, lateness, unmarked registers are all above the College benchmark, they will receive a personal letter of congratulations from the Principal which will be presented at the Monthly Staff Awards and also enjoy an afternoon tea with the Principal. They can also choose from any of the following:

- // iPad
- // training voucher towards a formal qualification such as Masters
- // technical equipment that could be utilised in teaching and learning
- // Red letter day out
- // Holiday vouchers
- // IT vouchers
- // John Lewis vouchers
- // Additional 3 days leave
- // Westfield vouchers or £300 one-off non-consolidated payment

**Tax and NI implications:** All of the above will be subject to tax and National Insurance. The only exceptions to this will be the additional annual leave and if the formal qualification you choose is specific to your current role.

## Benefit: NUS extra discount card

**Provider:** NUS

**Background:** Our staff are able to benefit from student discount in shops, bars, cinemas, restaurants and at sporting fixtures.

**How do I get this benefit?:** The card is available to all and you are able to purchase a 1 year, 2 year or 3 year card. Cards are priced at £12, £22 or £32.

Any staff member interested can go straight to [www.nus.org.uk/en/nus-extra/](http://www.nus.org.uk/en/nus-extra/) and buy their card or get information about discounts available.

**Tax and NI implications:** None

**Savings:** Some of the discounts available:

### Fashion

ASOS - 10% discount  
Blue inc - 10% discount  
Claire's - 15% discount  
Fat Face - 10% discount  
Forever 21 - 10% discount  
Jack Wills - 15% discount  
Lipsy - 10% discount  
Miss Selfridges - 10% discount  
Matalan - 10% discount  
Office - 10% discount  
Oasis - 10% discount  
New Look - 10% discount  
Warehouse - 10% discount

### Food and Drink

Ask Italian - 25% - 40% discount  
Co-Op - 10% discount  
Dominos Pizza - 25% discount  
Frankie and Bennies 20% off food bill  
Gourmet Card - 50% off  
Pizza Hut - 20% discount  
Pizza Express - 20-40% discount  
Prezzo - 25% discount  
Zizzi's - 40% discount (Sun - Thurs)

### Shopping and Days Out

Amazon - 5% discount  
Superdrug - 10% discount  
Thorpe Park 50% discount  
Madam Tussauds 25% discount  
Chelsea FC Stamford Bridge Tour - 2-4-1  
ODEON Cinema - 25% discount  
Cineworld - 13 months for the price of 12 on  
Unlimited Cinema membership

# WHAT ARE THE BENEFITS?

## Benefit: Employee of the Month Scheme

**Provider:** Newham College

**Background:** Each month, staff can nominate a College employee whose efforts, contributions or achievements have been outstanding. The Employee of the Month Scheme was established in January 2015 to recognise and award employees who have extended their efforts beyond the day to day performance of their duties, contributing to the success of the College.

If you are the Employee of the Month, you will receive a one off payment of £250 as well as a choice of one of the other benefits below:

- // Afternoon tea with the Principal
- // 1 hour off every Friday for the month in addition to your lunch break (or part time equivalent)
- // Free lunches for a week during the following month
- // Use of the Principal's car parking space in the Executive car parking area for one week

An awards ceremony will be held on a monthly basis alternated at East Ham Campus and Stratford Campus, whereby the winner will receive an award, a thank you letter from the Principal and a certificate of recognition.

**Tax and NI implications:** Payment of the £250 is non-pensionable and subject to normal tax and NI deductions.

## Benefit: New Ideas Scheme

**Provider:** Newham College

**Background:** If you have a great idea that could improve the College services and benefit the College's customers and colleagues or there is a process or system which you think needs updating or revising, you can submit a new idea. You will receive £50 if the idea is approved by the Executive and implemented.

**Tax and NI implications:** Payment of the £50 is non-pensionable and subject to normal tax and NI deductions.

## Benefit: Reduced rates in Nail Bar and onsite Hairdressers

**Provider:** Newham College

**Background:** The College boasts an on-site Avant-Garde Nail Bar and Beauty Suites. You can get reduced rates on a variety of beauty treatments and hair cuts and other treatments. To book an appointment, call 0208-257-4299 or 0208-257-4273.

**Tax and NI implications:** None

## Benefit: Teaching qualifications

**Provider:** Various

**Background:** The College is committed to ensuring it has a professional staff delivering its curriculum. As part of that commitment, the College will fund the undertaking of a teaching qualification for its Academic staff.

**Tax and NI implications:** There are no tax or NI implications if the College pays the provider directly. If an employee is being reimbursed through the payroll, this is subject to a tax deduction.

**Savings:** Up to £2,500 per year.

# HOW DO I MAKE MY SELECTIONS

To make your selections or for more information please email [payroll@newham.ac.uk](mailto:payroll@newham.ac.uk)

## How do I amend my selections?

If you experience one of the listed Life Events and you wish to make changes to your Flexible Benefits please contact Payroll on 020 8257 4276 as soon as you experience the event. The changes you make will go live on the 1st of the month thereafter.

## FREQUENTLY ASKED QUESTIONS

### What is salary sacrifice?

Salary sacrifice is an agreement whereby your salary is reduced by a given amount in return for the employer providing a 'non cash' benefit. The reduction in salary may mean you pay less tax and/or NI and therefore you may save money.

### When benefits are taken as a reduction of the salary, does this affect other rights based on salary?

Most of the benefits operated in the scheme are through salary sacrifice which reduces your actual salary. Even though your 'take home' salary is reduced, you retain your 'Reference Base Salary' (i.e. your salary before the salary sacrifice) which is used in salary based calculations i.e. overtime, future pay rises etc. Some state benefits may be slightly impacted if your earnings are close to the Earnings Threshold of £8,060 (correct as at April 2015) per year.

### Will my pension be affected by the benefits scheme?

The figure that your final salary/career average pension will be based upon will be unaffected for TPS and LGPS.

### Will my benefit choices carry over from last year?

Yes, with the exception of Cycle to Work, Payment of Annual Leave, Vocational Training Courses, HE and Degree courses, Professional Bodies' Membership Fees and Season Ticket / Car / IT Loans.

### How do I amend my benefits?

You can submit a Flexible Benefits Form to [payroll@newham.ac.uk](mailto:payroll@newham.ac.uk) detailing the changes. The form can be found on printable forms on the intranet.

### Why can't I use salary sacrifice in the Local Government Pension Scheme/Teachers Pension Scheme?

Currently the LGPS and TPS do not allow salary sacrifice of employee pension contributions. If the situation alters in the future, we would aim to introduce salary sacrifice to this benefit. Please note however, you can still benefit from other types of salary sacrifice benefits within the scheme.

### What happens if I leave employment?

If you leave the College, benefit entitlement and cover will normally cease on the date of your termination. However, some benefits are annual and therefore the whole amount outstanding for this will be deducted from your final net pay. This applies to: Cycle to Work, Courses and all loans. If you do not have enough salary to cover the final balance this will be considered a debt and recovered using the normal Newham College debt recovery process.

## DISCLAIMER

No information in this brochure should be taken as a personal recommendation or advice on the part of Newham College or any of its suppliers or partners. Whilst every effort is made to maintain the accuracy of this brochure, it is only intended to act as a guide to the scheme. In the event that there is inconsistency between the brochure and the provider's terms and conditions, the provider's terms and conditions will prevail.

You will be subject to the rules of the scheme and the provider's conditions and requirements for provision of each benefit. You are advised to seek independent financial advice if you need further guidance about the suitability of these products and services in relation to your personal circumstances. Newham College reserves the right to substitute, change, remove or add to the products or services listed within this Flexible Benefits scheme or to change the provider of any benefit. Newham College may withdraw a benefit and provide a suitable alternative or cash substitute (this may happen where a provider is unable to provide a benefit, or the cost of provision is no longer viable). Newham College may exclude an individual from a particular product or service due to reasonable employment, legal or health and safety reasons. An individual may be excluded from a benefit if the provider refuses to provide the product or services. If an individual risk profile is assessed by a provider as being exceptionally high, any additional cost of the benefit may be passed on to the individual.

While Newham College has secured agreement of the companies listed within this benefit brochure to provide a range of goods and/or services for the benefit of Newham College, Newham College does not accept any liability for any goods and/or services received. Newham College is committed to using providers of a high quality. Should you have any problems with any of the providers please contact Human Resources.

## DATA PROTECTION ACT 1998

To set up and administer your benefit selections, information about you and your partner, spouse and family members may be provided to the College's benefits advisors, providers and administrators. Details of the third parties the College uses for the supply of benefits from time to time are available through the College's website and the Flexible Benefits system in the section relating to each benefit. This information will contain personal data relating to you and your family and will be held and used for the purposes of benefits administration. Our third party advisors and administrators will provide this information to benefit providers according to the benefit selections that you make. Our third party advisors, administrators and benefit providers may also provide information to the College in connection with pensions and benefits administration. By confirming that you wish to join the Flexible Benefits scheme, you consent to the use of your personal data as explained above.