



Appendix B6b Payroll services – Auto Enrolment

Cashtrak Ltd

Schedule of services

This schedule should be read in conjunction with the engagement letter and the standard terms and conditions.

Payroll services – Auto Enrolment

Initial Set Up

1. You are responsible for establishing the staging date applicable for your payroll. You will advise us if you bring forward, postpone or otherwise delay any aspect of your staging. We will assist you in establishing the staging date that applies. This is the date that you, as an employer, must start to auto enrol your workers.
2. Using the data supplied by you in order for us to complete your payroll we will identify those individuals who would qualify as a 'worker' for auto enrolment purposes and will produce a list of them. We will send you this list together with the definition of a 'worker' and, if required and requested, Pension Regulator guidance on how to assess workers' earnings and if the worker is under a UK contract. You should review this definition for any individual not included on the payroll records and inform us of any changes.
3. We will help you to establish which category each worker falls into, whether entitled worker, eligible jobholder or non-eligible jobholder.
4. You will choose a pension scheme that meets the automatic enrolment qualifying criteria and we recommend that you take appropriate independent advice. You can:
 - a) choose the existing scheme used by the business if it is an eligible scheme for auto enrolment
 - b) go through the National Employment Savings Trust (NEST); or
 - c) seek the advice of a financial adviser on a suitable pension scheme; or
 - d) Aveva provides an ICBPS which Cashtrak can provide for an additional fee.

We will not provide advice on the choice of a scheme, but refer you to guidance issued by the Pension Regulator on pension scheme selection.

5. You are responsible for providing the required statutory information to your workers.
6. You will enrol all eligible jobholders into an eligible pension scheme on the appropriate date. We will assist you in this process. If required, we will prepare and send to you for distribution a notice for each eligible jobholder telling them that they have been or will be enrolled, and setting out what that means for them, and also detailing their right to opt out (and to opt back in again). We will send information about the eligible jobholders to the pension scheme. (For eligible jobholders who are already active members of a qualifying scheme, we will prepare a notice for you to send them giving them information about the scheme. This is the only action required for such members).

7. If required, we will prepare and send to you a notice to send to each non-eligible jobholder that sets out certain information about opting in to an automatic enrolment scheme and what this means for them. They do not need to be automatically enrolled but have the right to opt in. If the non-eligible jobholder chooses to opt in, you will enrol them onto the scheme on receipt of an opt-in notice. We will assist you in this process. We will send information to the pension scheme about those non-eligible jobholders who choose to opt in.
8. If required, we will prepare and send to you a notice to send to each entitled worker, giving them information about joining a pension scheme and what it means for them. You will arrange membership to a scheme for those entitled workers who choose to join and complete a joining notice. This can be a different scheme to the one used for auto enrolment. We will assist you in this process.
9. You are required within five calendar months of your staging date to make a declaration of compliance with the Pensions Regulator. If required by you in writing to assist, we will, on receipt of the scheme information from you and the pension provider, assist you in making the declaration with the Pensions Regulator.

Recurring Compliance Work

10. As part of the preparation of your UK payroll, we will:
 - a) calculate the deductions to be made from each worker's pay
 - b) calculate the contribution you as an employer are obliged to make to the scheme
 - c) process through the payroll any refunds from the scheme.
11. We will include the pension payments on the following documents:
 - a) the payroll summary report showing the reconciliation from gross to net for each employee and all relevant payroll totals
 - b) the payslips for each employee (unless payslips are not required)
 - c) a report showing your total pension contributions (employees and employers) and due date for payment.
12. You must re-enrol eligible jobholders every three years. We recommend that you establish a process for this review. We believe a review of the members of the workforce who have ceased membership of the scheme or who have opted out three years from the staging date, and every three years thereafter with a view to re-enrolling opted out eligible jobholders if they are still eligible for auto enrolment, would suffice. We will assist you with this review by providing at the outset a document detailing the requirement. At the time of the review, if required and requested by you, we will prepare a notice for you to give to the eligible jobholder telling them that they have been enrolled, setting out what that means for them and also detailing their right to opt out (and to opt back in again).

13. We will also provide such other ad hoc taxation and advisory services as may be agreed from time to time. These may be the subject of a separate engagement letter at our option. Where appropriate, we will discuss and agree an additional fee for such work when it is commissioned by you. Examples of such work include:

- a) dealing with any enquiry from the Pension Regulator
- b) preparing any amended records which may be required and corresponding with the Pensions Regulator as necessary.

Where specialist advice is required, on occasions we may need to seek this from or refer you to appropriate specialists.

Changes in the law or practice or in public policy

14. We will not accept responsibility if you act on advice given by us on an earlier occasion without first confirming with us that the advice is still valid in the light of any change in the law or practice or in public policy or your circumstances.

15. We will accept no liability for losses arising from changes in the law (or the interpretation thereof) or practice or in public policy that are first published after the date on which the advice is given.

Your Responsibilities

16. You are legally responsible for:

- a) ensuring that your payroll and pensions records are correct and complete; and
- b) making payment of pensions contributions on time;
- c) ensuring that your employee holiday leave records are correct.

17. You will keep and retain the records required by law. These include:

- a) Records about jobholders and workers, e.g. name, date of birth, National Insurance number, gross earnings, contributions, gender, address, status within the pension scheme, opt in notice, opt out notice and joining notice.
- b) Records about the pension scheme, e.g. employer pension scheme reference, scheme name and address and other information in respect of specific pension schemes.

18. You are responsible for choosing an eligible scheme and for regularly reviewing its suitability.

19. You are responsible for providing all relevant information to the trustees or managers of the Pension scheme within the statutory period.

20. You are responsible for monitoring of workers age and earnings and agree to advise us on any change in categorisation or status of your workers.

21. You are responsible for monitoring opt in and opt out requests and where workers with the right to opt in or opt out exercise that right. If required and requested by you, we will assist you in providing appropriate information for you to provide to the jobholder.

22. To enable us to carry out our work, you agree:

- a) to provide full information necessary for dealing with your workers' pensions: we will rely on this information and documents being true, correct and complete and will not audit the information or documents
- b) to agree with us the name(s) of the person(s) authorised by you to notify us of changes in employees and in rates of pay. We will process the changes only if notified by that (those) individual(s)
- c) to advise us in writing of changes of payroll pay dates; and
- d) to notify us at least 7 working days prior to the monthly payroll date or 3 working days prior to the weekly payroll date (dependent on our agreement) of all transactions or events which may need to be considered in relation to auto enrolment obligations for the period, including details of:
 - all new workers and details of their remuneration packages
 - all leavers and details of termination arrangements for all workers
 - changes in categorisation or status of your workers
 - all opt in and opt out requests from your workers
 - all remuneration changes for all workers
 - all pension scheme changes.
- e) to authorise us to approach such third parties as may be appropriate for information that we consider necessary to deal with your affairs.

23. You will keep us informed of material changes in circumstances that could affect the pension scheme, workers and deductions. If you are unsure whether the change is material or not, please let us know so that we can assess its significance or otherwise and approach such third parties as may be appropriate for information that we consider necessary to deal with your affairs.

24. If the information required to complete the services set out above is received less than 7 days before the monthly payroll date or 3 days before the weekly payroll date, we will endeavour to process the payroll to meet the agreed payroll date but we will not be liable for any costs or other losses arising if the payroll is late in these circumstances. We may charge an additional fee equivalent of our agreed hourly rate for work to be carried out in a shorter time period.

25. Our services as detailed above are subject to the limitations on our liability set out in the engagement letter and in paragraphs 17 and 18 of our standard terms and conditions. These are important provisions which you should read and consider carefully.