



Apple Childcare Vouchers

Providing Healthy Savings on your Childcare Fees

Your Employer has entered into an agreement with **Apple Childcare Vouchers**, the simple, easy and flexible scheme which is designed to save you money on the cost of your childcare. **Apple Childcare Vouchers** are exempt from tax and National Insurance up to a maximum of £55 per week (£243 per month).

Childcare Vouchers are a recognised and accepted method of payment for all childcare providers.

Key facts about the **Apple Childcare Vouchers** Scheme:

- **Standard rate tax payers will save up to £933* per annum**
- **Higher rate tax payers will save up to £623* per annum**
- **Both parents can claim childcare vouchers; therefore a family could potentially save £1,866 per annum**
- **Apple Childcare Vouchers can be used for children up to the age of 16****
- **Apple Childcare Vouchers can be used to pay, or part-pay, any registered childcare provider including, day nurseries, childminders, before- & after-school clubs, nannies, au-pairs and holiday play schemes**
- **To comply with HMRC regulations, employees must enter into a salary sacrifice agreement with their employer which enable employees to have their voucher value (up to the maximum of £243 per month) reduced from their gross salary before tax and National Insurance deductions**
- **The employee's salary must not be reduced to below the national minimum wage**

Childcare Vouchers can have an impact on other benefits such as SMP and SSP. Please contact your Payroll Department for further information.

Childcare Vouchers can have an impact on Working Tax Credits. Please contact the HMRC on 0845 300 3900 for further information

See how much you can save...

	Basic Rate Tax Payers (32%)	Higher Rate Tax Payers (42%)	Additional Rate Tax Payers (47%)
Weekly tax exempt amount	£55	£28	£25
Monthly tax exempt amount	£243	£124	£110
Annual tax exempt amount	£2,916	£1,484	£1,325
Employee Savings	£933	£623	£623

*£243 is based on £55 per week x 53 weeks per year divided by 12

**For more information and to register, please contact
Apple Childcare Vouchers on**

0845 602 9459

www.applechildcarevouchers.co.uk

**pple**
childcare vouchers

*Subject to individual circumstances **1st September following the child's 15th birthday or 16th birthday if the child is disabled