

# **TipsTrade**

## **Employee Handbook**



**April 2021**

This is the Employee Handbook for TipsTrade Ltd,  
16 Wornal Park, Menmarch Road, Worminghall, Buckinghamshire HP18 9JX,  
hereinafter referred to as the "Company".

Please note that the electronic version of this handbook is the most up to date version  
and supersedes any print versions of the handbook.

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# **1 PAY POLICY**

## **GENERAL POLICY**

Our aim is to be a fair and supportive employer, and to provide equality of opportunity. The pay policy will be kept under review, and changes may be made to reflect good practice, legislation, recruitment and retention, and external pay information. We seek to provide a pay policy that enables us to attract and retain our staff.

Entirely at our discretion, your pay will be reviewed annually. We are under no obligation to award an increase following a pay review. Any awards made will be based on the Company's and individual performance. Local, regional and industry pay levels may be used to assist with the decision making, as well as our ability to fund any improvements. Any increase awarded in one year will not create any right or entitlement or set any precedent in relation to subsequent years. There will be no review of your pay after notice has been given by either party to terminate your employment.

## **MONTHLY PAY**

Salaries are paid in arrears on the last Friday of each month with a payslip fully detailing how the pay is made up and statutory payments made at source.

Salaries are paid by direct transfer to your nominated Bank account.

## **OVERPAYMENT**

The Employment Rights Act 1996, Part II allows the employer to make deductions including:

- Deductions authorised by Statute e.g. PAYE/tax owing to the Inland Revenue, and national insurance contributions as required by law, or payments required by a court of law e.g. maintenance payments, fines.
- Any deductions authorised by a clause in the employment contract or related documents.
- Any other area to which the employee has previously agreed that a deduction may be made.
- To reclaim an overpayment if this is attributable to an error of computation.
- In respect of any other overpayment of wages and/or expenses, particularly where this was caused by a failure of the employee to provide correct information or provide it in a timely manner.

In the event of overpayment, payroll will notify the employee concerned and discuss the method of repayment and period.

## **DEDUCTIONS FOR CASH SHORTAGES**

The Company shall be entitled to deduct from any payment of wages which it may be due to make to you a sum up to a maximum amount of 10% of your gross wages payable



to you in a particular pay period in respect of your sole or joint liability for any cash shortages or stock deficiencies which have come to the Company's attention in the previous twelve months, provided that the Company has first notified you in writing of your total liability for that shortfall or deficiency and has made a written demand for payment on your payday.

The maximum amount of 10% of your gross wages does not apply to any deductions which may be made from your final payment of wages in respect of cash shortages or stock deficiencies.

Any amount deducted under this clause is a genuine attempt by the Company to assess its loss and is not intended to act as a penalty.

## 2 HOLIDAY ENTITLEMENT

The holiday year runs from 1 January to 31 December.

Your annual holiday entitlement in any holiday year is detailed in your contract. Provisions must be made for the Christmas and New Year holiday period – other than national holidays – out of this entitlement. This is usually 3 working days (see holiday request form for exact dates).

Annual holiday entitlement accrues at the rate of one twelfth of the full annual entitlement for each complete calendar month of service during each holiday year.

Part-time employees annual holiday entitlement accrues on a pro-rata basis.

Annual holiday entitlement accrues and should only be taken on a pro-rata basis during the probationary period.

In the event of termination of your employment, you will be entitled to holiday pay calculated on a pro-rata basis in respect of all annual holiday already accrued but not taken at the date of termination of employment.

If on termination of employment you have taken more annual holiday entitlement than you have in that holiday year, an appropriate deduction will be made from your final payment.

All periods of annual holiday must be authorised in advance by management.

You are required to request holidays, for approval, on the following basis:

- Fill out holiday request form and give to your Manager stating number of days required, dates and the balance of your holidays you have remaining.
- The Manager will either approve or reject your request and will make a note of the dates requested.
- The Holiday request form will be put into your personnel file.

Requests for holiday using the above procedures should be submitted:

a minimum notice of double the number of days holiday you wish to take e.g. for one week's holiday, 2 weeks' notice is required.

- For annual leave of less than 1 week, you must give a minimum of 1 weeks' notice, to enable the company to ensure sufficient resource planning is in place.

For business continuity reasons, TipsTrade may have to limit the number of people off on any one day, either from the entire Company or by team/division.

Employees are not normally permitted to carry over accrued annual (statutory) holiday entitlement from one holiday year to the next, nor will it be paid out.

No more than two weeks of annual holiday entitlement can normally be taken at one time. In exceptional circumstances, up to three weeks may be allowed, subject to your

line manager's approval.

Unpaid holiday will only be allowed at management discretion and in exceptional circumstances. You will be expected to use your paid annual holiday entitlement prior to requesting any unpaid holiday.

You must not make firm annual holiday arrangements prior to receiving confirmation from management that your request has been authorised.

Employees who take unauthorised annual holiday will be subject to disciplinary action and this will be considered gross misconduct.

## **HOLIDAY PAY ON TERMINATION**

On termination of your employment, you will be paid in lieu for holiday accrued but not taken in that holiday year only. Unless required by law, on termination of your employment, you have no right to be paid for holiday accrued but not taken in previous holiday years.

However, in the event of the termination of your employment for gross misconduct or in the event that you give inadequate notice to terminate your employment or you leave before your contractual notice period has expired, you will only be entitled to receive a nominal payment in lieu of £1 in respect of any accrued holiday. This relates to both statutory annual leave entitlement provided for under Working Time legislation and any contractual annual leave provided for in your Statement of Terms and Conditions of Employment that is over and above the statutory annual leave entitlement.

If, on the date of termination of your employment, you have taken more holiday than you have accrued in that holiday year, you will be required to reimburse the Company in respect of such unearned holiday and the Company shall be entitled as a result of your agreement to the terms of your contract to deduct the value of the unearned holiday from any final payment of salary made to you.

## **SICKNESS AND HOLIDAY ABSENCE**

If you are absent from work because of sickness

- immediately before a period of authorised annual holiday, and if your sickness extends into the authorised annual holiday period,
- or if you become sick or incapacitated whilst on holiday,

you will be permitted to:

- delay the period of annual holiday that you were sick for, until a later time
- be paid only SSP, not your full TipsTrade sick pay entitlement.

If you recover from your sickness before the end of your period of holiday, then you will be assumed to be back on your period of holiday as originally planned.

Employees taking advantage of this policy are required to submit a further annual holiday request in respect of the new period of annual holiday.

TipsTrade requires a doctor's note to confirm that the illness/injury started before or whilst on holiday (i.e., from a doctor at your holiday destination) – a GP's note when you return will not be considered as proof.

## **LONG TERM SICKNESS ABSENCE**

Only statutory annual leave entitlement provided for under Working Time legislation will accrue during a period of long-term sickness absence. Any additional contractual annual leave provided for in your Statement of Terms and Conditions of Employment that is over and above the statutory minimum annual leave entitlement will not accrue during a period of long-term sickness absence, except at the absolute discretion of the Company.

If you are absent due to long-term incapacity, once you return to work you are encouraged to apply to take your accrued holiday entitlement before the end of the holiday year. However, in exceptional cases of long-term incapacity, you may be permitted to carry forward some of your accrued holiday entitlement into the next holiday year if either you are still off sick at the end of the holiday year or there is insufficient time remaining on your return to work in the holiday year to take your full accrued entitlement.

As an absolute limitation, you must then take such carried forward annual leave within 18 months of the end of holiday year in which it accrued, even if you are still absent due to long-term incapacity throughout this period. The Company may also, at its absolute discretion, request you to take your accrued annual holiday entitlement during a period of long-term sickness absence before the end of the holiday year and the Company will not be obliged to give you any minimum period of notice to request you to take your annual leave in this case. This means that you will be paid your basic rate of pay for the period of holiday, rather than sick pay.

However, if you do not wish to take annual leave during your sickness absence, you may notify the Company in writing that you decline this request, provided that you do so before the period of annual leave commences. At the end of the period of annual leave if you do take it, you will revert to long-term sickness absence unless you are medically fit to return to work.

## **SPECIAL UNPAID LEAVE**

The Company may, in certain circumstances, consider requests for special unpaid leave, for example, for the purposes of education, family responsibilities or for important personal reasons. However, the Company expects you to use your paid annual leave first. Otherwise, any further time off for special reasons will only be granted at the absolute discretion of the Company and you have no contractual or statutory right to be paid for this leave.

If you wish to apply for special leave, you should do so in writing to your line manager stating the period of leave requested and the reasons for it. Requests for special leave will be assessed on their individual merits and circumstances. Special leave is operated entirely at the discretion of the Company and it may be withdrawn at any time.

### 3 PUBLIC HOLIDAYS

You are entitled to be paid for eight public holidays each year (pro rata if you work part time) and will be advised of the relevant dates as early as possible.

You may be required to work during recognised public holidays, depending on the needs of the organisation. You will be given as much notice as possible of such a requirement.

If you are required to work on a recognised public holiday, you will normally be granted a day off in lieu.

#### **BANK HOLIDAY ENTITLEMENT FOR PART-TIME WORKERS**

Bank holidays are pro rata for part-time workers.

This is worked out as a percentage of a full-time person's entitlement, rounded to the nearest whole day.

If you work full time, you would get 8 bank holidays paid per year.

If, for example, you work 2½ days a week, that will be 50%, so you would only be paid for 4 of the 8 days.

If you work 4 days per week, that's 80% so you would only be paid for 6 of the 8 days.

If the workplace is closed on bank holidays (and normally it is) then you would have the time off, but only a certain number of these days would be paid.

There are always a higher proportion of Mondays which sometimes causes confusion.

- If you work Mondays, then you would have all of the days off, but only your proportion of them would be paid.
- If you don't normally work Mondays, you would be paid, pro rata, for your entitlement and so you might be paid for a Monday bank holiday even though you don't normally work on that day of the week.



## 4 SICK PAY AND ABSENCE POLICY

### COMPANY SICK PAY

TipsTrade operates a sick pay scheme, which enhances Statutory Sick Pay (SSP). The sick pay year runs from 1 January to 31 December.

The following provisions set out your contractual sick pay entitlement. You should clearly understand, however, that when payment of contractual sick pay is made this is inclusive of any SSP entitlement i.e. you are not entitled to both.

You will be paid basic rate of pay during sickness absence up to a maximum of 10 days per annum (pro rata if you work part time). Whilst in your probationary period, your entitlement is accrued at the rate of 1/12 of your annual entitlement per month of service.

The decision whether to pay Company sick pay will take into account any previous payments of Company sick pay made in the previous twelve months and/or current sick pay year, prior to the first day of the current sickness absence.

For your entitlement to company sick pay in the new sick pay year to commence, there will need to have been a gap of at least 8 weeks since your last period of sickness.

If you have two periods of sickness absence which are less than 8 weeks apart, the period of absence will be linked and be deemed continuous. TipsTrade reserves the right to only pay SSP for any sickness absence.

Payment of Company sick pay may not be made unless TipsTrade procedures relating to the notification and certification of absence have been fully complied with.

TipsTrade reserves the right not to pay Company sick pay where the sickness is self-induced or where the sickness or injury arises from misconduct at work. Self-induced includes carrying out the following dangerous sports:

<p><b>Water</b> Water skiing, jet biking/skiing, white water rafting, or canoeing, scuba diving - (Unqualified, max depth 30m), scuba diving (Qualified, max depth 40 metres), Sea canoeing, white/black water rafting (Grade 5 to 6), yachting (Racing or Crewing) outside territorial waters, high diving.</p> <p><b>Air</b> Bungee jumping, paragliding, parasailing, parascending, or parachuting, aeronautics, or aviation other than as a passenger, Flying (piloting private/small aircraft or helicopter), Sky Diving, Hang-Gliding, Micro Lighting.</p>	<p><b>Land</b> Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, pot holing, motor sport competitions, sports tours, Horse Riding (polo, hunting, jumping), Trekking or Hiking (over 6000m); Skiing, Snowboarding, Snow Skating, Snow Blading, Snowmobiling, Tobogganing, Cross Country Skiing, Mono-skiing. Off piste skiing and snowboarding where it is undertaken in designated unsafe areas or outside ski area boundaries; Mountain Biking (e.g. downhill racing and extreme terrain), American Football, Sand Yachting, Canyoning, Rock Scrambling.</p>
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Any activity not listed above (or any of the above sports on a professional basis), which could be considered a hazardous activity, sport, pastime or employment (involving an increased risk of injury), will NOT be covered under TipsTrade sick pay policy UNLESS declared to, and accepted by, a Director before commencement.

Any Social Security benefits which you are entitled to should be claimed. All payments received must be notified to TipsTrade, and will be deducted from Company sick pay entitlement.

If any sickness or injury is caused by the actionable negligence of a third party in respect of which compensation is or may be recoverable, you must notify your line manager immediately. You must also inform them of any claim that you pursue. Should any settlement, award or judgment be made in connection with the sickness or injury, you must give your line manager such particulars as soon as possible.

Any sick pay over and above SSP paid to you during a period of sickness absence shall be treated as a loan only if compensation is subsequently recovered by you from the third party. It is a condition of TipsTrade's discretionary sick pay scheme that any payments made under it are repaid in full if compensation is later recovered from a third party. TipsTrade reserves the right to deduct the amount of any such payments made to you and subsequently recovered from a third party from your future ongoing salary payments.

The rules of TipsTrade sick pay scheme do not imply that termination of employment may not take place prior to the payment of Company sick pay being exhausted.

## **STATUTORY SICK PAY**

Once Company Sick Pay has been exhausted, or if Company sick pay is not payable, if you are absent because of sickness, you will normally be entitled to receive Statutory Sick Pay (SSP).

SSP is not normally payable for the first three days of sickness absence. Thereafter TipsTrade will normally pay SSP at the statutory rate in force for a maximum of 28 weeks. (If Company sick pay has been paid it will have included SSP and therefore only any balance of the 28 weeks will be payable.)

In order to qualify for SSP you must comply with all Company procedures relating to the notification and certification of absence.

Certain employees are excluded from the SSP scheme, e.g. employees who do not earn enough to pay National Insurance Contributions – you may be entitled to Employment Support Allowance.

If your average earnings before deductions such as tax and National Insurance (NI) meet the required level, then you will earn the standard weekly rate of SSP. For details, please visit the government's website: <https://www.gov.uk/statutory-sick-pay>.

## **ABSENCE PROCEDURE AND RULES**

### **GENERAL ABSENCE (NOT SICKNESS)**

You are required to attend for work punctually at the times defined in your contract or as instructed by TipsTrade. In addition, you are required to comply with any time recording procedures. If you are unable to attend work for any reason, you must inform your manager by your normal starting time on the first day of absence and thereafter on each subsequent day or as frequently as you are instructed by your manager.

### **ABSENCE DUE TO SICKNESS**

Employees are required to notify TipsTrade as soon as possible of their sickness absence and the reasons for it.

Notification should be made personally by phone wherever possible, and by no later than 9 a.m. to their manager PUT IN JAMES'S PHONE NUMBER

On the first morning of your sickness absence, you must personally contact the Company by telephone and speak to your line manager at the earliest possible opportunity and as close to your normal start time as possible. E-mail and text message contact is unacceptable, as is contact through social media websites or using online or mobile phone instant messaging facilities. In any event, your contact must be no later than two hours after your normal start time.

You should give details of the nature of your illness and, if the illness is of a minor nature, indicate when you think that you will be fit to return to work.

It is unacceptable for a third party to contact the Company on your behalf to report your sickness absence, other than in very exceptional circumstances (for example, where you have been unexpectedly admitted to hospital and you are not in a position to make the telephone call yourself).

You must inform your line manager as soon as possible of any change in the date of your anticipated return to work. Contacting your line manager by text message or e-mail or through social media websites or instant messaging facilities with updates is also unacceptable, other than in exceptional circumstances. If you have been diagnosed as having contracted an infectious or contagious disease, such as measles or chicken pox, or a pandemic virus, you must inform your line manager as soon as possible after your diagnosis.

For long-term sickness absence, which is classified as absence for four weeks or more, or for frequent periods of sickness absence, the Company may request a medical report. This will be done from your GP or consultant. The cost of any such report or examination will be met by the Company and you are required to co-operate in the obtaining and disclosure of all results and reports to the Company. You do not have to agree to co-operate with this process. However, should you choose not to engage, the Company can only make decisions based on the evidence it has.

If you are unable to contact TipsTrade for any reason, your next of kin or other responsible person should make contact within 24 hours to advise of the absence from work. (For example, unconscious following a road traffic accident.)

If you are absent from work without explanation for over 24 hours, this may be considered Gross Misconduct.

It is essential that you keep TipsTrade updated on the circumstances of the absence and of its estimated duration.

Where the absence lasts for more than seven calendar days a Fit Note completed by a medical practitioner (GP) must be forwarded to management to cover the absence. In this case, a Self-Certification Sickness Form should be completed by you on your first day back at work. If you have been sick for less than 7 days, you will only need to complete a Self-Certification Sickness Form. A return-to-work interview will be held on your return to work after any period of sickness.

We expect you to keep us informed if you are not able to return when you initially said you would and reserve the right to contact you to find out when you will be able to return.

Everyone's attendance at work will be monitored so that any unacceptable levels of absenteeism can be examined by management.

If you are in receipt of sick pay (including Statutory Sick Pay) you are not allowed to undertake any form of paid alternative employment, self-employment or voluntary work. Any breach of this rule will be regarded as gross misconduct, which could result in dismissal.

TipsTrade reserves the right to send you home if, for any reason, you appear to be unfit for work or appear to present a risk to yourself, the workplace, other staff members or third parties. These are precautionary measures designed to prevent the spread of disease in the workplace and/or further harm to you or others.

If you have been invited to an investigatory meeting, are suspended or have been notified you are to attend a disciplinary hearing, and are unable to attend work or a meeting due to sickness, any entitlement to Company sick pay will not be paid and you will be entitled to statutory sick pay only.

## **COMPASSIONATE LEAVE**

You are allowed a reasonable amount of time off for compassionate leave involving a member of your immediate family.

You will normally be granted one or two days' paid leave depending on the circumstances and what is deemed reasonable at the time.

If the compassionate leave is for the death of a child who you have parental responsibility for then Parental Bereavement Leave policy will apply instead of compassionate leave.

Please see also "Parental Bereavement Leave and Pay" Policy.

## **MEDICAL APPOINTMENTS**

Time of work to attend medical appointments must be authorised by your manager in advance. Appointments with doctors, dentists and other medical practitioners should, as far as reasonably practicable, be made outside of your normal hours of work or with the minimum disruption to the working day. In any event, unless there are exceptional circumstances, no more than two hours should be taken off work for any one appointment.

Time off work to attend medical appointments will be paid up to a maximum of two hours, but the amount of paid appointments that will be granted per year will depend on what is deemed reasonable.

## **ALCOHOL AND DRUG TESTING**

On the grounds of protecting health and safety and only where necessary to achieve a legitimate business aim, the Company reserves the right to carry out random alcohol and drug screening tests on those employees in the workplace whose activities and job duties have a significant impact on the health and safety of others. If an employee receives a positive test result, this will be viewed as a potential gross misconduct offence and renders the employee liable to summary dismissal in accordance with the Company's disciplinary procedure. Unreasonable refusal to submit to an alcohol or drug-screening test will also be dealt with through the disciplinary procedure.

## **ELECTIVE SURGERY**

Elective surgery is surgery that is not considered to be medically necessary, for example because it is concerned with the enhancement of appearance through surgical and medical techniques. It includes cosmetic surgery (such as breast implants and face-lifts) and other non-essential medical procedures such as laser eye treatment and vasectomies.

If you wish to take time off for elective surgery, you may use your existing paid annual leave entitlement, provided you comply with the provisions relating to annual leave set out in your contract of employment and in the section on "Holidays".

You have no contractual or statutory right to be paid for time off for elective surgery. Any payment of salary made by TipsTrade in such circumstances is done so at its absolute discretion. If applicable, time off for elective surgery will be paid at your basic rate of pay. You may apply for unpaid time off, using normal procedure.

If you wish to apply for time off for elective surgery, you should apply in writing as far in advance as possible of the day on which the surgery is to take place to the Managing Director stating the period of leave requested and the reasons for it. Any information provided will be maintained in strict confidence and will only be disclosed on a "need-to-know" basis. You may also be required to provide an appointment card and/or a statement from a qualified medical practitioner that elective surgery has been approved and confirming the time off required for recovery.

## **GENDER REASSIGNMENT**

Gender reassignment is a process which is undertaken for the purpose of permanently reassigning a person's sex by changing physiological or other characteristics or

attributes of sex, and it includes any part of such a process.

If required, TipsTrade will grant you leave to undergo gender reassignment surgery and you will be treated no less favourably than if you were absent because of sickness or injury. Medical appointments in connection with the gender reassignment process will be treated no less favourably than any other medical appointments. You should try to arrange medical appointments and surgery at times that will cause the minimum amount of inconvenience to the Company.

You have no contractual or statutory right to be paid for time off for gender reassignment medical appointments or surgery. Any payment of salary made by the Company in such circumstances is done so in its absolute discretion. However, in relation to time off for surgery, the Company accepts that gender reassignment is not a lifestyle choice and therefore provided you comply with the Company's sickness absence reporting procedure and your absence is properly certified, you will receive sick pay in accordance with the Company's sick pay provisions set out in your contract of employment and in the section on "Sick Pay". If you require further paid time off, you may use your existing paid annual leave entitlement, provided you comply with the provisions relating to annual leave set out in your contract of employment and in the section on "Holidays".

Time off for gender reassignment surgery will be paid at your basic rate of pay.

If you wish to apply for time off for gender reassignment surgery, you should apply in writing as far in advance as possible of the days on which time off is required to the Managing Director stating the period of leave requested. Time off to attend medical appointments must be authorised by your line manager in advance in the normal way. Any information provided will be maintained in strict confidence and will only be disclosed on a "need-to-know" basis. You may also be required to provide an appointment card and/or a statement from a qualified medical practitioner that the process of gender reassignment has been approved and confirming the time off required after surgery.

## **FERTILITY TREATMENT**

Medical appointments in connection with the early stages of the fertility treatment process will be treated no less favourably than any other medical appointments. You should try to arrange fertility treatment at a time that will cause the minimum amount of inconvenience to the Company. If you require further time off, you may use your existing paid annual leave entitlement, provided you comply with the provisions relating to annual leave set out in your contract of employment and in the section on "Holidays".

You have no contractual or statutory right to be paid for time off for fertility treatment. Any payment of salary made by TipsTrade in such circumstances is done so in its absolute discretion. If applicable, time off for fertility treatment will be paid at your basic rate of pay.

If you wish to apply for time off for fertility treatment, you should apply in writing as far in advance as possible of the days on which time off is required to the Managing Director stating the period of leave requested. Time off to attend medical appointments must be authorised by your line manager in advance in the normal way. Any information provided will be maintained in strict confidence and will only be disclosed on a "need-to-know"



basis. You may also be required to provide an appointment card and/or a statement from a qualified medical practitioner that fertility treatment has been approved.

## **5 EMPLOYEE BENEFITS**

TipsTrade offers employee benefits to all permanent members of staff some of which are dependent on the length of service with TipsTrade before they become eligible.

The following details provide a brief summary of the benefits currently being provided:

### **PENSION SCHEME**

We provide a pension in line with auto-enrolment legislation.

You will be subject to the rules of the scheme as are in force from time to time. The Company reserves the right to terminate its arrangement with this provider and to take out a new scheme with another pension scheme provider at any time.

### **EYE TEST**

TipsTrade will pay for you to have an eye test every two years (more often if the optometrist recommends it in writing) if you work regularly on computers. You can reclaim the costs of your eye test on expenses – a detailed receipt will be necessary. If special spectacles are required solely for computer use, we may contribute towards the cost.

### **CHILDCARE VOUCHERS**

The company may provide childcare vouchers to employees. Please contact the Office Manager for details.



## 6 TIMEKEEPING

All employees are expected to report for work punctually and to observe the normal hours of work laid down in their contract of employment, including the provision for lunch breaks. Failure to report for work on time is detrimental to the efficient running of the organisation and imposes an unnecessary and unfair burden on colleagues.

We operate a core hours system, whereby you must be at work between 10am and 4pm. The remainder of your contracted hours is for you to decide how to best allocate to benefit both your needs and the needs of the business.

You are responsible for ensuring you arrive at work early enough to enable you to begin work at your appointed start time. Your start time is the time you are expected to actually start work, not the time you are expected to arrive at your normal place of work. Likewise, you are required to remain at work and actually working at least until your appointed finish time, unless granted authorisation by your line manager to leave early. The same principles apply to lunch breaks.

If you are going to be late for work, you must make every effort to contact your line manager by telephone as soon as possible to notify them of this fact and of the time you expect to arrive. If you are then late for work, you must report to your line manager and explain the reason for your lateness before starting work. It is expected that, occasionally, circumstances outside your control can cause lateness, for example cancelled trains or road traffic accidents. However, where the reason for delay is a normal or regular occurrence, or one which can reasonably be anticipated, this will not be regarded as a valid reason for your lateness, for example ongoing road works on your route to work.

If it becomes necessary for you to leave work before your normal finishing time or to take time off work during normal working hours (even in circumstances of a family emergency), prior authorisation must be obtained from your line manager. You must then report to your line manager on re-starting work. In respect of family emergencies, please see the section on "Time Off for Dependants" (under section "Statutory rights to time off") for further information.

This policy also governs your timekeeping whilst at work, for example in respect of your attendance at meetings or internal staff training. You should aim to arrive at meetings, etc. at least five minutes before they are scheduled to start.

Except in the normal course of your job duties and during your lunch break, you must not leave your place of work without prior authorisation from your line manager.

Your line manager will monitor your timekeeping on an on-going basis. Such monitoring will include visual observation and/or electronic swipe-card data (where appropriate). Your line manager is responsible for keeping records of the dates and number of occasions of lateness and the length of lateness on each occasion.

You have no contractual or statutory right to be paid for time not worked due to lateness or absence. Any payments made by TipsTrade in such circumstances are done so in its absolute discretion.



Failure to comply with the above rules and procedures without reasonable excuse and/or persistent poor or unsatisfactory timekeeping are serious misconduct offences and will be dealt with in accordance with TipsTrade's disciplinary procedure.

## 7 EXPENSES

Expenses incurred by employees will be reimbursed in accordance with TipsTrade's rules. These rules are designed to provide for the reimbursement of reasonable out-of-pocket expenses wholly, exclusively, necessarily and actually incurred by an employee engaged on the business of the Company.

### **OTHER EXPENSES**

You should seek the prior approval of your line manager before incurring other expenses.

## 8 VEHICLE POLICY

### DRIVING WHILST ON COMPANY-RELATED BUSINESS

This policy applies to employees who drive on Company-related business using their own private vehicles as well as when driving Company Vehicles, if applicable.

The employee must drive within the law and abide by all requirements of road traffic and criminal law and the Highway Code, including but not limited to:

- ensuring that they are fit to drive
- ensuring that traffic signs and speed limits are observed
- ensuring that the vehicle is properly parked and not in breach of any road traffic regulations.

Employees are prohibited from driving the vehicle whilst under the influence of any intoxicating substances such as alcohol or drugs. It is illegal to drive if an employee is unfit to do so because they are on drugs, i.e. their driving is impaired due to the influence of drugs, or because they have levels of alcohol or illegal drugs in their blood that exceeds the specified limit for alcohol or the particular drug (even if this has not affected the employee's driving).

Employees who are taking any prescription drugs or other over the counter medication which may cause drowsiness should inform their line manager prior to driving the vehicle as this may affect their ability to drive. In particular, it is illegal to drive even with legally prescribed drugs in the blood if it impairs the employee's driving and causes them to be unfit to drive.

Finally, it is an offence to drive if an employee has levels of some legal prescription drugs in their blood that exceeds the specified limit for the particular drug and they have either not been prescribed them or they have not taken them in accordance with the advice of the healthcare professional who prescribed or supplied them and with manufacturer's instructions. These drugs are clonazepam, diazepam, flunitrazepam, lorazepam, methadone, morphine, oxazepam and temazepam. Employees should talk to their doctor about whether they should drive if they have been prescribed any of these drugs.

### DRIVING LICENCE AND INSURANCE

You are required to be in possession of a current, full driving licence at all times when driving on Company-related business. Upon request, you must provide us with the appropriate online access to your driving licence for inspection.

Employee link:

<https://www.gov.uk/view-driving-licence>

Employer link:

<https://www.gov.uk/check-driving-information>

When you use your own vehicle on Company-related business, you must ensure your policy of insurance specifically covers using the vehicle for business travel. Upon request, you must produce your insurance certificate confirming business travel cover.

## **MILEAGE ALLOWANCE**

If you use your own vehicle whilst driving on Company-related business, an allowance will be paid in accordance with TipsTrade's Expenses policy.

## **ROADWORTHINESS AND TAX**

When using your own vehicle for business reasons, you must ensure that it is maintained in good repair and in an efficient roadworthy condition, that it is serviced at the recommended intervals (in line with the vehicle log book and mileage record), that regular checks are made of tyre tread and pressure, lights, brakes, fuel, oil, water coolant, screen wash and battery, that it conforms with current road traffic legislation and that the provisions and conditions of the vehicle insurance policy are observed and that such policy is not rendered void or voidable. The vehicle must not be used for business travel if you know or suspect it may have a defect or in any other way not be roadworthy.

You must also take reasonable steps to ensure that your vehicle is in a clean and presentable condition (both externally and internally) when used for business travel on the basis that it represents TipsTrade to its clients, customers, suppliers and others.

In addition, you must ensure your vehicle has a valid MOT certificate (where required) and is taxed (vehicle road fund licence) when using it for business travel. Upon request, you are required to submit a copy of the vehicle's MOT certificate.

## **FINES AND PENALTIES**

You are responsible for the payment of any fines or charges incurred as a result of a motoring offence committed whilst driving on Company-related business, including but not limited to parking, congestion and speeding fines.

## **ACCIDENTS AND LOSS OF LICENCE**

You must report to TipsTrade forthwith any road traffic accident in which you are involved whilst driving your own vehicle on business travel, regardless of fault. You must also immediately report to TipsTrade any order of any court to disqualify you from holding a driving licence (or fixed penalty notice which results in disqualification under the "totting up" provisions), whether or not that consequence occurred whilst driving your vehicle on Company-related business, together with any other event which results in you being ineligible to drive.

## **CARRYING OF PASSENGERS**

You are prohibited from carrying personal passengers in your vehicle when using it for business travel. However, you are permitted to carry business-related passengers in the vehicle (such as fellow employees or clients/customers) when using it on Company-related business as the circumstances of the case dictate. When carrying passengers, you should ensure they comply with the vehicle manufacturer's design specification. There should be enough seats for all passengers and only one person per seat. The driver and any passengers must wear seat belts on all journeys.

## **SAFE STANDARDS OF DRIVING**

When driving on Company-related business, you must drive within the law and abide by all requirements of road traffic law and the Highway Code, including ensuring that:

- your vehicle is taxed and insured
- traffic signs and speed limits are observed
- the vehicle is properly parked and not in breach of any road traffic regulations.

You are prohibited from driving on Company-related business whilst under the influence of any intoxicating substances such as alcohol or drugs. If you are taking any prescription drugs or other medication which may cause drowsiness, you should inform your line manager prior to driving as this may affect your ability to drive. While driving on Company-related business, it is important that you take regular breaks because driving when tired can result in accidents.

## **BREACH OF THIS POLICY**

A failure to observe these rules will be regarded as a disciplinary offence and will be dealt with in accordance with TipsTrade's disciplinary procedure. Depending on the seriousness of the breach it may constitute potential gross misconduct rendering you liable to summary dismissal.

## 9 CODE OF CONDUCT

The Code of Conduct set out below is designed to cover the main areas of the required standards of behaviour and performance. The code includes Company Rules, which all employees are required to comply with, and examples of misconduct, which TipsTrade normally regards as Gross Misconduct. A breach of TipsTrade Rules will render an employee liable to disciplinary action in accordance with the Disciplinary Procedure. An instance of Gross Misconduct will render an employee liable to dismissal without notice.

TipsTrade Rules and the examples of misconduct are not exhaustive. You are under a duty to comply with the standards of behaviour and performance required by TipsTrade, and to behave in a reasonable manner, at all times.

All Company Rules apply to employees and their postings on social media. Anything posted on social media will be treated as if the same remark had been made face to face.

### COMPANY RULES

You are required to comply with the rules relating to notification of absence, which are set out in TipsTrade's Sick Pay and Absence Policy.

You are required to arrive at work promptly, ready to start work at your contracted starting time, and are required to remain at work until your contracted finishing time. See section on Timekeeping.

You may be required to work additional hours at short notice, as the needs of the business require.

You are responsible for your own time recording on commencing and finishing work. Any errors or omissions must be cleared with management, who will authorise or endorse any amendment.

You are required to maintain satisfactory standards of performance at work, a high level of quality, accuracy, and diligence.

You are required to keep confidential, both during your employment and at any time after its termination, all information gained in the course of your employment about TipsTrade's business, and that of TipsTrade's customers, except in circumstances in which you are required to disclose information by law or in the course of the performance of your duties with TipsTrade. (This includes postings on social media.)

You may be required from time to time to undertake duties outside your normal job remit.

You may be required from time to time to work at locations other than your normal place of work.

You are required to co-operate fully with your colleagues and with management, and to ensure the maintenance of acceptable standards of politeness (including postings on social media).

You are required to take all necessary steps required to safeguard TipsTrade's public image and preserve positive relationships with its customers and suppliers (including postings on social media).

The use of inappropriate or offensive language and behaviour towards clients, suppliers or other members of staff (including postings on social media) is considered a serious disciplinary matter.

You are required to comply with TipsTrade's Operating Policies and Procedures, as detailed in this Handbook.

You are required to ensure that you do not behave in a discriminatory manner (including postings on social media).

You are required to gain an understanding of TipsTrade's health and safety procedures, to observe them, and ensure that safety equipment and clothing, if appropriate, is always used. Any action by you which endangers the health or safety of yourself, other employees or any other persons, may lead to disciplinary action being taken.

All accidents, however small, must be reported to management as soon as possible, and an entry made in TipsTrade's Accident Book (kept by the Office Manager).

You are required to comply with all reasonable management instructions.

You are not permitted to make use of TipsTrade's or its customers' telephone, fax, or postal facilities and services without management permission.

TipsTrade property and equipment must not be taken from TipsTrade's premises unless for use on authorised TipsTrade business.

TipsTrade may request to search your clothing, personal baggage, and vehicles. Any such search must be conducted by an authorised member of management in the presence of an independent witness. Should you refuse such a request, the appropriate authorities will be requested to conduct the search on behalf of TipsTrade. Failure to co-operate with TipsTrade in this respect may be treated as gross misconduct.

You are solely responsible for the safety of your personal possessions while on TipsTrade's premises. You must ensure that your possessions are at all times kept in a safe place.

If you find an item of personal property on the premises you are required to inform management immediately.

You are forbidden to use hand-held mobile phones whilst driving on TipsTrade business, whether driving in a company or your own vehicle (please refer to the section on Mobile Phones and Driving).

## **GROSS MISCONDUCT**

Set out below are examples of behaviour which TipsTrade considers to be Gross



Misconduct. Such behaviour will render you liable to dismissal without notice. *You should note that this list is not exhaustive.*

- Theft, or unauthorised removal of, or possession of, property belonging to the Company or any employee or client of the Company.
- Deliberately falsifying working hours, expenses or mileage information.
- Assault, acts of violence, or aggression.
- Unacceptable use of obscene or abusive language.
- Possession or use of non-prescribed drugs on TipsTrade premises, or during working hours.
- Possession or use of alcohol on TipsTrade premises, or during working hours, without Senior Management's permission.
- Wilful damage to TipsTrade's, employees', or customers' property.
- Serious insubordination.
- Refusal to carry out reasonable management instructions.
- Falsification of records or other TipsTrade documents, including those relating to obtaining employment.
- Serious negligence which causes or might cause unacceptable loss, damage or injury.
- Discrimination on the basis of any of the protected characteristics.
- Gambling, bribery or corruption.
- Serious bullying or harassment (including postings on social media).
- Acts of indecency or sexual harassment.
- Serious breach of the Health and Safety policies and procedures.
- Accepting gifts from outside organisations, which have not been approved by management.
- Breach of confidentiality, including the unauthorised disclosure of TipsTrade business to the media or any other party (including postings on social media).
- Misuse of TipsTrade's property or name (including postings on social media).
- Bringing TipsTrade into serious disrepute (including postings on social media).
- Unauthorised access to or use of computer data.
- Copying of computer software, other than when authorised in the employee's normal course of employment.
- The display of sexually explicit or otherwise offensive images or documents on any TipsTrade system.
- Misuse of e-mail. Examples of e-mail misuse include, but are not limited to, the following:
  - Transmitting obscene, profane or offensive material.
  - Transmitting or displaying messages, jokes, or forms which breach TipsTrade's Equal Opportunities Policy or create an intimidating or hostile work environment.

- Sending Company information to any personal email account, no matter whose personal email account it is (this is considered a data breach under GDPR).
- Sleeping during working hours.
- Failing to wear Personal Protective Equipment as required.
- Working for a competitor without permission.
- Being absent from work without explanation for over 24 hours.
- Posting of negative comments about the business on all forms of social media.
- Engaging in activities which are clearly inconsistent with declared reasons for sickness absence

# 10 INFORMATION AND COMMUNICATIONS POLICY

## INTRODUCTION

The Company expects all its computer and telephone facilities to be used in a professional manner. The Company is committed to protecting its commercial interests and meeting its obligations by ensuring that its information, information processing and communication systems are used in an appropriate manner.

## GENERAL PRINCIPLES

### Things to know

- ① Information Security is everybody's responsibility.
- ① The Company's information systems are provided for business use. Reasonable personal use is permitted.
- ① The Company reserves the right to monitor any aspect of its information and communications systems in order to protect its lawful business interests. Information gathered from such monitoring may be used to instigate or support disciplinary proceedings.
- ① You should have no expectation of privacy when using Company information and communications systems. This includes computers, laptops, tablet PCs (e.g. iPad), mobile or smartphones (e.g. iPhones, Blackberrys, Samsung).
- ① Breach of this policy will result in disciplinary action. Depending on the severity of the breach, this may include:-
  - An informal warning from a manager
  - A formal written warning for misconduct
  - Dismissal for gross misconduct
  - Criminal proceedings
  - Civil proceedings to recover damages
- ① This policy refers in several places to things that "Others may find offensive". These include but are not limited to:-
  - Pornographic or sexually explicit material
  - Racist, sexist or homophobic material
  - Offensive material on any of the protected characteristics under the Equality Act 2010
  - Tasteless material (such as depiction of injury or animal cruelty)

### Things to do

- ☑ Exercise care and common sense in your use of information and communication systems.
- ☑ Report any security-related incident to your line manager.

### **Things not to do**

- ☒ Anything illegal.
- ☒ Anything that contravenes this policy.
- ☒ Anything that will harm the commercial interest, reputation or business objectives of the Company.

## **HANDLING SENSITIVE INFORMATION**

### **Things to know**

- ☒ In the course of your work, you may come across information of a sensitive nature. This could include:-
  - Personal data relating to living individuals. This is especially sensitive when aggregated to include many individuals
  - The Company's Intellectual Property (such as product designs or software source code)
  - Confidential financial information (such as salary or financial planning data)
- ☒ Sensitive information must be protected against disclosure to unauthorised parties.
- ☒ It is your responsibility to handle sensitive information appropriately and in accordance with Company procedures.
- ☒ Encryption tools and techniques vary, but all methods can be 'cracked' given sufficient time and resources.

### **Things to do**

- ☒ When creating sensitive information, ensure that it is appropriately marked so that others will know how to handle it.
- ☒ Communicate sensitive information only to authorised parties using approved methods.
- ☒ Where encryption is necessary, use only tools and guidance provided by the Company for this purpose.
- ☒ Ensure that sensitive information is deleted or destroyed appropriately at the end of its life.

### **Things not to do**

- ☒ Do not send sensitive information via the internet without management approval and approved encryption. Common examples of sending over the internet which are not permitted include:-
  - Using work e-mail to send to private external recipients
  - Using web-based e-mail to send to anyone
  - Using instant messaging to send to anyone
  - Using file transfer or file sharing web sites

- ❌ Do not copy sensitive data to removable media without management approval and approved encryption. Common examples of removable media include:-
  - USB sticks and memory cards
  - CDs and DVDs
  - External hard drives
  - Electronic devices with data storage capacity (including mobile and smartphones, cameras, iPods, tablet PCs, etc)

## **YOUR COMPUTER**

### **Things to know**

- ❗ "Your" computer is the property of the Company and has been prepared by the IT department for use on the Company network.
- ❗ You are required to log on to the Company's computer system using your own password, which you are required to keep secret from all employees and non-employees (including contractors).
- ❗ The act of using another employee's password to log on to the computer system, without that employee's knowledge, may be considered as gross misconduct.
- ❗ Data saved to local drives will not be backed up, and will be lost if your computer breaks, gets stolen or is replaced.
- ❗ The Company may at any time and without prior notice:-
  - Audit your computer to ensure compliance with policy
  - Require the return of your computer and any associated equipment

### **Things to do**

- ✅ Lock your workstation (CTRL+ALT+DEL) when you are away from it.
- ✅ It is very important that you log off after using a computer in order to protect sensitive Company material from non-employees.
- ✅ Save data to your home drive where it will be automatically backed-up for you.
- ✅ Ensure that files received from anywhere outside the organisation are virus checked before you open them. This includes files on CD, DVD or USB sticks. If in doubt, ask your line manager how this can be done.
- ✅ If you suspect that you may have a virus, leave your computer on, unplug the network cable and call your line manager.
- ✅ Turn your PC and monitor off at night to save energy unless there is a specific reason to leave it on.

### **Things not to do**

- ❌ Do not allow anyone else to use your computer while you are logged in.
- ❌ Never install software on your computer, unless you are specifically authorised to do so. This should normally only be done by authorised personnel. Things that you

should never attempt to install include but are not limited to:-

- Games
- Video or audio codecs
- iTunes or other music download software
- Instant messaging or communication software
- Utilities that claim to remove spyware or viruses
- News readers, ticker-tape services or 'Gadgets'
- ☒ Do not disable or uninstall any of the software that is installed on your computer
- ☒ Never connect your own devices to your company computer. These include but are not limited to:-
  - USB memory devices (also known as pen drives or memory sticks)
  - MP3 players (including iPods)
  - Mobile phones and cameras

## MOBILE DEVICES

### Things to know

- ① You should read and understand this section even if you do not normally use a mobile device. You may need to do so at some point in the future.
- ① The term 'mobile device' covers any company-owned mobile computing device including:-
  - Laptop or tablet PCs
  - Tablets (also known as Pocket PCs, handhelds, PDAs or iPads)
  - Smartphones
- ① You are responsible for the care and safe storage of any computer equipment that has been issued to you.

### Things to do

- ☑ Back up your work to the network at regular intervals
- ☑ Always consider the physical security of your mobile device:-
  - **In an unlocked office:** Secured with a cable or kept in a locked drawer.
  - **In a vehicle:** Concealed from view. Ideally in a locked boot (put in there *before* arriving at your destination) or glove compartment.
  - **At home:** Ideally within a locked work area. Otherwise within a locked drawer.
  - **In a hotel:** Concealed from view. Ideally locked in a suitcase.
  - **Travelling:** Keep the device on your person and out of sight at all times

### Things not to do

- ☒ Do not copy sensitive information onto mobile devices unless you have to.

- ☒ Do not view sensitive information on the train, plane or in any public area. This provides an opportunity for onlookers.
- ☒ Do not allow family, friends or anybody else to use the device.
- ☒ Do not leave mobile devices in a vehicle unless absolutely necessary.
- ☒ Never connect your device to an unsecured network.
- ☒ Do not use devices to take non-work related pictures and videos.

## **YOUR PASSWORD**

### **Things to know**

- ☒ You can change your password at any time (from the CTRL + ALT + DEL menu) not just when the system prompts you.
- ☒ If you need to grant shared access to files, a diary or e-mail account, this can be arranged by your line manager. You do not need to share passwords.

### **Things to do**

- ☒ Set a password or phrase. Make it as secure as you can by using some or all of the following techniques:-
  - Use two unrelated words or a short phrase
  - Include at least one number
  - Include at least one upper case character
  - Include at least one symbol
- ☒ Change your password if you suspect that someone else may know it.
- ☒ If you have to write your password down:-
  - Keep it in your purse or wallet so that it is not left behind when you leave your desk
  - Try to obscure it in some way so that it is not easily recognisable as a password
  - Destroy it as soon as you have committed it to memory

### **Things not to do**

- ☒ Do not use one of the most predictable passwords:-
  - The word "password"
  - The name of a family member
  - The name of a pet
  - Your football team
  - A rude word
  - An item or brand name that you can see from your desk
- ☒ Do not disclose your password to anyone. Even IT staff do not need to know it.
- ☒ Do not use anyone else's password.

## E-MAIL

### Things to know

- ❗ The Company e-mail systems are provided for business use. Reasonable personal use is permitted.
- ❗ The Company monitors all e-mail to ensure compliance with policy.
- ❗ E-mail is not a secure method of communication. Once a message is sent you have no further control over who reads it.
- ❗ E-mail is admissible in court and carries the same weight as a letter on company headed paper.

### Things to do

- ✅ Use the same care when drafting an e-mail message as you would when writing a letter or memo on company headed paper.
- ✅ Make sure that your message is concise, relevant and sent only to the people that need to read it.
- ✅ Use the telephone or face to face conversation instead of e-mail where this is possible and appropriate.
- ✅ Use your 'Out of Office Assistant' to let people know when you are away.

### Things not to do

- ❌ Never open an attachment that you were not expecting. Even if you know the sender.
- ❌ Never click on a link within an e-mail message unless you know the sender and the purpose of the link.
- ❌ Never supply banking or payment details in response to an e-mail message. This is a well-known method of fraud. Your bank will never request security details by e-mail.
- ❌ Do not send or forward anything that:-
  - Others may find offensive
  - May be defamatory (about an individual or organisation)
  - Is covered by a copyright
- ❌ Do not circulate non work-related material. This includes but is not limited to:-
  - Jokes
  - Chain letters
  - Virus warnings
  - Software
  - Music, pictures or video
- ❌ Do not use automatic forwarding rules.
- ❌ Do not disclose any information about a person that you would object to being



disclosed about yourself.

- ☒ Never use e-mail to rebuke, criticise or complain about somebody. You may say something that you regret, and the record will be permanent.

## **WEB BROWSING**

### **Things to know**

- ☒ Access to the web is provided for business use. Reasonable personal use is permitted.
- ☒ The Company monitors and records all web browsing to ensure compliance with policy.
- ☒ Access to certain web sites may be blocked in order to protect you and the organisation. This does not imply the suitability of sites that are not blocked. You must always use your discretion along with the guidance below when visiting web sites.

### **Things to do**

- ☒ Inform your line manager if access to a legitimate and business-related web site is blocked.
- ☒ Inform your line manager if you believe you have a virus or spyware infection on your computer. This is a routine occurrence; it does not indicate irresponsible browsing, and you will not be disciplined. Do not attempt to remedy the infection yourself.

### **Things not to do**

- ☒ Do not view or download anything that others may find offensive.
- ☒ Do not download anything that is likely to be covered by copyright. This includes, but is not limited to:-
  - Music
  - Pictures
  - Software
- ☒ Do not stream web-based radio, television or video services, as these use a disproportionate amount of network resources.
- ☒ Do not visit the "high-risk" site categories shown below – including on Smartphones. Although their content appears to be free, it is often funded by installing spyware on your computer.
  - Free screensavers and smileys
  - Free music downloads or ringtones
  - Free software and serial numbers (also known as warez and cracks)
  - Adult material

## PRINTING

### Things to know

- ❗ Printers are provided for business use only.

### Things to do

- ✅ Be selective about what you print. Print only when necessary and only the necessary pages of a document.
- ✅ Print double sided to save paper where possible.
- ✅ Keep the area around printers tidy.
- ✅ Always pick up what you have printed.

### Things not to do

- ❌ Do not print to a colour printer unless colour conveys important information in your document that would be lost in black and white.
- ❌ Do not leave confidential print-outs in the printer where anyone can see them
- ❌ Do not resend your print job if nothing happens. Instead, check the following:-
  - Is the print job still listed in the queue?
  - Did you send it to the right printer?
  - Is the printer switched on?
  - Is the printer in an error state because:-
    - There is paper jam
    - It is out of paper
    - It is out of toner or ink

## PERSONAL USE

The Company recognises that personal access to e-mail and the web at work helps employees to maintain a positive work life balance.

Limited and 'reasonable' personal use of e-mail and the web is permitted. Reasonable use is defined below. Personal use of all other systems is prohibited.

E-mail and web access for personal use have been provided at considerable risk and cost to the organisation. The Company asks that employees make sensible and conscientious use of these facilities in return.

The web has the power to distract even the most conscientious worker. It is easy to spend more time than you intend to on 'addictive' sites like, social networking, blogging, auctions and gaming.

All e-mail and web access is monitored to ensure compliance with policy. Employees that choose to make personal use of company systems do so in acceptance of the monitoring measures outlined in this policy.

Personal use of these systems is a privilege. The Company reserves the right to withdraw it either individually or globally at any time without notice or explanation.

### **Reasonable Use**

Reasonable personal use of company systems is that which:-

- ✓ Is lawful and ethical.
- ✓ Is in accordance with this policy.
- ✓ Takes place during authorised breaks or outside of your working hours.
- ✓ Does not adversely affect your productivity.
- ✓ Does not make unreasonable use of limited company resources.

### **Unreasonable Use**

Unreasonable personal use of company systems includes but is not limited to:-

- ✗ Contravention of this policy in any way, including but not limited to the sending, viewing or downloading of:-
  - Material that others may find offensive
  - Unauthorised software
  - Material covered by copyright, such as music, videos or games
- ✗ Personal use that can reasonably be described as excessive within the context of a professional working environment.
- ✗ Activities for personal financial gain or for business other than that of the Company and its associated businesses.

## **LEGAL RESPONSIBILITIES**

### **Things to know**

- ① You are personally responsible for ensuring that your use of information systems is lawful. Failure to do so may result in any or all of the following:-
  - You being personally liable to criminal prosecution.
  - You being personally sued for damages in a civil court.
  - The Company directors being personally liable to criminal prosecution.
  - The Company being sued for damages in a civil court.

### **Things to do**

- ✓ Comply with software licences, copyrights and all other laws governing intellectual property.
- ✓ If you process personal data (data that identifies a living individual) in the course of your work, you must do this in accordance with the General Data Protection

Regulation 2018. Your line manager can provide you with job-specific guidance on these.

- ☑ If you process card payments in the course of your work, you must do this in accordance with the Payment Card Industry Data Security Standard (PCI DSS). Your line manager can provide you with job-specific guidance on handling payment card data.
- ☑ On leaving the Company's employment, and at any other time at management request, you are required to hand in all Company information and data held in computer-useable format.

### **Things not to do**

- ☒ Do not borrow or copy company software for use at home or elsewhere.
- ☒ Do not write or say anything defamatory or potentially libellous about another individual or company.

### **MONITORING**

The Company reserves the right, but not the duty, to monitor any and all aspects of its electronic resources. This includes: data, email and voice mail boxes, and other employer-provided electronic storage systems. It also reserves the right for business and security purposes to audit and monitor the information on all systems, electronic mail, telephone and information stored on computer systems or media, without advance notice. It also reserves the right to retrieve the contents of any employee communication in these systems.

This process is in place to maintain the integrity of the Company's electronic systems, the rights of the other users, and to ensure compliance with policies and obligations.

You should have no expectation of privacy when using the Company information systems, whether for business or personal use.

Employees should be aware that telephone calls made and received on the Company's telephone network will routinely be monitored in real time by managers and recorded to assess employee performance, to ensure customer satisfaction and to check that the use of the telephone system is not being abused or used in an unauthorised manner. In addition, an itemised call log may be maintained and retained of all external calls made and received on the Company's telephone network. This may include details of the external caller's number and the date, time and duration of the call.

Monitoring of systems is carried out in order to:-

- Detect and prevent unlawful use of systems
- Detect and prevent misuse of company systems
- Maintain the effective operation of systems
- Protect the reputation of the Company
- Protect the Company from legal liability

Raw monitoring data will be viewed and analysed only by the Managing Director and their nominated representatives.

On instruction of the Managing Director, the data may be passed as necessary to any of the following:-

- The Head of Human Resources
- The appropriate line manager
- The Police

## **ENFORCEMENT**

Breach of this policy will invoke the organisation's disciplinary process.

Serious or persistent breaches may constitute gross misconduct and result in dismissal.

## 11 SOCIAL MEDIA / NETWORKING GUIDELINES

Whether or not an employee of TipsTrade chooses to create or take part in a blog, wiki, online social network or any other form of online publishing or discussion is their own decision. However, we support our employees' responsible involvement in this rapidly growing space of relationship, learning and collaboration.

### DOs

- You are personally responsible for the content you publish on blogs, wikis or any other form of user-generated media. Remember that what you publish will be public for a long time – protect your privacy.
- Identify yourself – name and, when relevant, role at TipsTrade – when you discuss TipsTrade or TipsTrade-related matters. Write in the first person. You must make it clear that you are speaking for yourself and not on behalf of TipsTrade.
- If you publish content to any website outside of TipsTrade and it has something to do with work you do or subjects associated with TipsTrade, use a disclaimer such as this: "The postings on this site are my own and don't necessarily represent TipsTrade's positions, strategies or opinions."
- Respect copyright, fair use and financial disclosure laws.
- Respect your audience. Avoid ethnic slurs, personal insults, obscenity, and do not engage in any conduct that would not be acceptable in TipsTrade's workplace. You should also show proper consideration for others' privacy and for topics that may be considered objectionable or inflammatory – such as politics and religion.
- Be aware of your association with TipsTrade in online social networks. If you identify yourself as a staff member, ensure your profile and related content is consistent with how you wish to present yourself with colleagues and clients.
- Try to add value. Provide worthwhile information and perspective. TipsTrade's brand is best represented by its people and what you publish may reflect on TipsTrade's brand.

### DON'Ts

- Don't pick fights. Be the first to correct your own mistakes, and don't alter previous posts without indicating that you have done so.
- Don't include personal information or data about TipsTrade's employees, clients, customers, contractors or suppliers without their express consent (an employee may still be liable even if employees, clients, customers, contractors or suppliers are not expressly named in the websites or blogs as long as the Company reasonably believes they are identifiable) – this could constitute a breach of the General Data Protection Regulation 2018 which is a criminal offence.
- Don't make any derogatory, offensive, discriminatory, untrue, negative, critical or defamatory comments about TipsTrade, its employees, clients, customers, contractors or suppliers (an employee may still be liable even if TipsTrade, its employees, clients, customers, contractors or suppliers are not expressly named in the websites or blogs as long as TipsTrade reasonably believes they are

identifiable).

- Don't make any comments about TipsTrade's employees that could constitute unlawful discrimination, harassment or cyber-bullying contrary to the Equality Act 2010 or post any images or video clips that are discriminatory or which may constitute unlawful harassment or cyber-bullying – employees can be personally liable for their actions under the legislation.
- Don't disclose any trade secrets or confidential, proprietary or sensitive information belonging to TipsTrade, its employees, clients, customers, contractors or suppliers or any information which could be used by one or more of TipsTrade's competitors, for example information about TipsTrade's work, its products and services, technical developments, deals that it is doing or future business plans and staff morale. Ask permission to publish or report on conversations that are meant to be private or internal to TipsTrade.
- Don't breach copyright or any other proprietary interest belonging to TipsTrade, for example, using someone else's images or written content without permission or failing to give acknowledgement where permission has been given to reproduce particular work. If you wish to post images, photographs or videos of your work colleagues or clients, customers, contractors or suppliers on your online profile, you should first obtain the other party's express permission to do so.
- Don't cite or reference clients, partners or suppliers without their approval. When you do make a reference, where possible link back to the source.
- Don't become an internet "friend" of any clients under 18.

In general, what you do on your own time is your affair. However, activities in or outside of work that affect your TipsTrade job performance, the performance of others, or TipsTrade's business interests are a proper focus for company policy.

Only those officially designated by TipsTrade are allowed to speak on behalf of the company.

One of our core values is "trust and personal responsibility in all relationships." As a company, TipsTrade trusts, and expects, employees to exercise personal responsibility whenever they take part in social media. This includes not violating the trust of those with whom they are engaging, whatever the age.

You must remove any offending content immediately if you are asked to do so by TipsTrade.

Posting of negative comments about the business on all forms of social media will be viewed as gross misconduct.

You should remember that social media websites are public fora, even if you have set your account privacy settings at a restricted access or "friends only" level, and therefore you should not assume that your postings on any website will remain private.

You should also be security conscious when using social media websites and should take appropriate steps to protect yourself from identity theft, for example by placing your privacy settings at a high level and restricting the amount of personal information you give out, e.g. date and place of birth. This type of information may form the basis of security questions and/or passwords on other websites, such as online banking.

Should you notice any inaccurate information about TipsTrade online, you should report this to your line manager in the first instance.

Where employees are authorised to contribute to the Company's own social media activities as part of their work, for example for marketing, promotional and recruitment purposes, they must adhere to the following rules:

- use the same safeguards as they would with any other type of communication about the Company that is in the public domain
- ensure that any communication has a purpose and a benefit for the Company
- obtain permission from their line manager before embarking on a public campaign using social media
- request their line manager to check and approve content before it is published online
- follow any additional guidelines given by the Company from time to time.

In addition, such social media accounts which are operated for business purposes (and their contents) belong to the Company and therefore these accounts used by an employee during employment may not be used after termination of employment.

Employees must also surrender all login and password details for accounts run on the Company's behalf or where an account has been used to promote and/or market the Company's business activities on the termination of employment or whenever so requested by the Company.

Work and business contacts made during the course of employment through social media websites (such as the names and contact details of existing or prospective customers, clients and suppliers) and which are added to personal social and business networking accounts (in particular to LinkedIn), or which are stored on TipsTrade's computer system, amount to confidential information belonging to TipsTrade and accordingly must be surrendered on termination of employment.

If you have a LinkedIn profile then you must ensure that, whenever your profile relates to your employment with us:

- It is accurate.
- It does not divulge confidential or sensitive material, or material which might damage the reputation of the Company.
- You refer to the Company and your employment in a way which is respectful.

On termination of employment or once notice to terminate employment has been given, you must, on request, disclose to TipsTrade a full list of all work and business contacts that you hold on all devices or on all social and business networking accounts. TipsTrade may then require you to delete any or all such work and business connections from your devices (including from personal devices) or from your social or business networking account, not keep copies of the same and not reconnect with those connections for a period of six months from termination of employment. TipsTrade may also require



written confirmation from you that these provisions have been complied with.

## **SOCIAL MEDIA MONITORING**

TipsTrade reserves the right to monitor employees' use of social media on the Internet, both during routine audits of the computer system and in specific cases where a problem relating to excessive or unauthorised use is suspected. The purposes for such monitoring are to:

- promote productivity and efficiency
- ensure the security of the system and its effective operation
- make sure there is no unauthorised use of TipsTrade's time
- ensure that inappropriate, restricted or blocked websites are not being accessed by employees
- make sure there is no breach of confidentiality.

TipsTrade reserves the right to restrict, deny or remove Internet access, or access to particular social media websites, to or from any employee.

## **CONTRAVENTION OF THIS POLICY**

Failure to comply with any of the requirements of this policy is a disciplinary offence and may result in disciplinary action being taken under TipsTrade's disciplinary procedure. Depending on the seriousness of the offence, it may amount to gross misconduct and could result in your summary dismissal.

## 12 MOBILE EQUIPMENT

This policy covers the use of laptops and mobile phones. If provided by TipsTrade it also covers the allocation of these devices, and their use by employees. Where provided by TipsTrade, these devices represent a significant expense and it is important that you are familiar with this policy. Failure to comply with this policy could result in action under the company's Disciplinary Policy. All mobile devices provided to the employee by TipsTrade are to be returned to the company on termination of employment.

### CARE OF EQUIPMENT

Mobile telephone and laptop users will be responsible for taking reasonable care of their equipment and associated accessories. Be wary of common scams at airport security checkpoints and other public places. Avoid leaving your equipment in a vehicle, but if you have to, place it in the boot **prior to your arrival** and ensure that the boot is locked. The company's insurance will not pay out for equipment stolen from a vehicle which was not locked in the boot.

TipsTrade may remove your right to use a company mobile telephone or laptop if it is abused. Company equipment should not be lent to anyone else (including family members).

### MOBILE PHONE USAGE ON COMPANY PREMISES

#### AIMS OF THIS POLICY

- To inform employees about our policy within the workplace
- To protect employees from danger caused by distraction
- To uphold standards of quality.

#### ESSENTIAL ELEMENTS

- Personal use of mobile phones is considered unrelated to work.
- Whilst the Company will tolerate the use of mobile phones for essential personal calls during normal working hours, excessive use for personal calls or messaging is prohibited.
- Also prohibited are lengthy calls, casual chats, text messaging, e-mailing, web browsing and the taking of video and/or still images (if your phone is so enabled).
- If you have a company-issued mobile phone, you must not take any pictures/video on it that you would not be happy your line manager seeing.
- Your private mobile phone should be set to a silent ring during normal working hours.
- Personal use of your mobile phone should be done outside your normal working hours, i.e., in your breaks.

## **MOBILE PHONE USAGE & DRIVING**

### **AIMS OF THIS POLICY**

- To inform employees about the law banning the use of mobile phones while driving
- To protect employees from possible prosecution for using a mobile phone while driving a motor vehicle
- To inform and educate employees about the responsible use of mobile phones in vehicles

### **WHO DOES THIS POLICY APPLY TO?**

- This policy is applicable to all employees who use company vehicles, their own private vehicles or rental vehicles for work purposes.

### **ESSENTIAL ELEMENTS**

Legislation came into force on 1 December 2003, which made it illegal to use a handheld mobile phone while driving a motor vehicle (whether it is a bike, car, van, lorry etc.), even whilst stationary at traffic lights. As well as making it illegal for drivers to use mobile phones on the move, it also prohibits employers from requiring or encouraging employees to make or receive calls while driving. Therefore, the Company would like to ensure that you understand that:

- You are under no obligation to make or receive telephone calls while driving
- Handheld mobile phones should never be used while driving (please see code of conduct),
- You should only use hands-free kits

For further information:

<https://www.gov.uk/using-mobile-phones-when-driving-the-law>

### **BEST PRACTICE**

While it is not required by legislation, TipsTrade would advise the following 'best practice' guidelines:

- Mobile phones should be switched to voice mail when the user is driving
- Only emergency calls should be made / received when on the move
- You are advised to avoid calling colleagues when you are travelling to and from meetings
- You are encouraged to only make or receive calls – even with a hands-free kit – when you are safely parked away from the road

**NB. The Highway Code states the following:-**

*Avoid distractions when driving or riding such as:*

- loud music (this may mask other sounds)
- trying to read maps
- inserting a cassette or CD or tuning a radio
- arguing with your passengers or other road users
- eating and drinking
- smoking

If the Police think that you have been driving without due care and attention, then if you were doing any of the above you could have to pay a large penalty.

BE WARNED – you will not be able to claim a penalty back on expenses.

## 13 COMMUNICATIONS

### POLICY STATEMENT

It is TipsTrade's firm belief that efficiency, high productivity and a harmonious working environment are best achieved where effective communications are established between management and employees. In order to achieve this, systems will be set-up and maintained by management to facilitate the flow of information throughout the organisation both from management to employees and vice versa.

### PROCEDURE

Job Related Information – Managers are responsible for ensuring that their subordinates are provided with all the information they need to perform their duties satisfactorily and safely. Details of your terms and conditions of employment are contained in the following documents:

- offer letter
- terms and conditions statement (Contract)
- employee handbook containing company rules and procedures
- job description (if any)
- annual appraisal

Management is responsible for keeping these items up-to-date and for distributing amendments and additions when necessary.

Supervisors are responsible for explaining procedures to be followed when operating electrical equipment, completing documentation etc.

General guidance on health and safety matters will be provided to you. Managers are responsible for supplying information to employees on safe working practices and particular hazards in their own departments.

If you have any queries relating to the work you are required to carry out, these should be raised with your manager or a Director.

Wherever practicable, regular meetings will be held to discuss issues connected with the smooth operation of the business. You are encouraged to make suggestions to the directors which you believe may assist in improving efficiency and promoting job satisfaction.

## **14 LEAVING TIPSTRADE**

This policy applies to employees leaving TipsTrade following either resignation or other termination of employment for example, dismissal, mutual agreement or end of fixed term contracts.

### **RESIGNATION**

The notice period required from you and TipsTrade is specified in your employment contract. We request that you give your resignation in writing, providing the correct amount of notice as specified in your employment contract.

### **RETURN OF COMPANY PROPERTY**

Prior to your leaving date you must return all company property to the Managing Director. This includes (where applicable): All books, documents, papers (including copies), credit cards, keys, computer equipment, disks, laptops, mobile telephones, vehicles and any other property which belongs to TipsTrade or which contains or refers to any confidential information. Where this information is in electronic form you must return any equipment containing such information and delete it from the hard drive of any personal computer, laptop or any other storage device owned or operated by you.

It is your responsibility to return office equipment to the Company, whether this is by demand of the Company or in the event of the termination of your employment for any reason. You agree that failure to do so will entitle the Company to withhold any wages due from the Company to you up to the current market value of the equipment not returned.

Any office equipment is provided for the exclusive use by you in connection with your employment with TipsTrade. Use of the office equipment for personal and private purposes or for any use other than for the Company's business is prohibited. If you are discovered using the equipment for personal or private purposes, this is a disciplinary matter and will be dealt with under the Company's disciplinary procedure. A deliberate, negligent or reckless failure to take proper care of an item of office equipment, resulting in it being lost, damaged or stolen, is also a disciplinary offence and will again be dealt with in accordance with the Company's disciplinary procedure.

### **WORK DURING NOTICE PERIOD**

During the notice period, where you hold a position dealing with highly sensitive information e.g. pricing/sales, or access to business sensitive information we reserve the right to reassign these activities to others during your notice period, and to ask you to undertake other duties appropriate to the level of the job. Alternatively you may be required to undertake "gardening leave" as detailed in your contract of employment.

### **FINAL PAY**

TipsTrade has the right to deduct from your pay any sums that you owe TipsTrade at

any time, and in particular on leaving employment. For the purposes of the Employment Rights Act 1996, this includes the right to deduct:

- loans made to you by TipsTrade
- any money due to TipsTrade from you
- deduction for any holiday pay taken in excess of your entitlement at date of leaving
- deduction for any sick pay paid in excess of your entitlement
- over payment of any expenses
- over payment of any other payment made to you by TipsTrade
- any money requested by you in writing to be deducted.
- losses suffered by TipsTrade as a result of your negligence, or breach of organisation rules including non-return or loss of company property provided to you to assist you in performance of your duties. Failure to return property may result in a deduction from any final payment due to you, and delay the completion of leaving formalities.

## **15 SHORT TIME WORKING / LAYOFF / FURLOUGH & REDUNDANCY**

It is the Company's intention to provide security of employment for its employees. However, circumstances may arise when changes in the market, technology, organisational requirements, or similar developments, will lead to the need for reductions in staff.

### **SHORT TIME WORKING / LAYOFF / FURLOUGH**

The Company reserves the right to lay you off, put you on furlough or put you on short time working where the needs of the Company make this necessary, for example because there is a temporary cessation of or reduction in work or a temporary closure of the workplace. You will be notified of the layoff, furlough or short time working, the date when it will start and how long it is anticipated to last for. The position will then be kept under regular review by the Company.

If you are laid off or put-on short time working, your entitlement to pay on workless days in that period of layoff or short time working will cease and instead, if you qualify, you will be paid guarantee payments at the prevailing statutory rate during that period. Guarantee payments are paid for a maximum of the first five workless days within a three-month period.

In the event you are furloughed your entitlement to pay will be governed by any government furlough rules in place at that time.

Your continuity of employment will not be affected by a layoff, furlough or short time working.

### **REDUNDANCY**

Where a redundancy situation arises, consideration will be given to alternative options, including:

- Imposing a restriction on recruitment
- Restricting the use of temporary and casual employees
- The implementation of temporary lay-off or short-time working where this is appropriate
- Considering applications for voluntary redundancy

Where, after consideration of these and any other alternatives, management considers that the need for redundancies remains, consultation will take place.

Selection for redundancy will be based on criteria drawn up at the time and may include, but may not necessarily be limited to, some or all, of the following:

- Suitability for remaining work
- Experience/qualifications





- Conduct
- Attendance
- Service length

These criteria may be differently weighted depending on the circumstances but will be assessed in an objective manner. The above criteria are subject to the Company's requirement to retain specific knowledge, skills, and a balanced workforce at all times. The Company reserves the right to introduce short-time working or a period of temporary lay-off without pay where this is necessary to avoid redundancies or where there is a shortage of work.

## **16 RETIREMENT**

Since April 2011, there is no longer a Default Retirement Age. You will not be automatically “retired” when you reach 65.

If you wish to stop working, you will need to resign in the normal way.

## **17 STATUTORY RIGHTS TO TIME OFF**

You have the right to request time off work in the following circumstances:

### **TIME OFF FOR PUBLIC DUTIES**

You are entitled to ask for time off work for specified public duties. There is no statutory right to be paid for this time off. The amount of time off is that which is reasonable in the circumstances.

The public offices which qualify in respect of this provision are as follows:

- Justice of the Peace
- Members of a Local Authority i.e. Local Councillor
- Members of a Statutory Tribunal
- Members of a Police Authority
- Members of the Service Authority for the National Criminal Intelligence Service or the Service Authority for the National Crime Squad
- Members of a board of prison visitors or a prison visiting committee
- Members of a relevant health body (NHS Trusts, Health Authorities, Health Boards)
- Members of a relevant education body (managing or governing bodies of local authority educational establishments, grant maintained schools, school councils, self-governing schools, colleges of further education, central institutions)
- Members of the Environment Agency or the Scottish Environment Protection Agency
- Members of a relevant Scottish water and sewerage authority
- Lay observers
- Members of Immigration Visiting Committees
- Members of Short-Term Holding Visiting Committees

### **TIME OFF IN REDUNDANCY SITUATIONS**

You are entitled to a reasonable amount of time off to look for other work or make arrangements for retraining if you are under notice of dismissal for redundancy.

You must have completed two years' continuous employment to qualify for this right.

### **TIME OFF FOR SAFETY REPRESENTATIVES**

Under the Health and Safety at Work Act 1974 a recognised trade union may appoint, or employees may elect, safety representatives from among the employees. These representatives are entitled to carry out relevant activities during what would otherwise be normal working hours.

## TIME OFF FOR DEPENDANTS

You are entitled to take reasonable unpaid time off to deal with sudden and unexpected problems with a dependant. A dependant is a partner, child or parent who lives with you as part of your family or other any person who reasonably relies on you for assistance.

Reasonable time off will be granted e.g. in the following circumstances:

- to provide assistance on an occasion when a dependant falls ill, gives birth or is injured or assaulted;
- to make arrangements for the provision of care for a dependant who is ill or injured;
- in consequence of the death of a dependant;
- because of the unexpected disruption or termination of arrangements for the care of a dependant; or
- to deal with an incident which involves a child of yours and which occurs unexpectedly in a period during which an educational establishment which the child attends is responsible for them.

You are required to inform TipsTrade as soon as practicable of your absence, the reason for it and how long you expect to be away from work.

The purpose is primarily to enable you to make **arrangements for care**, and thus only to provide care when the immediate crisis arises. The amount of time that will be granted will depend on what is reasonable, but is generally expected to be no more than one or two days in most situations.

## AUTHORISED TIME OFF – JURY SERVICE

You are entitled to time off work to attend for Jury Service. You should notify management immediately on receipt of the Jury Summons giving full details.

You will not normally be paid for this time off, and you are advised to claim the expenses which you are entitled to from the Court. These will normally include compensation for loss of earnings.

<https://www.gov.uk/jury-service/what-you-can-claim>

## 18 CAREER BREAKS AND SABBATICALS

TipsTrade may, at its absolute discretion and subject to certain conditions being satisfied, permit employees to take a career break or sabbatical and then return to work at the end of that break. The conditions that must be satisfied are:

- a career break must be for an agreed duration which is between for example one month and one year
- career breaks will only be available to employees who have a minimum of one years' continuous employment with TipsTrade
- you must make a request for a career break at least two months before the proposed start date
- the purpose of the career break must be agreed with TipsTrade in advance and a career break will not be granted where the intended purpose is to enable the employee to take up other paid employment. A career break can be used for a variety of purposes, such as time off to undergo a college or university course, on account of family responsibilities, to allow an employee to pursue a personal interest or undertake voluntary work, for overseas travel or for any other purpose agreed with TipsTrade.

Any career break granted will be unpaid.

If you are granted a career break, your continuity of employment will be broken by that break and your contract of employment will terminate on your last day of work immediately before your career break commences. When you therefore return to work at the end of the career break, this will be a new period of employment with TipsTrade and neither the period of your previous employment with TipsTrade prior to the career break nor the career break itself will count as part of your continuous period of employment with TipsTrade. You should also be aware that the loss of continuity of employment will have an impact on any statutory rights or contractual benefits that are linked to or dependent on continued employment or length of service.

If you would like to be considered for a career break, you should apply in writing to the Managing Director stating the purpose for which you wish to take the break, when you would like it to start, the intended length of the break and the date on which you would propose to return to work. You have no contractual right to take a career break and any request you may make will be considered in line with the operational needs of TipsTrade's business.

If TipsTrade agrees to grant you a career break, this will be on the basis that you agree to return to work on a specified date. Providing this and the other conditions for career breaks are met, you will be able to return to work with TipsTrade at the end of the career break. This will be a return to the same job on the same terms and conditions as you occupied before the career break, unless a redundancy situation has arisen. If, however, there is some reason other than redundancy why it is not reasonably practicable for you to be taken back in your original job, you will be offered alternative work on terms and conditions which are no less favourable overall than the terms and conditions of employment which applied to you immediately before your career break. On your return to work, TipsTrade may, at its absolute discretion, require you to undertake a period of



retraining as necessary.

Except where you are ill and you have followed TipsTrade's normal procedures in relation to sickness absence, if you fail to return to work on the agreed return date at the end of a career break, you will forfeit your right to return to work with TipsTrade. You will then not be able to return to work at a later date.

## 19 MATERNITY LEAVE AND MATERNITY PAY

Pregnant employees, and employees who have recently given birth, have a variety of rights under current legislation. This area of law is very complex, and the following sections provide only a general guide. Please also visit this website:

<https://www.gov.uk/maternity-leave>

### INTRODUCTION

This section sets out the statutory rights and responsibilities of employees who are pregnant or have recently given birth and covers the arrangements for ante-natal care, pregnancy-related illness, maternity leave and pay. TipsTrade implements the maternity rights set out in legislation.

The following abbreviations are used in this section:

EWC	Expected Week of Childbirth - the week, starting on a Sunday, in which your doctor or midwife expects you to give birth.
SMP	Statutory Maternity Pay.
QW	The Qualifying Week for SMP - the 15th week before the EWC.

### MATERNITY RIGHTS

You have the following key maternity rights:

- time off for ante-natal care
- maternity pay - linked to your level of earnings
- maternity leave.

### NOTIFICATION OF PREGNANCY

On becoming pregnant, you should notify your line manager as soon as you feel able to do so. This is important because there are health and safety considerations for TipsTrade.

By the end of the Qualifying Week, or as soon as reasonably practicable afterwards, you are required to provide the following information in writing to TipsTrade:

- that you are pregnant
- your EWC
- the date on which you intend to start your maternity leave.

In addition, you will need to provide your line manager with a MATB1 certificate. The MATB1 is issued by your doctor or midwife and it states when your baby is due. The certificate must have either your doctor's name and address on it or, if issued by a midwife, their name and registration number.

You are permitted to bring forward your maternity leave start date, provided you advise TipsTrade in writing at least 28 days before the new start date or, if that is not possible, as soon as reasonably practicable. You may also postpone your maternity leave start date, provided you advise TipsTrade in writing at least 28 days before the original proposed start date or, if that is not possible, as soon as reasonably practicable.

TipsTrade will formally respond in writing to your notification of your leave plans within 28 days, confirming the date on which you are expected to return to work if you take your full 52-week entitlement to maternity leave.

## **TIME OFF FOR ANTE-NATAL CARE**

Once you have advised TipsTrade that you are pregnant, you are entitled to take reasonable time off work with pay to attend the ante-natal clinic and other ante-natal appointments made on the advice of your doctor, registered midwife or registered health visitor. Ante-natal care may include relaxation and parent craft classes that your doctor, midwife or health visitor has advised you to attend, as well as medical examinations.

In order to be entitled to take time off for ante-natal care, you are required to produce a medical certificate from one of the above, stating that you are pregnant. Except in the case of your first appointment, you should also produce evidence of the appointment, such as an appointment card, to your line manager. You must endeavour to give your line manager as much advance notice as possible of ante-natal appointments and you should try to arrange them as close to the start or the end of your working day as possible.

## **IF YOUR PARTNER IS PREGNANT**

If you are the spouse, civil partner or you live with a partner (who is not your relative) in an enduring family relationship, or you are the father of the expected baby, you are entitled to take unpaid time off work in order to accompany your partner to an antenatal appointment made on the advice of a registered medical practitioner, registered midwife or registered nurse. This is limited to a maximum of two appointments, with the maximum time off during working hours for each appointment being no more than 6.5 hours. We may request you to sign a declaration in this regard which states that you have a qualifying relationship with your partner or the expected baby, that you are taking the time off to accompany your partner to an antenatal appointment made on the advice of a registered medical practitioner, registered midwife or registered nurse and the date and time of the appointment. No evidence of the pregnancy or the antenatal appointment needs to be provided. This right also applies to the intended parent of a baby due to a surrogate mother, if you are the potential applicant for a parental order.

## **HEALTH AND SAFETY**

TipsTrade has a duty to take care of the health and safety of all employees. We are also required to carry out a risk assessment to assess the workplace risks to anyone who is pregnant, has recently given birth or is breastfeeding. TipsTrade will provide you with information as to any risks identified in the risk assessment. If the risk assessment reveals that you would be exposed to health hazards in carrying out your normal job duties, TipsTrade will take such steps as are reasonably necessary to avoid those risks, such as altering your working conditions. In some cases, this may mean offering you



suitable alternative work (if available) on terms and conditions which are not substantially less favourable.

If it is not possible for TipsTrade to alter your working conditions to remove the risks to your health and there is no suitable alternative work available to offer you on a temporary basis, TipsTrade may suspend you from work on maternity grounds until such time as there are no longer any risks to your health. This may be for the remainder of your pregnancy until the commencement of your maternity leave. If you are suspended in these circumstances, your employment will continue during the period of the suspension and it does not in any way affect your statutory or contractual employment and maternity rights.

## **SICKNESS ABSENCE**

If you are absent from work during your pregnancy due to sickness, you will receive sick pay in the same manner as any other sickness absence provided that you have not yet begun ordinary maternity leave. If, however, you are absent from work due to a pregnancy-related illness after the beginning of the 4th week before the EWC but before the date you have notified, or before you have notified a date, on which you intend to commence your maternity leave, then your maternity leave will usually begin automatically on the day after the first day of your absence. You must notify TipsTrade that you are absent from work wholly or partly because of pregnancy as soon as is reasonably practicable and, until your maternity leave commences, you are still required to comply with the reporting procedure set out in the section on Sickness Absence.

## **MATERNITY LEAVE**

All pregnant employees are entitled to take up to 26 weeks' ordinary maternity leave and up to 26 weeks' additional maternity leave, making a total of 52 weeks. This is regardless of the number of hours worked or length of service. Additional maternity leave begins on the day after ordinary maternity leave ends.

Ordinary maternity leave can start at any time after the beginning of the eleventh week before your EWC (unless your child is born prematurely before that date). Maternity leave will start on whichever date is the earlier of:

- your chosen start date
- the day after you give birth
- the day after any day on which you are absent for a pregnancy-related reason in the four weeks before the EWC.

If you give birth before your maternity leave was due to start, you must notify TipsTrade in writing of the date of the birth as soon as reasonably practicable.

The law requires all employees to take a minimum of two weeks of compulsory maternity leave immediately after the birth of their child (four weeks for factory workers). During this period, you must not undertake any work for the Company which includes doing any work from home.

## **ORDINARY MATERNITY LEAVE**

During the period of ordinary maternity leave, your contract of employment continues in force and you are entitled to receive all your contractual benefits, except for salary. In particular, any benefits in kind will continue, annual leave entitlement will continue to accrue and pension contributions will continue to be made. Salary will be replaced by statutory maternity pay (SMP) if you are eligible to receive it. On resuming work after maternity leave, you will be entitled to benefit from any general pay increases that may have been awarded in your absence.

You should endeavour to take any outstanding annual leave that may be due to you before the commencement of your ordinary maternity leave. You are reminded that holiday must be taken in the year that it is earned and therefore if the holiday year is due to end during maternity leave, you should take the full year's entitlement before starting your maternity leave: see the section on Holidays for further information.

## **ADDITIONAL MATERNITY LEAVE**

During the period of additional maternity leave, your contract of employment continues in force and, as is the case during the period of ordinary maternity leave, you are entitled to receive all your contractual benefits, except for salary. Any benefits in kind will continue and annual leave entitlement will continue to accrue. Salary will be replaced by statutory maternity pay (SMP) for the first 13 weeks of additional maternity leave if you are eligible to receive it. The remaining 13 weeks of additional maternity leave will be unpaid.

## **STATUTORY MATERNITY PAY**

SMP is payable for up to 39 weeks during your maternity leave. You are entitled to SMP if:

- you have been continuously employed by TipsTrade for at least 26 weeks at the end of the QW and you are still employed during that week
- your average weekly earnings in the eight weeks up to and including the QW are not less than the lower earnings limit for National Insurance contributions
- you are still pregnant eleven weeks before the start of your EWC (or have already given birth)
- you provide a MAT B1 certificate stating your EWC
- you give TipsTrade proper notification of your pregnancy in accordance with the rules set out above.

For the first six weeks, SMP is paid at the higher rate, which is equivalent to 90% of your average weekly earnings calculated over the period of eight weeks up to and including the QW. For the purpose of calculating average weekly earnings, shift allowances, on-call allowance, over-time payments, bonuses and commission are all included.

The standard rate of SMP is paid for the remaining 33 weeks (or less if you decide to return to work sooner). This is paid at a rate set by the Government for the relevant tax

year: <https://www.gov.uk/maternity-pay-leave/pay>, or 90% of your average weekly earnings calculated over the period of eight weeks up to and including the QW if this is lower than the Government's set weekly rate.

If you become eligible for a pay rise between the start of the original calculation period and the end of your maternity leave (whether ordinary or additional maternity leave), the higher or standard rate of SMP will be re-calculated to take account of your pay rise, regardless of whether SMP has already been paid. This means your SMP will be re-calculated and increased retrospectively, or that you may qualify for SMP if you did not previously. You will be paid a lump sum to make up any difference between SMP already paid and the amount payable as a result of the pay rise.

SMP is paid into your bank account in the same way as salary is normally paid. SMP is treated as earnings and is therefore subject to income tax and National Insurance deductions.

Payment of SMP cannot start prior to the eleventh week before your EWC. SMP can start from any day of the week in accordance with the date you start your maternity leave. SMP is payable whether or not you intend to return to work after your maternity leave. It is important for maternity pay purposes that you notify your line manager if, during the maternity pay period, you are taken into legal custody or start to work for another employer.

If you have been working for TipsTrade for less than 26 weeks at the QW, you are not eligible to receive SMP. You may, however, be able to apply to the Department of Work and Pensions for Maternity Allowance if you meet their qualifying conditions.

## **CONTACT DURING MATERNITY LEAVE**

Shortly before your maternity leave starts, TipsTrade will discuss the arrangements for you to keep in touch during your leave, should you wish to do so. TipsTrade reserves the right in any event to maintain reasonable contact with you from time to time during your maternity leave. This may be to discuss your plans for return to work, to discuss any special arrangements to be made or training to be given to ease your return to work or simply to update you on developments at work during your absence.

## **KEEPING IN TOUCH DAYS**

Except during the first two weeks from childbirth, you may agree to work for TipsTrade for up to a maximum of ten days during either your ordinary or additional maternity leave without that work bringing the period of your maternity leave to an end and without loss of a week's SMP. These are known as "keeping in touch" days. Any work carried out on a day shall constitute a day's work for these purposes.

TipsTrade has no right to require you to carry out any work, and you have no right to undertake any work, during your maternity leave. Any work undertaken, including the amount of salary paid for any work done on keeping in touch days, is entirely a matter for agreement between TipsTrade and you. Any keeping in touch days worked do not extend the period of your maternity leave. Once the keeping in touch days have been used up, you will lose a week's SMP for any week in which you agree to work for TipsTrade.

## **RETURNING TO WORK**

You will have been formally advised in writing by TipsTrade of the date on which your maternity leave will end and the date on which you are expected to return to work if you take your full 52-week entitlement to maternity leave. You are expected to return on this date, unless you notify TipsTrade otherwise. If you are unable to attend work at the end of your maternity leave due to sickness or injury, TipsTrade's normal arrangements for sickness absence will apply. In any other case, late return without prior authorisation will be treated as unauthorised absence.

Whilst you are under no obligation to do so, it would assist TipsTrade if you could confirm as soon as convenient during your maternity leave that you will be returning to work as expected.

If you wish to return to work earlier than your expected return date, you must give TipsTrade, preferably in writing, at least eight weeks' notice of your proposed date of early return. If you fail to do so, TipsTrade may postpone your return to such a date as will give TipsTrade eight weeks' notice, provided that this is not later than your expected return date.

If you decide not to return to work at all after maternity leave, you must give notice of resignation as soon as possible and in accordance with the terms of your contract of employment. If the notice period would expire after your maternity leave has ended, TipsTrade may require you to return to work for the remainder of your notice period.

## **YOUR RIGHTS ON RETURN TO WORK**

On resuming work after ordinary maternity leave, you are entitled to return to the same job as you occupied before commencing maternity leave on the same terms and conditions of employment as if you had not been absent. On resuming work after additional maternity leave, again you are entitled to return to the same job as you occupied before commencing maternity leave on the same terms and conditions as if you had not been absent. If, however, there is some reason why it is not reasonably practicable for TipsTrade to take you back in your original job, you will be offered suitable alternative work of equivalent status and responsibility and on terms and conditions that are no less favourable than would have applied if you had not been absent.

If you are a full-time employee, you have no automatic right to return to work on a part-time basis or to make other changes to your working patterns at the end of your maternity leave. However, all requests for part-time work or other flexible working arrangements will be considered in line with the operational requirements of TipsTrade's business. It is TipsTrade's policy to promote flexible working arrangements for all employees and in particular for anyone returning from maternity leave. Further details, including the procedure to be followed, can be found in the section on Flexible Working. If you would like this option to be considered, you should write to your line manager setting out your proposals as far in advance of your return date as possible, so that there is adequate time for full consideration of your request.

## 20 PATERNITY LEAVE AND PATERNITY PAY

<https://www.gov.uk/paternityleave>

### INTRODUCTION

This section sets out TipsTrade's policy on paternity leave and pay. The company implements the paternity leave rights set out in legislation.

### ENTITLEMENT TO PATERNITY LEAVE

In order to qualify for the right to take paternity leave, you must meet each of the following eligibility criteria:

- you have, or expect to have, responsibility for the upbringing of the child
- you are either the biological father of the child, or you are married to, the civil partner or the cohabiting partner of the child's mother, or you are married to, the civil partner or the cohabiting partner of the child's adopter, or you are one of a couple jointly adopting a child. A cohabiting partner is a person, whether of a different sex or the same sex, who lives with the mother or adopter and the child in an enduring family relationship but is not an immediate relative of the mother or adopter
- you are taking the leave to care for the child or to support the child's mother or adopter
- you have worked continuously for TipsTrade for 26 weeks calculated as at the 15th week before the expected week of childbirth or, in respect of an adopted child, calculated as at the week in which the child's adopter is notified of having been matched with the child for adoption.

### NOTIFICATION OF PATERNITY LEAVE

You are required to inform TipsTrade of your intention to take paternity leave by the end of the 15th week before the expected week of childbirth or, in the case of an adopted child, no later than seven days after the date on which notification of the match with the child was given by the adoption agency, unless this is not reasonably practicable. You are required to provide the following information in writing to TipsTrade:

- the date the child is expected to be born or adopted
- whether you wish to take one or two weeks' paternity leave
- when you want your paternity leave to start.

In the case of an adopted child, your notice should also specify the date on which the adopter was notified of having been matched with the child.

You are permitted to bring forward your paternity leave start date, provided you advise TipsTrade in writing at least 28 days before the new start date or, if that is not possible, as soon as reasonably practicable. You may also postpone your paternity leave start

date, provided you advise TipsTrade in writing at least 28 days before the original proposed start date or, if that is not possible, as soon as reasonably practicable.

You are also required to complete and sign a self-certification form as evidence of your entitlement to paternity leave and pay. A paternity leave request form can be obtained from your line manager and once completed it should be returned to your line manager.

## **PATERNITY LEAVE**

Assuming you are eligible, you are entitled to take either one week or two consecutive weeks of paternity leave. It cannot be taken as odd days.

You can choose to start your paternity leave from:

- the date the child is born or placed for adoption (whether this is earlier or later than expected), or
- a chosen number of days or weeks after the date of childbirth or placement for adoption (whether this is earlier or later than expected), or
- a chosen date later than the first day of the week in which the baby is expected to be born or from a chosen date later than the expected date of placement. If the baby is born later than this date, you must delay your leave until the date of the actual birth.

Paternity leave can start on any day of the week on or following the child's birth or placement for adoption but it must be completed either within 56 days of the actual date of childbirth or adoption or, if the child is born early, within the period from the actual date of childbirth up to 56 days after the first day of the expected week of childbirth.

In the case of multiple births from the same pregnancy, only one period of paternity leave is available.

During the period of paternity leave, your contract of employment continues in force and you are entitled to receive all your contractual benefits, except for salary. In particular, any benefits-in-kind will continue, contractual annual leave entitlement will continue to accrue and pension contributions will continue to be made. Your pension contributions will be based on your actual pay whilst TipsTrade's contributions will be based on the salary that you would have received had you not gone on paternity leave.

Salary will be replaced by statutory paternity pay (SPP) if you are eligible to receive it.

## **STATUTORY PATERNITY PAY (SPP)**

SPP is payable for up to two weeks during paternity leave. You are entitled to SPP if:

- you have been continuously employed by TipsTrade for at least 26 weeks ending with the 15th week before the expected week of childbirth or, in respect of an adopted child, ending with the matching for adoption week and you are still employed during that week (and in the case of adoption, you continue to be employed until the date of the child's placement)
- your average weekly earnings in the eight weeks up to and including the 15th week before the expected week of childbirth, or up to and including the matching

week, are not less than the lower earnings limit for National Insurance contributions

- you have declared your eligibility for SPP by giving TipsTrade a completed self-certification form at least 28 days before you want your SPP to start. The paternity leave request form can be used for this purpose.

SPP is paid by the Company for either one or two consecutive weeks of paternity leave. The weekly rate of SPP is paid at a rate set by the government for the relevant tax year: <https://www.gov.uk/paternity-pay-leave/pay>, or 90% of your average weekly earnings if this is lower than the government's set weekly rate.

SPP is treated as earnings and is therefore subject to PAYE and National Insurance deductions.

SPP can start from any day of the week in accordance with the date you start your paternity leave.

## **YOUR RIGHTS ON RETURN TO WORK**

On resuming work after paternity leave, you are entitled to return to the same job on the same terms and conditions of employment as if you had not been absent.



## 21 SHARED PARENTAL LEAVE AND PAY POLICY

<https://www.gov.uk/shared-parental-leave-and-pay>

### INTRODUCTION

TipsTrade implements the shared parental leave and pay rights set out in legislation. This document sets out the Company's policy on shared parental leave and pay in relation to both the birth of a child and the adoption of a child.

The following abbreviations are used in this policy:

Adopter	the person with whom the child is, or is expected to be, placed for adoption by an adoption agency, or, in a case where two people have been matched jointly, whichever of them has elected to be the child's main adopter.
EWC	expected week of childbirth - the week, starting on a Sunday, in which your doctor or midwife expects you to give birth.
Parent	one of two people who will share the main responsibility for the care of the child (and who may be either the mother, the father, the adopter, or the mother's or adopter's partner).
Partner	the mother's or adopter's spouse or civil partner or someone (whether of a different sex or the same sex) who lives with the mother or adopter and the child in an enduring family relationship but is not the mother's or adopter's child, parent, grandchild, grandparent, sibling, aunt, uncle, niece or nephew.

Shared parental leave (SPL) is only available to employees where the EWC, or the date of placement of the child for adoption, is on or after 5 April 2015.

### ENTITLEMENT TO SHARED PARENTAL LEAVE

You are entitled to SPL in relation to the birth or adoption of a child if:

- you are the child's mother or adopter, and you share the main responsibility for the care of the child with the child's father (birth cases only) or the person who, at the date of the child's birth or placement for adoption, is your partner, or
- you are the child's father (birth cases only) and you share the main responsibility for the care of the child with the child's mother, or
- you are the mother's or adopter's partner at the date of the child's birth or placement for adoption and you share the main responsibility for the care of the child with the child's mother or adopter (in birth cases, where the child's father does not share the main responsibility with the mother).

In order to qualify for the right to take SPL, you must also meet each of the following eligibility criteria:

- you have worked continuously for the Company for 26 weeks calculated as at the 15th week before the EWC or, in respect of an adopted child, calculated as at the week in which the adopter is notified of having been matched with the child for adoption
- you remain in continuous employment with the Company until the week before



the period of SPL to be taken

- if you are the mother or the adopter, you are entitled to maternity or adoption leave in respect of the child and you have ended your entitlement to such leave, either by serving a curtailment notice or by returning to work before the end of your maternity or adoption leave period
- if you are the father or partner, the mother or adopter is entitled to maternity or adoption leave, and/or statutory maternity pay (SMP), maternity allowance (MA) or statutory adoption pay (SAP), in respect of the child and they have ended their entitlement to such leave and/or pay, either by serving a curtailment notice or by returning to work before the end of their maternity or adoption leave period
- the other parent has worked in an employed or self-employed capacity for at least 26 of the 66 weeks immediately preceding the EWC or the week in which the adopter is notified of having been matched with the child for adoption, and had average weekly earnings of at least £30 per week for any 13 of those weeks
- you have given both a notice of entitlement and a period of leave notice to the Company, and complied with any statutory evidence requirements imposed by the Company.

SPL is additional to the statutory right to two weeks' paternity leave. If you are entitled to paternity leave, you should consider using this before taking SPL. This is because you will lose any untaken paternity leave entitlement once you start a period of SPL.

## **LENGTH OF SHARED PARENTAL LEAVE**

You and the other parent are jointly entitled to a maximum of 50 weeks of SPL between you, subject to satisfying the eligibility conditions for entitlement to SPL. All of the 52 weeks of maternity or adoption leave, except the two-week period of compulsory maternity leave after birth, or the first two weeks of adoption leave, are available for sharing between you as SPL, less the weeks spent by the child's mother or adopter on maternity or adoption leave (or the weeks in which the mother or adopter has been in receipt of SMP, MA or SAP if they are not entitled to maternity or adoption leave).

The earliest that SPL may be taken in relation to birth is the date of birth and in relation to adoption is the date of placement of the child for adoption. SPL can start for the other parent while the mother or adopter is still on maternity or adoption leave, provided the mother or adopter has served a curtailment notice.

SPL must end by the day before the child's first birthday, or by the day before the first anniversary of the child's placement for adoption.

The minimum period of SPL is one week and it must be taken in multiples of complete weeks. It can begin on any day of the week as long as it is taken in complete weeks.

SPL may be taken as one single continuous period or in discontinuous periods.

## **ENDING MATERNITY OR ADOPTION LEAVE EARLY**

If you are the child's mother or adopter on maternity or adoption leave and you wish to return to work earlier than your expected return date, you must give the Company,

preferably in writing, at least eight weeks' notice of your proposed date of early return and then you must return to work early.

Alternatively, you can bring forward the date on which your maternity or adoption leave ends by giving the Company a curtailment notice. You must also give us, at the same time as the curtailment notice, a notice of entitlement to opt in to the SPL scheme (see below), or a written declaration of consent and entitlement stating that the other parent has given a notice of entitlement to their employer and you consent to the amount of SPL that the other parent intends to take.

Your curtailment notice must be in writing and it must state the date on which you want your maternity or adoption leave to end. That date must be at least one day after the end of the two-week period of compulsory maternity leave or at least two weeks after the start of adoption leave, at least eight weeks after the date on which your curtailment notice is given and at least one week before the last day of your maternity or adoption leave. You can give a curtailment notice before or after you give birth or before or after adoption leave starts.

You must either return to work early or give a curtailment notice before you or the other parent can take SPL. The other parent may be eligible to take SPL from their employer before your maternity or adoption leave ends, provided you have given the curtailment notice.

The curtailment notice is normally binding and cannot be revoked. You can only revoke a curtailment notice if maternity or adoption leave has not yet ended and one of the following applies:

- if you discover that neither you nor the other parent are in fact eligible for SPL or statutory shared parental pay (ShPP), you can revoke the curtailment notice in writing up to eight weeks after it was given, or
- if the other parent has died, or
- if you gave the curtailment notice before your child's birth, you can revoke it in writing up to six weeks after birth (for mothers only) - in this case, you will still be able to opt in to SPL at a later date, either by returning to work and then giving a notice of entitlement to take SPL or by giving another curtailment notice.

If you revoke your curtailment notice, you will remain on maternity or adoption leave.

If you are the child's father or the mother's or adopter's partner, you will only be able to take SPL once the mother or adopter has either returned to work early from their maternity or adoption leave or has given one of the following notices:

- a curtailment notice to their employer to end their maternity or adoption leave, or
- if they are not entitled to maternity or adoption leave but are entitled to SMP or SAP, a curtailment notice to their employer to end their SMP or SAP, or
- if they are not entitled to maternity leave or SMP, a curtailment notice to the Department for Work and Pensions to end their MA.

## **OPTING IN TO SHARED PARENTAL LEAVE**

If you wish to take SPL, you must formally opt in to the SPL scheme by giving the Company a notice of entitlement and intention to take SPL.

The written notice of entitlement must be given at least eight weeks before the date you intend your SPL to start and it must contain the following information:

- your name and the name of the other parent
- if you are the child's mother or adopter, the start and end dates of your maternity or adoption leave
- if you are the child's father or the mother's or adopter's partner, the start and end dates of the mother's or adopter's maternity or adoption leave, or if they are not entitled to maternity or adoption leave, the start and end dates of any SMP, MA or SAP period
- the total amount of SPL available
- how much of that SPL will be allocated to you and how much to the other parent (you can change the allocation later by giving the Company a further written notice)
- if you are claiming ShPP, the total amount of ShPP available
- how much of that ShPP will be allocated to you and how much to the other parent (you can change the allocation later by giving the Company a further written notice)
- an indication of the pattern of SPL and ShPP you are thinking of taking, including the proposed start and end dates for each period of SPL and ShPP - this indication is non-binding until a period of leave notice is given
- the EWC and the child's date of birth or, in the case of adoption, the date that the adopter was notified of having been matched with the child for adoption, the date the child is expected to be placed for adoption and the adoption placement date.

It must also include a signed declaration from you that you satisfy, or will satisfy, the eligibility conditions for entitlement to SPL and ShPP, that the information given in your notice of entitlement is accurate and that you will immediately inform the Company if you cease to be eligible.

If you are the child's father or the mother's or adopter's partner, you must also declare that you are the child's father or the partner of the mother or adopter and that you will inform the Company if the child's mother or adopter tells you that they have ceased to satisfy the eligibility conditions.

Finally, your notice of entitlement must include a signed declaration from the other parent stating:

- their name, address and national insurance number
- they satisfy the eligibility conditions to take SPL
- they consent to the amount of SPL and ShPP that you intend to take
- they consent to the Company processing the information provided in their declaration
- if you are the mother or adopter, that they are the child's father or your partner

- if you are the child's father or the mother's or adopter's partner, that they have reduced their SMP, MA or SAP (if you are claiming ShPP) and will immediately inform you if they cease to satisfy the eligibility conditions.

If you give a notice of entitlement before your child is born or before the adoption placement date, you must inform the Company of the child's date of birth or the adoption placement date as soon as reasonably practicable after the birth or placement and, in any event, before the first period of SPL that you wish to take.

It is up to you and the other parent to agree between yourselves how much SPL each of you will take and whether you want to take the time off at the same time or at different times.

## **EVIDENCE OF ENTITLEMENT**

If requested by the Company within 14 days beginning with the date on which your notice of entitlement was given, you must provide:

- a copy of the child's birth certificate (or, if you have not yet obtained a birth certificate, a signed declaration of the child's date and place of birth); and
- the name and address of the other parent's employer (or a declaration that they have no employer).

You have 14 days to provide this information (14 days from the date of birth to provide a birth certificate if the Company's request was made before birth).

In the case of adoption, the evidence that the Company can request is one or more documents issued by the adoption agency showing the name and address of the agency, the date that the adopter was notified of having been matched with the child for adoption, the date on which the agency expects to place the child for adoption and the name and address of the other parent's employer (or a declaration that they have no employer).

## **NOTIFYING YOUR SHARED PARENTAL LEAVE DATES**

Having opted in to the SPL system by giving us a notice of entitlement, you also need to give the Company a period of leave notice telling us the start and end dates of the SPL that you intend to take. This can be given at the same time as your notice of entitlement or it can be given later, but it must be given not less than eight weeks before the start date of the first period of SPL requested in your period of leave notice. You can request more than one period of SPL in your notice. If given before the child is born or placed for adoption, the notice can contain start and end dates expressed as a number of days following the child's birth or adoption placement date, rather than specific dates.

You must also state in your notice the dates on which you intend to claim ShPP, if applicable.

You can give up to a maximum of three period of leave notices. This may enable you to take up to three separate periods of SPL (although if you give a notice to vary or cancel a period of SPL, this will in most cases count as a further period of leave notice – see "varying or cancelling your shared parental leave dates" below).

If your notice gives dates for a single continuous period of SPL, you will be entitled to take the SPL set out in your notice (as long as it does not exceed the total number of weeks of SPL available to you).

In general, your period of leave notice should set out a single continuous period of SPL. However, in some cases, the Company may be willing to consider a period of leave notice where the SPL is split into shorter, discontinuous periods (with periods of work in between). Where your notice is for discontinuous SPL, if we are unable to agree to your request straight away, there will be a two-week discussion period to enable the Company to consider your request and discuss it with you. The Company may, at its absolute discretion:

- agree to your requested pattern of discontinuous SPL; or
- refuse your request as it was made but propose alternative dates; or
- refuse your request.

If, by the end of the two-week discussion period, the Company either agrees to your request for discontinuous SPL or agrees alternative dates with you, you will then be entitled to take SPL on the dates agreed.

If, however, by the end of the two-week discussion period, we cannot reach an agreement with you on your requested pattern of discontinuous SPL, you will be entitled to take the full amount of SPL that you requested as a single continuous period to begin on the start date of the first period of SPL requested in your period of leave notice. Alternatively, you may:

- withdraw your period of leave notice on or before the 15th day after it was given (in which case it will not be counted and you may submit a new period of leave notice if you wish), or
- choose a new start date which you must notify to the Company within five days of the end of the two-week discussion period (and this date must be at least eight weeks after your period of leave notice was given).

## **VARYING OR CANCELLING YOUR SHARED PARENTAL LEAVE DATES**

You can cancel a period of SPL by notifying the Company in writing at least eight weeks before the start date in the period of leave notice.

You can vary the start date for a period of SPL, or the length of a period of SPL, by giving the Company at least eight weeks' written notice of the variation before the original start date or the proposed new start date, whichever is sooner.

You can vary the end date for a period of SPL by giving the Company at least eight weeks' written notice of the variation before the original end date or the proposed new end date, whichever is sooner.

However, you do not have to give eight weeks' notice if you are changing the dates of your SPL because your child has been born earlier than the EWC, where you wanted to start your SPL a certain length of time (but not more than eight weeks) after birth. In this case, please notify the Company in writing of the change as soon as possible.

A notice to cancel or vary a period of SPL will count as one of your three period of leave notices, unless:

- the variation is at the Company's request; or
- the variation is as a result of your child being born earlier or later than the EWC or being placed with you earlier or later than the expected placement date; or
- the Company agrees otherwise.

## **STATUTORY SHARED PARENTAL PAY**

ShPP of up to 39 weeks (less any weeks of SMP, MA or SAP claimed by you or the other parent - which must be at least two weeks) may be available during SPL provided you have been continuously employed by the Company for at least 26 weeks ending with the 15th week before the EWC or the week in which the adopter is notified of having been matched with the child for adoption, you remain in continuous employment with the Company until the week before the ShPP period begins and your average weekly earnings in the eight weeks up to and including the 15th week before the EWC, or up to and including the week in which the adopter is notified of having been matched with the child for adoption, are not less than the lower earnings limit for National Insurance contributions.

The weekly rate of ShPP is paid at a rate set by the government for the relevant tax year: <https://www.gov.uk/shared-parental-leave-and-pay/what-youll-get>, or 90% of your average weekly earnings if this is lower than the government's set weekly rate.

ShPP is paid into your bank account in the same way as salary is normally paid. ShPP is treated as earnings and is therefore subject to deductions of income tax and National Insurance contributions. ShPP is payable whether or not you intend to return to work after your SPL.

It is important for ShPP purposes that you notify your line manager if, during the ShPP pay period, you are taken into legal custody or start work for another employer.

## **OTHER TERMS DURING SHARED PARENTAL LEAVE**

During the period of SPL, your contract of employment continues in force and you are entitled to receive all your contractual benefits, except for salary. In particular, any benefits in kind will continue and annual leave entitlement will continue to accrue.

Salary may be replaced by ShPP for some of the SPL period if you are eligible to receive it (see above). The remaining period of SPL will be unpaid.

If you take part in a defined contribution pension scheme: During the period of paid SPL (i.e. when you are receiving ShPP), your pension contributions will be based on the amount of actual pay you are receiving whilst the Company's contributions will be based on the salary you would have received had you not gone on SPL. You may wish to increase your own contributions to make good any shortfall whilst you are in receipt of less than your usual salary. However, unless the pension scheme rules or your contract of employment provide otherwise, the Company will not make contributions during any



period of unpaid SPL. Subject to the pension scheme rules, you may make member contributions during this time.

If you take part in a defined benefit pension scheme: Your period of paid SPL (i.e. when you are receiving ShPP) will count towards your pensionable service and benefits will continue to accrue as set out in the pension scheme rules. Your pension contributions will be based on the amount of actual pay you are receiving whilst the Company's contributions will be based on the salary you would have received had you not gone on SPL. However, unless the pension scheme rules allow or your contract of employment provides otherwise, any period of unpaid SPL will not count as pensionable service, the Company will not make contributions during this time and neither will you be able to make contributions. If you then return to work at the end of your unpaid SPL period, pensionable service before and after this period will be treated as continuous.

You should endeavour to take any outstanding annual leave that may be due to you before the commencement of SPL. You are reminded that holiday must be taken in the year that it is earned and therefore if the holiday year is due to end during SPL, you should take the full year's entitlement before starting your SPL.

## **CONTACT DURING SHARED PARENTAL LEAVE**

Shortly before your SPL starts, if necessary the Company will discuss the arrangements for you to keep in touch during your leave, should you wish to do so. The Company reserves the right in any event to maintain reasonable contact with you from time to time during your SPL. This may be to discuss your plans for return to work, to discuss any special arrangements to be made or training to be given to ease your return to work or simply to update you on developments at work during your absence.

## **SHARED PARENTAL LEAVE IN TOUCH DAYS**

You may agree to work for the Company for up to a maximum of 20 days during your SPL without that work bringing the period of your SPL to an end and without loss of a week's ShPP. These are known as "shared parental leave in touch" (SPLIT) days. Any work carried out on a day constitutes a day's work for these purposes.

SPLIT days are in addition to any keeping in touch days that you may have taken during maternity or adoption leave.

The Company has no right to require you to carry out any work, and you have no right to undertake any work, during your SPL. Any work undertaken, including the amount of salary paid for any work done on SPLIT days, is entirely a matter for agreement between the Company and you. Any SPLIT days worked do not extend the period of your SPL. Once the SPLIT days have been used up, you will lose a week's ShPP for any week in which you agree to work for the Company.

## **RETURNING TO WORK**

You are expected to return on the next working day after the end date of your SPL, unless you notify the Company otherwise. If you are unable to attend work at the end of your SPL due to sickness or injury, the Company's normal arrangements for sickness

absence will apply. In any other case, late return without prior authorisation will be treated as unauthorised absence.

Whilst you are under no obligation to do so, it would assist the Company if you could confirm as soon as convenient during your SPL that you will be returning to work as expected.

If you wish to return to work earlier than your SPL end date or you wish to extend your SPL (assuming you still have unused SPL entitlement remaining), the provisions above on “varying or cancelling your shared parental leave dates” apply and your notice to vary will still constitute one of your maximum of three period of leave notices. Therefore, if you have already given us three period of leave notices, you will not be able to end your SPL early or extend your SPL without the Company’s agreement.

If you decide not to return to work at all after SPL, you must give notice of resignation as soon as possible and in accordance with the terms of your contract of employment. If the notice period would expire after your SPL has ended, the Company may require you to return to work for the remainder of your notice period.

## **YOUR RIGHTS ON RETURN TO WORK**

On resuming work after SPL, you are entitled to return to the same job as you occupied before commencing SPL on the same terms and conditions as if you had not been absent, provided that the total leave taken (including any time on maternity, paternity or adoption leave) amounts to no more than 26 weeks in aggregate, even if taken in discontinuous blocks.

On resuming work after SPL where you have taken more than 26 weeks’ leave in total (including any time on maternity, paternity or adoption leave), or you have taken a period of SPL in combination with more than four weeks of ordinary unpaid parental leave, again you are entitled to return to the same job as you occupied before commencing SPL on the same terms and conditions as if you had not been absent. If, however, it is not reasonably practicable for the Company to allow you to return to the same job, the Company may offer you suitable alternative work, of equivalent status and responsibility and on terms and conditions that are no less favourable than would have applied if you had not been absent.

If you worked full time prior to your SPL you have no automatic right to return to work on a part-time basis or to make other changes to your working patterns. However, all requests for part-time work or other flexible working arrangements will be considered in line with the operational requirements of the Company’s business. If you would like this option to be considered, you should write to your line manager setting out your proposals as soon as possible in advance of your return date, so that there is adequate time for full consideration of the request. The procedure for making a flexible working application is set out in the Company’s flexible working policy.



## 22 PARENTAL LEAVE POLICY

<https://www.gov.uk/parental-leave>

### INTRODUCTION

The Employment Relations Act 1999 provides an employee with the opportunity to be absent from work on unpaid parental leave for the purpose of caring for a child.

Parental Leave should not be confused with Shared Parental Leave which is an entitlement for eligible parents of children born or adopted on or after 5 April 2015.

Employees who have the responsibility for a child are given the right to have up to 18 weeks unpaid parental leave before the child reaches a maximum age of 18.

### RESPONSIBILITY FOR A CHILD

To qualify for parental leave, employees must have parental responsibility for a child.

Both parents are entitled to parental leave, but this right cannot be combined or transferred to another person.

### MAXIMUM AGE OF A CHILD

An employee may exercise the entitlement to parental leave in respect of any individual child up to the age of 18.

Where an employee has adopted a child, leave must be taken before the child's 18th birthday.

### MULTIPLE BIRTHS

The entitlement to 18 weeks parental leave is in respect of each child.

### EMPLOYEE ELIGIBILITY TO PARENTAL LEAVE

Employees must have at least 12 months continuous employment to be eligible to claim parental leave.

### MINIMUM AND MAXIMUM PERIODS OF PARENTAL LEAVE

Employees will be eligible to take parental leave in minimum blocks of one week (i.e. five working days duration). No minimum period applies to parents of disabled children.

The maximum period of parental leave in any twelve-month period is four weeks.

## **NOTICE REQUIREMENTS**

Employees must notify a Director, in writing, at least 21 days before, of the intended start of the parental leave. In exceptional circumstances, this period can be reduced by mutual agreement between the individual and the Director.

## **EVIDENCE REQUIRED**

Employees may be requested to produce evidence of their responsibility for a child in order for the leave to be authorised. Such evidence may include the child's birth certificate, adoption certificate, or a child's eligibility to a disability living allowance or personal independence payment.

## **POSTPONEMENT OF LEAVE**

Where TipsTrade considers that the operation of its business would be unduly disrupted by an employee taking parental leave during an identified period, the leave may be postponed for up to 6 months.

Notification of the postponement, specifying the dates and the reasons will be provided to the employee in writing. This will occur no later than 7 days after the employee gave notice to TipsTrade.

## **TERMS AND CONDITIONS DURING PARENTAL LEAVE**

An employee who is absent on parental leave is entitled to the same terms and conditions of employment, which would have applied had he or she not been absent, except remuneration.

Pension contributions will continue to be paid/deducted in the normal way during periods of parental leave.

## **RIGHT TO RETURN TO WORK FOLLOWING PARENTAL LEAVE**

Where an employee takes parental leave, he or she is entitled to return to the same job.

An employee's right is to return on terms and conditions not less favourable than those that would apply had the employee not been absent.

## 23 PARENTAL BEREAVEMENT LEAVE AND PAY POLICY

<https://www.gov.uk/parental-bereavement-pay-leave>

The Parental Bereavement (Leave and Pay) Act 2018, effective April 2020, provides employees who have parental responsibility for a child with the right to request at least 2 weeks leave if the child dies before the age of 18 or is stillborn after 24 weeks of pregnancy. Both parents are entitled to parental bereavement leave.

You may take leave in blocks of one or two weeks within a period of 56 days beginning with the date of the child's death.

If you are absent on parental bereavement leave you are entitled to the same terms and conditions of employment which would have applied had you not been absent with the exception of remuneration.

You will be eligible for statutory parental bereavement pay at the statutory rate set by the Government or 90% of average earnings (whichever is lower) subject to:

- your average weekly earnings in the eight weeks up to and including the relevant week being not less than the lower earnings limit for National Insurance contributions
- you having at least 26 weeks continuous employment ending with the relevant week

The relevant week is the week immediately before the one in which the child dies.

In the event of the death of more than one child, you are entitled to statutory parental leave and pay in respect of each child.

Pension contributions will continue to be paid/deducted in the normal way during periods of parental bereavement leave.

## 24 FLEXIBLE WORKING POLICY

<https://www.gov.uk/flexible-working>

### ENTITLEMENT TO REQUEST FLEXIBLE WORKING

Employees have a statutory right to request to work flexibly and to have their flexible working application dealt with in a reasonable manner. In order to make a request under the statutory right, you must have worked for the Company for a continuous period of 26 weeks at the date of application. You must also not have made another request to work flexibly under the statutory right during the previous twelve months. A flexible working request will not be considered if you have handed in your resignation or are at any point within your notice period.

### FLEXIBLE WORKING GENERALLY

You may wish to apply for flexible working to accommodate caring arrangements, charity work, leisure activities, external study or indeed for any other purpose. All employees are eligible to apply for flexible working regardless of their seniority, current working pattern, age, sex, race, religion, sexual orientation, whether they have a disability or whether they are employed on a permanent or fixed-term basis.

You can apply to vary the number of hours you work, the times you work or your place of work (between your home and the Company's place of business). Although the Company is committed to being flexible on working patterns for its employees, you must recognise that the requirements of the business are paramount and it may not be appropriate or possible for flexible working arrangements to apply to all jobs across all areas of the business.

### THE FLEXIBLE WORKING APPLICATION PROCEDURE

You should comply with the following procedure to make your application for flexible working arrangements:

- make your request in writing setting out the flexible working arrangement you seek. A Flexible Working Application Form can be obtained from the Office Manager
- if necessary, the Company will arrange a meeting with you to discuss the changes you have proposed, the effect of the proposed changes and any possible alternative work patterns that might suit. You may be accompanied at this meeting by a work colleague
- the Company will consider your request and will make a practical business assessment on whether and, if so, how it could be accommodated
- the Company will notify you of its decision. If the Company accepts your request, it will write to you, establishing a start date and providing a written note of the contract of employment variation. If your application is refused, the Company will explain the grounds for refusal in writing and confirm the internal appeal procedure
- where your request is accepted, unless otherwise agreed, it constitutes a

permanent change to your terms and conditions of employment. This means you do not have the right to revert to your previous pattern of working at a future date. However, depending on the circumstances of the case, at its absolute discretion the Company may be willing to agree to a temporary change to your terms and conditions of employment for a specified period only. In that case, you would then revert back to your previous pattern of working after the specified period comes to an end

- you may appeal against a refusal of your flexible working request within five working days of the decision. Appeals must be made in writing and state the grounds for your appeal. The Company may then set up a meeting with you to discuss your appeal and you may be accompanied at this meeting by a work colleague. Whether or not an appeal meeting is held, the Company will write to you to notify you of the outcome of your appeal
- the Company will notify you of its decision on your flexible working application within three months beginning with the date on which your application is made, or such longer period as may be agreed between the Company and you. This decision period includes dealing with any appeal against a decision to refuse your flexible working request.

## **GROUNDINGS FOR REFUSAL**

The Company may refuse your flexible working application on one or more of the following business grounds:

- the burden of additional costs
- the detrimental effect it would have on the Company's ability to meet customer demand
- the Company's inability to re-organise work amongst existing staff
- the Company's inability to recruit additional staff
- the detrimental impact it would have on quality
- the detrimental impact it would have on performance
- the insufficiency of work available during the period when you propose to work
- the Company's planned structural changes.

In refusing an application, the Company will provide details relating to why the particular ground applies in the circumstances.

Each request for flexible working will be dealt with individually, taking into account the likely effects the changes will have on the Company, the work of the department in which you are employed, your work colleagues and the particular circumstances of the case. This means that if the Company agrees to one employee's request, this does not set a precedent or create a right for another employee to be granted the same or a similar change to their work pattern. For example, having approved one flexible working request, this may mean that the business context has changed and this may be taken into account when considering a second request from another employee against the above business grounds.

## 25 DISCIPLINARY & DISMISSAL PROCEDURE

The Disciplinary and Dismissal Procedure is NON-CONTRACTUAL.

The primary objective of the procedure is to ensure that all cases of discipline are dealt with fairly and consistently, and where there has been a breach of discipline, to encourage an improvement in individual conduct or performance.

Management are under a duty to establish standards of discipline; employees are entitled to expect fair, just, and consistent treatment.

All offences dealt with under the Disciplinary Procedure will be investigated to establish the facts. At each stage of the procedure, you will be given the opportunity of stating your case at a disciplinary meeting before any decision is reached about action to be taken.

It may be necessary to suspend you whilst an investigation is taking place. Any suspension will be kept to a minimum and will be on full pay. In these circumstances the suspension itself will not constitute disciplinary action.

You are entitled to be accompanied by an employee of TipsTrade or by a Trade union official or a tape recorder at any stage in this procedure and are encouraged to make use of this facility.

Disciplinary action will fall into one of the following categories:

**Written Warning:** You will be advised of the reason for the warning, how you need to improve your conduct or performance, the timescale over which the improvement is to be achieved, that the warning is the first stage of the formal disciplinary procedure and the likely consequences if the terms of the warning are not complied with.

**Final Written Warning:** The procedure followed will be the same as above. On this occasion you will be advised, in writing, that a failure to improve the standard of conduct or performance will result in dismissal.

**Dismissal:** A dismissal occurs when TipsTrade terminates the contract of employment, either with or without notice.

The disciplinary action taken will be determined by the severity of the offence. For relatively minor offences the procedure will normally commence with a Written Warning and progress through the stages, eventually arriving at dismissal.

In some cases, the Company may at its discretion consider alternatives to dismissal. These will usually be accompanied by a final written warning. Examples include demotion, a period of suspension without pay, loss of seniority, pay reduction, loss of future pay increment or bonus, loss of overtime and/or transfer to another department/job.

TipsTrade may decide, however, to commence the procedure at Final Written Warning stage if the offence is serious enough.

In cases of gross misconduct TipsTrade will normally move directly to the dismissal stage of the procedure.

This disciplinary procedure will apply only to employees who have at least two years' continuous employment with TipsTrade. Employees with less service who commit an offence or whose performance falls below the standard required may be liable, at the management's discretion, to dismissal where appropriate.

## **DISCIPLINARY PROCESS AND GRIEVANCE**

If a grievance is raised once the disciplinary process is underway, and is raised in connection with the disciplinary process, it will be dealt with concurrently. The disciplinary process will not be suspended.

If a grievance is unrelated to the disciplinary action, it will be dealt with as outlined in the grievance procedure.

## **DISCIPLINARY PROCESS AND SICKNESS**

If you have been invited to an investigatory meeting, are suspended or have been notified you are to attend a disciplinary hearing, and are unable to attend work or a meeting due to sickness, any entitlement to Company sick pay will not be paid and you will be entitled to statutory sick pay only.

## **APPEAL**

You have the right to appeal against any disciplinary action taken against you in accordance with the Appeal Procedure.

## **26 RIGHT OF APPEAL**

You have the right to appeal against any disciplinary action taken against you, if you have over two years' continuous service.

All appeals must be made in writing no later than the end of the fifth working day after the disciplinary decision was notified in writing to you. The first of these five working days is the day on which you received written confirmation of the disciplinary decision.

The written appeal should be submitted to a Director.

An appeal hearing will be organised and held as quickly as possible, and, in any event, within 10 working days of the date on which the appeal was submitted. You will be entitled to attend the appeal hearing and will be given an opportunity to state your case.

The findings of the appeal hearing will be notified to you within five working days of the hearing.

The Company may confirm the original decision, revoke the original decision or substitute a different penalty. This may include the Company deciding to impose a greater sanction.

If the appeal is against dismissal, the date that any dismissal takes effect will not be delayed pending the outcome of the appeal. However, if the appeal is successful the decision to dismiss will be removed and you will be reinstated with no loss of continuity or pay.

You are entitled to be accompanied by a fellow employee at all stages of the procedure.



## 27 GRIEVANCE PROCEDURE

As a normal part of good management practice, managers and employees should make every effort to resolve any issues informally without recourse to the formal Grievance Procedure. Only when such attempts have failed should the formal procedure be involved.

The grievance procedure enables TipsTrade to ensure that any problems, complaints or concerns raised by its employees are dealt with in a fair, timely and consistent manner.

This policy is primarily for individuals to raise grievances that affect them uniquely and this procedure should not be used for dealing with collective grievances. However, if a number of individuals have the same grievance, then provision may be made for the grievance to be considered jointly.

### INFORMAL

If you have a grievance or complaint regarding your work, working conditions, pay and benefits, working hours, or treatment by colleagues, or if you are concerned about your health and safety or a breach of your statutory employment rights or any other issue affecting your employment, you should first talk the matter over on an informal basis with your manager. They will discuss your concerns with you and attempt to resolve the matter within a reasonable timescale.

### FORMAL

If you feel that your grievance has not been resolved or cannot be settled informally, you should write to your line manager/a director, copying Human Resources, about the issue. You may (if the grievance concerns the immediate manager) raise the matter in writing with the person to whom your manager reports. You will then be invited to attend a meeting to discuss the grievance; you must take all reasonable steps to attend this meeting.

You may be accompanied at the meeting by either a work colleague or (appropriately qualified) Trade Union representative. The meeting will normally take place within 10 working days of receipt of the grievance in writing.

The meeting will not take place until the Company knows the basis for the grievance.

The matter will be considered carefully, and the outcome communicated to you in writing within 10 working days.

### APPEAL

If you feel that your grievance has not been satisfactorily resolved, you have the right to raise an appeal. Your request for an appeal should be submitted to Human Resources in writing within five working days of you receiving written confirmation of the outcome of the formal grievance meeting. A further meeting will be arranged within 10 working days so that you can discuss your grievance appeal with another Director (as far as this is feasible). The outcome will be communicated to you in writing within ten working

days. Decisions made at this point are final and the grievance procedure is concluded.

You have the right to be accompanied, if you wish, by a colleague or trade union official at any grievance and appeal meetings. If your chosen companion is not available at the proposed time, you may request that the meeting is postponed for up to five working days in order that they can accompany you.

Where possible, the different stages of the procedure will be handled by different managers/directors (normally of increasing seniority). However, where this is not practicable, the same manager/director may handle the different stages and they will act as impartially as possible.

The representative is permitted but not obliged to:

- Address the meeting (but not answer questions on your behalf)
- Confer with you during the meeting

## **TIME LIMITS AND INVESTIGATIONS**

A grievance will normally be heard within the number of working days from receipt of the written notification set out above. Should a detailed investigation of the circumstances of the grievance be required prior to the meeting or if a person material to dealing with the grievance is away from the office, these may be increased to 15 working days.

## **CONFIDENTIALITY**

Grievances will be handled with as high a degree of confidentiality as is practicable, particularly when the issue is of a sensitive nature.

Confidential records of the grievance will be kept in your personnel file in accordance with Data Protection legislation. Copies of meeting notes will be provided to the employee, although TipsTrade reserves the right to withhold certain information (e.g. to protect a witness).

*Please note that where timescales are specified in this procedure, they may be extended by mutual consent if necessary.*

## 28 EQUAL OPPORTUNITIES POLICY

### POLICY STATEMENT

TipsTrade is an equal opportunity employer and is fully committed to a policy of treating all of its employees and job applicants equally. TipsTrade will avoid unlawful discrimination in all aspects of employment including recruitment and selection, promotion, transfer, opportunities for training, pay and benefits, other terms of employment, discipline, selection for redundancy and dismissal.

TipsTrade will take all reasonable steps to employ, train and promote employees on the basis of their experience, abilities and qualifications without regard to age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including colour, nationality and ethnic or national origins), religion or belief, sex or sexual orientation. In this policy, these are known as the “protected characteristics”.

Employees have a duty to co-operate with TipsTrade to make sure that this policy is effective in ensuring equal opportunities and in preventing discrimination. Action will be taken under TipsTrade’s disciplinary procedure against any employee who is found to have committed an act of improper or unlawful discrimination. Serious breaches of this equal opportunities policy statement will be treated as potential gross misconduct and could render the employee liable to summary dismissal. Employees should bear in mind that they can be held personally liable for any act of unlawful discrimination.

You should draw the attention of your line manager to suspected discriminatory acts or practices. You must not victimise or retaliate against an employee who has made allegations or complaints of discrimination or who has provided information about such discrimination. Such behaviour will be treated as potential gross misconduct in accordance with TipsTrade’s disciplinary procedure. You should support colleagues who suffer such treatment and are making a complaint.

In addition, line managers who had knowledge that such discrimination had occurred in their departments but who had taken no action to eliminate it will also be subject to disciplinary action under the Company’s disciplinary procedure.

The Company has a separate dignity at work policy statement which deals with harassment, bullying and intimidation and sets out how complaints of that type will be dealt with.

### DIRECT DISCRIMINATION

Direct discrimination occurs when, because of one of the protected characteristics, a job applicant or an employee is treated less favourably than other job applicants or employees are treated or would be treated.

The treatment will still amount to direct discrimination even if it is based on the protected characteristic of a third party with whom the job applicant or employee is associated and not on the job applicant’s or employee’s own protected characteristic. In addition, it can include cases where it is perceived that a job applicant or an employee has a

particular protected characteristic when in fact they do not. TipsTrade will take all reasonable steps to eliminate direct discrimination in all aspects of employment.

## **INDIRECT DISCRIMINATION**

Indirect discrimination is treatment that may be equal in the sense that it applies to all job applicants or employees, but which is discriminatory in its effect on, for example, one particular sex or racial group.

Indirect discrimination occurs when there is applied to the job applicant or employee a provision, criterion or practice (PCP) which is discriminatory in relation to a protected characteristic of the job applicant's or employee's. A PCP is discriminatory in relation to a protected characteristic of the job applicant's or employee's if:

- it is applied, or would be applied, to persons with whom the job applicant or employee does not share the protected characteristic
- the PCP puts, or would put, persons with whom the job applicant or employee shares the protected characteristic at a particular disadvantage when compared with persons with whom the job applicant or employee does not share it
- it puts, or would put, the job applicant or employee at that disadvantage, and
- it cannot be shown by TipsTrade to be a proportionate means of achieving a legitimate aim.

TipsTrade will take all reasonable steps to eliminate indirect discrimination in all aspects of employment.

## **RECRUITMENT, ADVERTISING AND SELECTION**

The recruitment process will be conducted in such a way as to result in the selection of the most suitable person for the job in terms of relevant experience, abilities and qualifications. TipsTrade is committed to applying its equal opportunities policy statement at all stages of recruitment and selection.

Advertisements will aim to positively encourage applications from all suitably qualified and experienced people. When advertising job vacancies, in order to attract applications from all sections of the community, TipsTrade will, as far as reasonably practicable:

- Ensure advertisements are not confined to those areas or publications which would exclude or disproportionately reduce the numbers of applicants with a particular protected characteristic.
- Avoid setting any unnecessary provisions or criteria which would exclude a higher proportion of applicants with a particular protected characteristic.
- Avoid prescribing any requirements as to marital status.
- Ensure that the setting of age limits as a criterion of any specific job is justifiable.

Where vacancies may be filled by promotion or transfer, they will be published to all eligible employees in such a way that they do not restrict applications from employees with a particular protected characteristic.

However, where, having regard to the nature and context of the work, having a particular protected characteristic is an occupational requirement and that occupational

requirement is a proportionate means of achieving a legitimate aim, TipsTrade will apply that requirement to the job role and this may therefore be specified in the advertisement.

The selection process will be carried out consistently for all jobs at all levels. All applications will be processed in the same way. The staff responsible for short-listing, interviewing and selecting candidates will be clearly informed of the selection criteria and of the need for their consistent application. Person specifications and job descriptions will be limited to those requirements that are necessary for the effective performance of the job. Wherever possible, all applicants will be interviewed by at least two interviewers and all questions asked of the applicants will relate to the requirements of the job. The selection of new staff will be based on the job requirements and the individual's suitability and ability to do, or to train for, the job in question.

With disabled job applicants, TipsTrade will have regard to its duty to make reasonable adjustments to work provisions, criteria and practices or to physical features of work premises or to provide auxiliary aids or services in order to ensure that the disabled person is not placed at a substantial disadvantage in comparison with persons who are not disabled.

If it is necessary to assess whether personal circumstances will affect the performance of the job (for example, if the job involves unsociable hours or extensive travel), this will be discussed objectively, without detailed questions based on assumptions about any of the protected characteristics.

## **TRAINING AND PROMOTION**

TipsTrade will train all line managers in TipsTrade's policy on equal opportunities and in helping them identify and deal effectively with discriminatory acts or practices. Line managers will be responsible for ensuring they actively promote equality of opportunity within the departments for which they are responsible.

TipsTrade will also provide training to all employees to help them understand their rights and responsibilities in relation to equal opportunities and what they can do to create a work environment that is free from discrimination.

Where a promotional system is in operation, it will not be discriminatory, and it will be checked from time to time to assess how it is working in practice. When a group of workers who predominantly have a particular protected characteristic appear to be excluded from access to promotion, transfer and training and to other benefits, the promotional system will be reviewed to ensure there is no unlawful discrimination.

## **TERMS OF EMPLOYMENT, BENEFITS, FACILITIES AND SERVICES**

All terms of employment, benefits, facilities and services will be reviewed from time to time, in order to ensure that there is no unlawful direct or indirect discrimination because of one or more of the protected characteristics.

## **EQUAL PAY AND EQUALITY OF TERMS**

TipsTrade is committed to equal pay and equality of terms in employment. It believes its male and female employees should receive equal pay where they are carrying out like work, work rated as equivalent or work of equal value. In order to achieve this, TipsTrade will endeavour to maintain a pay system that is transparent, free from bias and based on objective criteria.

## **REPORTING COMPLAINTS**

All allegations of discrimination will be dealt with seriously, confidentially and speedily. TipsTrade will not ignore or treat lightly grievances or complaints of unlawful discrimination from employees.

If you wish to make a complaint of discrimination, you should do so promptly and use TipsTrade's grievance procedure.

If your complaint relates to bullying, harassment or intimidation, you should refer to TipsTrade's dignity at work policy statement.

## **MONITORING EQUAL OPPORTUNITY**

TipsTrade will regularly monitor the effects of selection decisions and personnel and pay practices and procedures in order to assess whether equal opportunity is being achieved. This will also involve considering any possible indirectly discriminatory effects of its working practices. If changes are required, TipsTrade will implement them. TipsTrade will also make reasonable adjustments to its standard working practices to overcome substantial disadvantages caused by disability.

## **29 DIGNITY AT WORK POLICY**

### **POLICY STATEMENT**

TipsTrade seeks to provide a work environment in which all employees are treated with respect and dignity and that is free from harassment and bullying based upon age, disability, gender reassignment, marriage and civil partnership, race (including colour, nationality and ethnic or national origins), religion or belief, sex or sexual orientation. In this policy, these are known as the “protected characteristics”.

Employees have a duty to co-operate with TipsTrade to make sure that this policy is effective in preventing harassment or bullying. Action will be taken under TipsTrade’s disciplinary procedure against any employee who is found to have committed an act of improper or unlawful harassment, bullying or intimidation. Serious breaches of this dignity at work policy statement will be treated as potential gross misconduct and could render the employee liable to summary dismissal. Employees should bear in mind that they can be held personally liable for any act of unlawful harassment. Employees who commit serious acts of harassment may also be guilty of a criminal offence.

All employees are responsible for conducting themselves in accordance with this policy. TipsTrade will not condone or tolerate any form of harassment, bullying or intimidation, whether engaged in by employees or by outside third parties who do business with TipsTrade, such as clients, customers, contractors and suppliers.

You should draw the attention of your line manager to suspected cases of harassment, bullying or intimidation. You must not victimise or retaliate against an employee who has made allegations or complaints of harassment or who has provided information about such harassment. Such behaviour will be treated as potential gross misconduct in accordance with TipsTrade’s disciplinary procedure. You should support colleagues who suffer such treatment and are making a complaint.

This policy covers harassment, bullying and intimidation both in the workplace and in any work-related setting outside the workplace, for example during business trips, at external training events or at work-related social events.

### **BULLYING AND HARASSMENT**

Bullying is offensive or intimidating behaviour or an abuse or misuse of power which undermines or humiliates an employee.

An employee unlawfully harasses another employee if they engage in unwanted conduct related to a protected characteristic, and the conduct has the purpose or effect of violating the other employee’s dignity, or creating an intimidating, hostile, degrading, humiliating or offensive environment for that other employee.

An employee also unlawfully harasses another employee if they engage in unwanted conduct of a sexual nature, and the conduct has the purpose or effect of violating the other employee’s dignity, or creating an intimidating, hostile, degrading, humiliating or offensive environment for that other employee.



Finally, an employee unlawfully harasses another employee if they or a third party engage in unwanted conduct of a sexual nature or that is related to gender reassignment or sex, the conduct has the purpose or effect of violating the other employee's dignity, or creating an intimidating, hostile, degrading, humiliating or offensive environment for that other employee, and because of that other employee's rejection of or submission to the conduct, they treat that other employee less favourably than they would treat them if they had not rejected, or submitted to, the conduct.

The unwanted conduct will still amount to harassment if it is based on the protected characteristic of a third party with whom the employee is associated and not on the employee's own protected characteristic, or if it was directed at someone other than the employee, or even at nobody in particular, but they witnessed it. In addition, harassment can include cases where the unwanted conduct occurs because it is perceived that an employee has a particular protected characteristic, when in fact they do not.

Conduct may be harassment whether or not the person intended to offend. Something intended as a "joke" or as "office banter" may offend another person. This is because different employees find different levels of behaviour acceptable and everyone has the right to decide for themselves what behaviour they find acceptable to them.

Behaviour which a reasonable person would realise would be likely to offend an employee will always constitute harassment without the need for the employee having to make it clear that such behaviour is unacceptable, for example, touching someone in a sexual way. With other forms of behaviour, it may not always be clear in advance that it will offend a particular employee, for example, office banter and jokes. In these cases, the behaviour will constitute harassment if the conduct continues after the employee has made it clear, by words or conduct, that such behaviour is unacceptable to them. A single incident can amount to harassment if it is sufficiently serious.

## **EXAMPLES:**

Bullying and harassment may be verbal, non-verbal, written or physical. Examples of unacceptable behaviour include, but are not limited to, the following:

- unwelcome sexual advances, requests for sexual favours, other conduct of a sexual nature
- subjection to obscene or other sexually suggestive or racist comments or gestures, or other derogatory comments or gestures related to a protected characteristic
- the offer of rewards for going along with sexual advances or threats for rejecting sexual advances
- jokes or pictures of a sexual, sexist or racial nature or which are otherwise derogatory in relation to a protected characteristic
- demeaning comments about an employee's appearance
- questions about an employee's sex life
- the use of nicknames related to a protected characteristic whether made orally or by e-mail
- picking on or ridiculing an employee because of a protected characteristic



- isolating an employee or excluding them from social activities or relevant work-related matters because of a protected characteristic.

## **REPORTING COMPLAINTS**

All allegations of harassment, bullying or intimidation will be dealt with seriously, confidentially and speedily. TipsTrade will not ignore or treat lightly grievances or complaints of harassment from employees.

While TipsTrade encourages employees who believe they are being harassed or bullied to notify the offender (by words or by conduct) that their behaviour is unwelcome, TipsTrade also recognises that actual or perceived power and status disparities may make such confrontation impractical. In the event that such informal direct communication is either ineffective or impractical, or the situation is too serious to be dealt with informally, you should follow the procedure set out below.

If you wish to make a complaint of harassment, bullying or intimidation, against a fellow employee you should follow the following steps:

1. First of all, report the incident of harassment to your line manager. If you do not wish to speak to your line manager, you can instead speak to an alternative manager or to a member of the Human Resources Department.
2. Such reports should be made promptly so that investigation may proceed and any action taken expeditiously.
3. All allegations of harassment will be taken seriously. The allegation will be promptly investigated and, as part of the investigatory process, you will be interviewed and asked to provide a written witness statement setting out the details of your complaint. Confidentiality will be maintained during the investigatory process to the extent that this is practical and appropriate in the circumstances. However, in order to effectively investigate an allegation, TipsTrade must be able to determine the scope of the investigation and the individuals who should be informed of or interviewed about the allegation. For example, the identity of the complainant and the nature of the allegations must be revealed to the alleged harasser so that he or she is able to fairly respond to the allegations. TipsTrade reserves the right to arrange for another manager to conduct the investigation other than the manager with whom you raised the matter.
4. Once the investigation has been completed, you will be informed in writing of the outcome and TipsTrade's conclusions and decision as soon as possible. TipsTrade is committed to taking appropriate action with respect to all complaints of harassment which are upheld. If appropriate, disciplinary proceedings will be brought against the alleged harasser.
5. You will not be penalised for raising a complaint, even if it is not upheld, unless your complaint was both untrue and made in bad faith.
6. If your complaint is upheld and the harasser remains in TipsTrade's employment, TipsTrade will take all reasonable steps to ensure that you do not have to continue working alongside them if you do not wish to do so. The options will be discussed with you.

7. If your complaint is not upheld, arrangements will be made for you and the alleged harasser to continue or resume working and to repair working relationships.

Alternatively, you may, if you wish, use TipsTrade's grievance procedure to make a complaint of harassment.

## **DISCIPLINARY ACTION**

Any employee who is found to have harassed another employee in violation of this policy will be subject to disciplinary action under TipsTrade's disciplinary procedure. Such behaviour may be treated as gross misconduct and could render the employee liable to summary dismissal. In addition, line managers who had knowledge that such harassment had occurred in their departments but who had taken no action to eliminate it will also be subject to disciplinary action under TipsTrade's disciplinary procedure.

## **TRAINING**

TipsTrade will train all line managers in TipsTrade's policy on dignity at work and in helping them identify and deal effectively with harassment, bullying or intimidation. Line managers will be responsible for ensuring they actively promote dignity at work within the departments for which they are responsible.

TipsTrade will also provide training to all employees to help them understand their rights and responsibilities in relation to dignity at work and what they can do to create a work environment that is free from harassment, bullying and intimidation.

## **30 WHAT COUNTS AS A DISABILITY ACCORDING TO THE LAW?**

The Equality Act 2010 (EA) protects disabled people. The Act sets out the circumstances in which a person is "disabled". It says you are disabled if you have a mental or physical impairment:

- which has an adverse effect on your ability to carry out normal day-to-day activities
- the adverse effect is substantial
- the adverse effect is long-term (meaning it has lasted for 12 months, or is likely to last for more than 12 months or for the rest of your life).

There are some special provisions, for example:

- if your impairment has substantially affected your ability to carry out normal day-to-day activities, but doesn't any more, it will still be counted as having that effect if it is likely to do so again
- if you have a progressive condition and it will substantially affect your ability to carry out normal day-to-day activities in the future, you will be regarded as having an impairment which has a substantial adverse effect from the moment the condition has some effect on your ability to carry out normal day-to-day activities
- cancer, HIV infection and multiple sclerosis are covered effectively from the point of diagnosis
- people who have had a disability in the past but are no longer disabled are covered by certain parts of the EA.

### **WHAT ARE 'NORMAL DAY-TO-DAY ACTIVITIES'?**

At least one of these areas must be substantially affected:

- mobility
- manual dexterity
- physical co-ordination
- continence
- ability to lift, carry or move everyday objects
- speech, hearing or eyesight
- memory or ability to concentrate, learn or understand
- understanding of the risk of physical danger

It's really important to think about the effect of your impairment without treatment. The Act says that any treatment or correction should not be taken into account, including medical treatment or the use of a prosthesis or other aid (for example, a hearing aid). The only things that are taken into account are glasses or contact lenses. The important

thing is to work out exactly how your impairment affects you. Remember to concentrate on what you can't do, or find difficult, rather than what you can do.

For example, if, as a result of a hearing impairment, you experience difficulty hearing someone talking at a sound level that is normal for everyday conversations in a moderately noisy place, it would be reasonable to regard this as having a substantial adverse effect. Being unable to hold a conversation in a very noisy place such as a factory floor would not.

If your impairment affects your mobility, being unable to travel a short journey as a passenger in a vehicle would reasonably be regarded as having a substantial adverse effect. So would only being able to walk slowly or with unsteady or jerky movements. But experiencing some minor discomfort as a result of walking without help for about 1.5 kilometres or a mile would not.

## **WHAT DOES NOT COUNT AS A DISABILITY?**

Certain conditions are not considered impairments under the EA:

- lifestyle choices such as tattoos and non-medical piercings
- tendency to steal, set fires, and physical or sexual abuse of others
- exhibitionism and voyeurism
- hay fever, if it doesn't aggravate the effects of an existing condition
- addiction to or a dependency on alcohol, nicotine or any other substance, other than the substance being medically prescribed.

## **31 ANTI-BRIBERY POLICY**

### **INTRODUCTION**

One of the Company's core values is to uphold responsible and fair business practices. It is committed to promoting and maintaining the highest level of ethical standards in relation to all of its business activities. Its reputation for maintaining lawful business practices is of paramount importance and this policy is designed to preserve these values. The Company therefore has a zero-tolerance policy towards bribery and corruption and is committed to acting fairly and with integrity in all of its business dealings and relationships and implementing and enforcing effective systems to counter bribery.

### **PURPOSE AND SCOPE OF POLICY**

This policy sets out the Company's position on any form of bribery and corruption and provides guidelines aimed at:

- ensuring compliance with anti-bribery laws, rules and regulations, not just within the UK but in any other country within which the Company may carry out its business or in relation to which its business may be connected
- enabling employees to understand the risks associated with bribery and to encourage them to be vigilant and effectively recognise, prevent and report any wrongdoing, whether by themselves or others
- providing suitable and secure reporting and communication channels and ensuring that any information that is reported is properly and effectively dealt with
- creating and maintaining a rigorous and effective framework for dealing with any suspected instances of bribery or corruption

This policy applies to all permanent and temporary employees of the Company (including any of its intermediaries, subsidiaries or associated companies). All employees are expected to adhere to the principles set out in this policy.

### **LEGAL OBLIGATIONS**

The UK legislation on which this policy is based is the Bribery Act 2010 and it applies to the Company's conduct both in the UK and abroad. A bribe is an inducement or reward offered, promised or provided in order to gain any commercial, contractual, regulatory or personal advantage.

It is an offence in the UK to:

- offer, promise or give a financial or other advantage to another person (i.e. bribe a person), whether within the UK or abroad, with the intention of inducing or rewarding improper conduct
- request, agree to receive or accept a financial or other advantage (i.e. receive a bribe) for or in relation to improper conduct
- bribe a foreign public official.

You can be held personally liable for any such offence.

It is also an offence in the UK for an employee to bribe another person in the course of doing business intending either to obtain or retain business, or to obtain or retain an advantage in the conduct of business, for the Company. As well as an unlimited fine, it could suffer substantial reputational damage.

## **POLICY STATEMENT**

All employees are required to:

- comply with any anti-bribery and anti-corruption legislation that applies in any jurisdiction in any part of the world in which they might be expected to conduct business
- act honestly, responsibly and with integrity
- safeguard and uphold the Company's core values by operating in an ethical, professional and lawful manner at all times.

Bribery of any kind is strictly prohibited. Under no circumstances should any provision be made, money set aside or accounts created for the purposes of facilitating the payment or receipt of a bribe.

The Company recognises that industry practices may vary from country to country or from culture to culture. What is considered unacceptable in one place may be normal or usual practice in another. Nevertheless, a strict adherence to the guidelines set out in this policy is expected of all employees at all times. If in doubt as to what might amount to bribery or what might constitute a breach of this Policy, refer the matter to your line manager or to the Managing Director.

## **BUSINESS GIFTS**

For the Company's rules and procedures in relation to the receipt of business gifts from third parties and corporate hospitality offered to or received from third parties, please refer to the Company's Business Gifts policy. They form part of the Company's zero tolerance policy towards bribery and they should be read in conjunction with this policy.

The giving of business gifts to clients, customers, contractors and suppliers is not prohibited provided the following requirements are met:

- the gift is not made with the intention of influencing a third party to obtain or retain business or a business advantage, or to reward the provision or retention of business or a business advantage
- it complies with local laws
- it is given in the Company's name, not in the giver's personal name
- it does not include cash or a cash equivalent (such as gift vouchers)
- it is of an appropriate and reasonable type and value and given at an appropriate time
- it is given openly, not secretly
- it is approved in advance by a director of the Company.

In summary, it is not acceptable to give, promise to give, or offer, a payment, gift or hospitality with the expectation or hope that a business advantage will be received, or

to reward a business advantage already given, or to accept a payment, gift or hospitality from a third party that you know or suspect is offered or provided with the expectation that it will obtain a business advantage for them.

Any payment or gift to a public official or other person to secure or accelerate the prompt or proper performance of a routine government procedure or process, otherwise known as a “facilitation payment”, is also strictly prohibited. Facilitation payments are not commonly paid in the UK but they are common in some other jurisdictions.

## **RESPONSIBILITIES AND REPORTING PROCEDURE**

It is the contractual duty and responsibility of all employees to take whatever reasonable steps are necessary to ensure compliance with this policy and to prevent, detect and report any suspected bribery or corruption in accordance with the procedure set out in the Company’s whistleblowing policy, see below. You must immediately disclose to the Company any knowledge or suspicion you may have that you, or any other employee, has plans to offer, promise or give a bribe or to request, agree to receive or accept a bribe in connection with the business of the Company. For the avoidance of doubt, this includes reporting your own wrongdoing. The duty to prevent, detect and report any incident of bribery and any potential risks rests not only with the directors of the Company but applies equally to all employees.

The Company encourages all employees to be vigilant and to report any unlawful conduct, suspicions or concerns promptly and without undue delay so that investigation may proceed and any action can be taken expeditiously. In the event that you wish to report an instance or suspected instance of bribery, you should follow the steps set out in the Company’s whistleblowing policy, see below. Confidentiality will be maintained during the investigation to the extent that this is practical and appropriate in the circumstances. The Company is committed to taking appropriate action against bribery and corruption. This could include either reporting the matter to an appropriate external government department, regulatory agency or the police and/or taking internal disciplinary action against relevant employees.

The Company will support anyone who raises genuine concerns in good faith under this policy, even if they turn out to be mistaken. It is also committed to ensuring nobody suffers any detrimental treatment as a result of refusing to take part in bribery or corruption, or because of reporting in good faith their suspicion that an actual or potential bribery or corruption offence has taken place or may take place in the future.

## **RECORD KEEPING**

All accounts, receipts, invoices and other documents and records relating to dealings with third parties must be prepared and maintained with strict accuracy and completeness. No accounts must be kept “off the record” to facilitate or conceal improper payments.

## **WHISTLE BLOWING**

Whistle Blowing is where an employee raises concerns about underhand or illegal practices within their organisation or an associated organisation. Our policy is to operate within the laws and regulations of this country, and all employees are expected to co-

operate with this.

We will offer protection to any employee who honestly and reasonably believes that underhand or illegal practices are taking place, including the prevention of retaliation against good faith whistle blowers as prescribed by the Public Interest Disclosure Act 1988 which provides such workers protection against victimisation or dismissal.

The aim is that the career of any employee should not in any way be harmed or hindered as a result of their disclosure (whether the item reported proves to be true or not, provided the reporting was carried out in good faith).

In addition to reporting an instance or suspected instance of bribery, we would expect all employees to report any of the following: a criminal offence, a failure to comply with a legal obligation, the endangering of an individual's health and safety, damage to the environment, deliberate concealment of information relating to any of these areas.

An employee is encouraged to make a disclosure immediately to a director. When disclosing any concerns, the employee will not be expected to have absolute proof of malpractice, but will need to be able to show the reason for their concern.

Any deliberately false or malicious allegations will be taken very seriously and appropriate disciplinary action will be taken. If an employee has a concern and is unsure whether this is the appropriate procedure for raising it or is unhappy about the final outcome of an investigation, they can contact the independent charity, Public Concern at Work [www.pcaw.co.uk](http://www.pcaw.co.uk) on 020 7404 6609 for independent advice, or contact our HR advisors.

## **SANCTIONS FOR BREACH**

A breach of any of the provisions of this policy will constitute a disciplinary offence and will be dealt with in accordance with the Company's disciplinary procedure. Depending on the gravity of the offence, it may be treated as gross misconduct and could render the employee liable to summary dismissal.

## **TRAINING**

The Company will provide training to all employees to help them understand their duties and responsibilities under this policy. The Company's zero tolerance approach to bribery will also be communicated to all business partners at the outset of the business relationship with them and as appropriate thereafter.

## **EXAMPLES OF POTENTIAL RISKS**

The following is a non-exhaustive list of possible issues which raise bribery concerns and which you should report in accordance with the reporting procedure set out above:

- a third party insists on receiving a commission or fee before committing to signing a contract with the Company, or carrying out a government function or process for the Company
- a third party requests payment in cash, or refuses to sign a formal commission or



fee agreement, or to provide an invoice or receipt for a payment made

- a third party requests an unexpected additional commission or fee to facilitate a service
- a third party demands lavish, extraordinary or excessive gifts or hospitality before commencing or continuing contractual negotiations or provision of services
- you are offered an unusually lavish, extraordinary or excessive gift or hospitality by a third party
- you receive an invoice from a third party that appears to be non-standard or extraordinary
- the Company is invoiced for a commission or fee payment that appears large given the service stated to have been provided.

## 32 BUSINESS GIFTS

As a general policy TipsTrade does not believe that giving and receiving gifts is appropriate to the efficient conduct of its business. There are, however, limited exceptions to this policy.

### RECEIPT OF GIFTS

Any employee who is given a gift of any sort by a business contact (e.g. customer, supplier etc. actual or potential) must disclose the fact of the gift and its nature to a Director.

If TipsTrade decides that the gift might constitute a bribe or other inducement, you will be required to give the gift to a Director who will return it to the donor with a suitable covering letter.

In other instances, you will be required to return the gift to the donor with a polite note explaining TipsTrade policy.

In exceptional cases, for example where TipsTrade decides that the gift was made as a token of the donor's gratitude for a service carried out to very high standards, you will be allowed to retain the gift.

Promotional gifts such as stationery, which are not of significant value, are exempt from this policy and need not be disclosed. However, you are reminded that, since such gifts are sent only to a limited number of employees, they should be distributed to other employees where appropriate.

Failure to disclose gifts will constitute a disciplinary offence, which will be handled in accordance with TipsTrade's formal disciplinary procedure. If the gift in question was of significant value and, for example, the recipient is in a position to influence business dealings with the donor, the offence will be treated as gross misconduct.

### GIVING GIFTS

While it is not Company policy to offer gifts to suppliers, customers etc., TipsTrade recognises that, on occasions, this may be necessary – for example, when someone carries out work on a voluntary basis or for a nominal fee.

Equally, it may be decided that a gift would be appropriate if a service has been carried out in an exceptional manner.

In such a case, employees should put a request in writing to their manager stating:

- who the gift is for
- why it should be given
- the nature of the gift
- its approximate value

Employees who send gifts which have not been approved in accordance with this procedure will not be reimbursed for the cost of the gift. Further, such action may, depending on the circumstances, be treated as a disciplinary offence, which will be dealt with under the formal disciplinary procedure.

## **33 DATA PROTECTION**

Please refer to the GDPR information pack for further information.

## 34 SEVERE WEATHER / DISRUPTION POLICY

The Company acknowledges that employees may occasionally have problems travelling to and from work due to either severe weather conditions or major disruptions to public transport (for example, train strikes). Whilst the Company is committed to protecting the health and safety of its employees, it must also ensure that its business is not unduly disrupted by external factors. This policy therefore sets out your duty to attend for work during severe weather conditions or where there are major disruptions to public transport and the relevant procedures you must follow.

When severe weather conditions occur or where there are major disruptions to public transport, you should take steps to obtain advice on the position from the appropriate external agencies and allow extra time for your journey, making alternative travel arrangements where appropriate.

In the event of adverse weather conditions, Managers must use a common-sense approach in allowing employees to go home early if the employee anticipates difficulties in getting home. Managers should take a low-risk approach and employees should not feel compelled to continue to work if it is the employee's opinion that the journey home will be dangerous.

Employees stating that travel into work is impossible or hazardous are to be similarly treated. In this instance lateness is better than absence.

Employees are accountable for taking practical steps in order that they can attend work. For example, if it is not possible to get to their driveway but could park down the road then this should be the chosen option.

Managers should be aware of the impact on an individual's domestic situation, family, school and childcare commitments/provision that may be impacted by bad weather. An employee is entitled to take reasonable unpaid time off to deal with sudden and unexpected problems with a dependant

If it is practical for an employee to work from home or to take work home with no adverse impact on the team then this option should be considered.

If the adverse weather is prolonged, Managers may request that annual leave is taken, the time off is made up or where possible, that work is completed at home.

It is understood that there will be variations between functions within the business in applying these guidelines, but these will be minimised wherever possible.

A principle of positive intent should be applied where an employee is unable to attend work due to bad weather, or other disruption. Where the Company accepts that you have used your best endeavours to attend work but you have been unable to do so, or you are late because of the severe weather conditions or the major disruptions to public transport, your manager will discuss the options with you. At the Company's discretion, you may be required or permitted to:

- make up the time at a later date
- take any absence from work as part of your annual leave entitlement

- take any absence from work as special unpaid leave (in this case, your pay will reduce accordingly to take account of the hours/days you have not worked)
- be paid as if you had attended work on the day of absence
- work from home or otherwise work remotely.

The Company may base its decision on your individual circumstances, for example the distance from your home to your place of work, your mode of transport and how viable it is for you to work from home, and on the needs of the Company.

If an employee is unable to attend work due to bad weather, they must call their Manager. If their Manager is satisfied that all reasonable attempts to attend work have been made then normal pay will be given. Where it is clear there was low risk and an employee could have attended, the Manager may deduct pay at the appropriate rate and inform the employee of the reason why.

If employees are sent home at the request of their Manager or the company, they will be paid as if they had attended for the full day.

## **HEALTH AND SAFETY**

The Company is committed to protecting the health and safety of all its employees and this includes during severe weather conditions and where there are major disruptions to public transport and therefore the Company will aim to adopt a reasonable approach to the situation. You also have a duty to take reasonable care of your own health and safety and that of other persons who may be affected by your acts or omissions. This includes taking extra care when travelling to and from work in severe weather conditions and allowing more time for your journey, including making alternative travel arrangements where appropriate.

## **35 LONE WORKERS POLICY**

### **INTRODUCTION**

Lone workers spend some or all of their working hours alone for a variety of reasons: they may work in an isolated location, be at a client's or customer's premises, work from home or may simply be working outside normal office hours. In any case, the Company recognises that working alone may involve an increased risk to the health and safety of its employees. As a consequence, the Company has a policy that helps to ensure that it succeeds in its responsibility to manage the risks faced by its employees.

### **AIMS OF THE POLICY**

- To ensure the safety of lone workers when exercising their duties in the absence of any colleagues or supervisors; and
- To ensure that the Company complies with all of its legal obligations.

### **RISK ASSESSMENTS**

The Company will carry out risk assessments on all types of work that are (or are likely to be) undertaken alone with particular regard when doing so to the following factors:

- Equipment (must be suitable and safe for use by one person);
- Location;
- Materials (all materials used must be suitable for use by one person); and
- Proximity to Help.

### **PROCEDURES**

Lone working will only be permitted when approved in advance and when all the following conditions apply:

- Avoid unnecessary out of hours working where possible.
- Notify the Office Manager if you are intending to work outside normal hours.
- Familiarise yourself with your location, fire safety procedures and escape routes in the event of an emergency.
- Where possible ensure that you have keys to all entrances and exits and keep them locked at all times.
- Do not allow unexpected visitors in unless they carry sufficient identification.
- Familiarise yourself with the alarm system at your location.
- Ensure that you leave your contact details with the Office Manager.
- Make sure that people at home are aware of your movements.
- In the event that you feel unwell seek help immediately and if necessary call 999.

## 36 CCTV POLICY

### INTRODUCTION

The Company uses closed circuit television (CCTV) images to provide a safe and secure environment for employees and for visitors to the Company's business premises, such as clients, customers, contractors and suppliers, and to protect the Company's property. This policy sets out the use and management of the CCTV equipment and images in compliance with the **General Data Protection Regulation 2018** and the Information Commissioner's Office CCTV Code of Practice.

The Company's CCTV facility records images only. There is no audio recording and therefore conversations are not recorded on CCTV (but see the section on covert recording below).

### PURPOSES OF CCTV

The purposes of the Company installing and using CCTV systems include to:

- assist in the prevention or detection of crime or equivalent malpractice
- assist in the identification and prosecution of offenders
- monitor the security of the Company's business premises
- ensure that health and safety rules and Company procedures are being complied with
- assist with the identification of unauthorised actions or unsafe working practices that might result in disciplinary proceedings being instituted against employees and to help in providing relevant evidence
- promote productivity and efficiency.

### LOCATION OF CAMERAS

Cameras are located at strategic points throughout the Company's business premises, principally at the entrance and exit points. The Company has positioned the cameras so that they only cover communal or public areas on the Company's business premises and they have been sited so that they provide clear images. No camera focuses, or will focus, on toilets, shower facilities, changing rooms, staff kitchen areas, staff break rooms or private offices. All cameras (with the exception of any that may be temporarily set up for covert recording) are also clearly visible.

Appropriate signs are prominently and clearly displayed so that employees, clients, customers and other visitors are aware they are entering an area covered by CCTV.

### RECORDING AND RETENTION OF IMAGES

Images produced by the CCTV equipment are as clear as possible so that they are effective for the purposes for which they are intended. Maintenance checks of the equipment are undertaken on a regular basis to ensure it is working properly and that the media is producing high quality images.



Images may be recorded either in constant real-time (24 hours a day throughout the year), or only at certain times, as the needs of the business dictate.

As the recording system records digital images, any CCTV images that are held on the hard drive of a PC or server are deleted and overwritten on a recycling basis and, in any event, are not held for more than one month. Once a hard drive has reached the end of its use, it will be erased prior to disposal. Images that are stored on, or transferred on to, removable media such as CDs are erased or destroyed once the purpose of the recording is no longer relevant. In normal circumstances, this will be a period of one month. However, where a law enforcement agency is investigating a crime, images may need to be retained for a longer period.

## **ACCESS TO AND DISCLOSURE OF IMAGES**

Access to, and disclosure of, images recorded on CCTV is restricted. This ensures that the rights of individuals are retained. Images can only be disclosed in accordance with the purposes for which they were originally collected.

The images that are filmed are recorded centrally and held in a secure location. Access to recorded images is restricted to the operators of the CCTV system and to those line managers who are authorised to view them in accordance with the purposes of the system. Viewing of recorded images will take place in a restricted area to which other employees will not have access when viewing is occurring. If media on which images are recorded are removed for viewing purposes, this will be documented.

Disclosure of images to other third parties will only be made in accordance with the purposes for which the system is used and will be limited to:

- the police and other law enforcement agencies, where the images recorded could assist in the prevention or detection of a crime or the identification and prosecution of an offender or the identification of a victim or witness
- prosecution agencies, such as the Crown Prosecution Service
- relevant legal representatives
- line managers involved with Company disciplinary processes
- individuals whose images have been recorded and retained (unless disclosure would prejudice the prevention or detection of crime or the apprehension or prosecution of offenders).

The Managing Director (or another senior director acting in their absence) is the only person who is permitted to authorise disclosure of information to external third parties such as law enforcement agencies.

All requests for disclosure and access to images will be documented, including the date of the disclosure, to whom the images have been provided and the reasons why they are required. If disclosure is denied, the reason will be recorded.

## **INDIVIDUALS' ACCESS RIGHTS**

Individuals have the right on request to receive a copy of the personal data that the Company holds about them, including CCTV images if they are recognisable from the

image.

If you wish to access any of your CCTV images, you must make a written request to John Bayly. Your request must include the date and time when the images were recorded and the location of the particular CCTV camera, so that the images can be located and your identity can be established as the person in the images. **Note:** The Company will always check the identity of the employee making the request before processing it.

The Data Protection Officer will first determine whether disclosure of your images will reveal third party information as you have no right to access CCTV images relating to other people. In this case, the images of third parties may need to be obscured if it would otherwise involve an unfair intrusion into their privacy.

If the Company is unable to comply with your request because access could prejudice the prevention or detection of crime or the apprehension or prosecution of offenders, you will be advised accordingly.

## **COVERT RECORDING**

The Company will only undertake covert recording with the written authorisation of James Meier (or another senior director acting in their absence) where there is good cause to suspect that criminal activity or equivalent malpractice is taking, or is about to take, place and informing the individuals concerned that the recording is taking place would seriously prejudice its prevention or detection. Covert monitoring may include both video and audio recording.

Covert monitoring will only take place for a limited and reasonable amount of time consistent with the objective of assisting in the prevention and detection of particular suspected criminal activity or equivalent malpractice. Once the specific investigation has been completed, covert monitoring will cease.

Information obtained through covert monitoring will only be used for the prevention or detection of criminal activity or equivalent malpractice. All other information collected in the course of covert monitoring will be deleted or destroyed unless it reveals information which the Company cannot reasonably be expected to ignore.

## **VEHICLE TRACKING AND MONITORING**

The Company also reserves the right to install monitoring devices such as satellite tracking and in-vehicle camera systems in all company vehicles to track the movement of the vehicle and record images of its use for business purposes. Such devices may record or transmit images or information such as the location of the vehicle, the distance it has covered, its speed, related information about the user's driving habits, the persons present in the vehicle, accidents or incidents, etc. The employee will be advised if a monitoring device has been installed, or will be installed, in their company vehicle and will also be advised of the nature of the monitoring that will take place. This CCTV policy applies, as appropriate, to any in-vehicle camera system.

As company vehicles may also be used for private purposes, the Company does not wish to monitor the vehicle when used privately. Therefore, where a monitoring device such as satellite tracking or an in-vehicle camera system has been installed, a "privacy

button” or similar arrangement will be provided to enable the monitoring to be disabled or deactivated by the employee during private use. Monitoring must not, however, be disabled at any time during business use.

The purposes of vehicle tracking and monitoring are to:

- assist in the prevention or detection of crime or equivalent malpractice
- assist in the identification and prosecution of offenders
- protect the health, safety and welfare of drivers, particularly those who are either lone drivers or are carrying customers or clients as passengers or are carrying valuable cargo
- ensure drivers are not in breach of the Working Time Regulations 1998
- help prevent accidents by monitoring driver speed and habits
- provide evidence for insurers in the event of accidents
- maximise driver performance and productivity and improve customer service
- improve fuel economy by monitoring and managing company vehicles more effectively.

In some cases, the Company may be under a legal obligation to monitor the use of vehicles, even if used privately, for example by fitting a tachograph as a permanent fixture in a lorry. In these cases, the Company’s legal obligation will always take precedence and the monitoring cannot be turned off.

The Company may use the information obtained from vehicle tracking and monitoring as evidence in any subsequent disciplinary action where the data shows there has been a breach by the employee of Company rules and procedures.

## **STAFF TRAINING**

The Company will ensure that all employees handling CCTV images or recordings are trained in the operation and administration of the CCTV system.

## **IMPLEMENTATION**

James Meier is responsible for the implementation of and compliance with this policy and the operation of the CCTV system and they will conduct an annual review of the Company’s use of CCTV. Any complaints or enquiries about the operation of the Company’s CCTV system should be addressed to them.

## 37 DOMESTIC VIOLENCE POLICY

### INTRODUCTION

The Company recognises that its employees are its most important asset and it is committed to providing the support and assistance necessary to ensure their health, safety and welfare at work. This policy covers the internal and external support available to employees experiencing, or involved in, domestic violence. Employees who are suffering from domestic violence are more likely to work inefficiently, be absent from work and have poor productivity levels. In addition, there is a risk both to the employee, other employees and the business if a violent partner or ex-partner presents at the workplace.

For the purposes of this policy, domestic violence is any incident, or pattern of incidents, of controlling, coercive or threatening behaviour, violence or abuse (including stalking) between adults who are, or have been, intimate partners or family members. It applies equally to men and women and covers physical, psychological, emotional, sexual and financial abuse.

### AIMS OF THE POLICY

The aims of this policy are to:

- support employees experiencing domestic violence and promote their health, safety and welfare at work
- enable employees experiencing domestic violence to remain productive, efficient and at work
- offer support to employees who both recognise that they are the perpetrators of domestic violence and want to seek help to address their behaviour
- aid line managers seeking to help employees who are experiencing domestic violence
- assist colleagues of employees who are experiencing domestic violence

### ADVICE AND COUNSELLING

It is the Company's intention to deal constructively and sympathetically with cases of domestic violence. In order to support employees, the Company will:

- nominate *James Meier* as a first point of contact for those experiencing, or perpetrating, domestic violence
- endeavour to identify employees with possible domestic violence issues at an early stage
- offer information and guidance and actively encourage employees to seek appropriate external help and support, including assisting with referrals to appropriate authorities and agencies, such as the police, Refuge, Women's Aid and the National Domestic Violence Helpline
- undertake to raise general workplace awareness of domestic violence issues

## **LINE MANAGER'S ROLE**

Line managers have an important role to play in enabling employees experiencing domestic violence to seek help and support. The role of the line manager in this regard is to:

- identify employees experiencing difficulties as a result of domestic violence, for example, employees coming to work with unexplained injuries or who appear distressed or show an uncharacteristic deterioration in work performance or have unexplained periods of time off work
- provide initial help and support, including advice on the options available for the employee, but also recognising the limitations of their role in that they are not professional counsellors
- protect confidentiality as far as possible, unless the employee agrees otherwise
- refer the employee to appropriate internal and external sources of further help and support, for example, the Company's first point of contact and external agencies
- enable the employee to remain productive, efficient and at work
- recognise that the employee may need time to decide what to do and may try a number of options during the process
- discuss measures to prioritise safety at work and ensure that the health and safety of all employees is protected

## **CONFIDENTIALITY**

Where an employee has discussions with their line manager, an alternative line manager or the Company's first point of contact about domestic violence issues that they are experiencing or are involved in, confidentiality will be maintained as far as possible. However, in some instances, disclosure may need to be made to other members of the management team and/or external authorities or agencies in order that appropriate further help and support can be provided to the employee, but this will be subject to prior discussion with the employee and only with their express agreement.

## **PERFORMANCE AND ATTENDANCE**

The Company recognises that those experiencing domestic violence may have difficulties with their performance because of the domestic violence and/or may need to be absent from work from time to time. It will assist them in this regard by being sensitive in its approach and/or utilising its leaves of absence policy.

## **SAFETY AT WORK**

The Company will protect the health and safety of all employees at work, including those employees directly or indirectly affected by domestic violence. This includes situations where the perpetrator of the violence is harassing the employee at work, for example, turning up at the Company's business premises unannounced, constantly telephoning, e-mailing or texting the employee during the working day or harassing the employee's work colleagues.



You are actively encouraged to let the Company know if you are at risk from domestic violence. Other employees should also disclose to the Company if they are being harassed by a work colleague's current or former partner or family member.