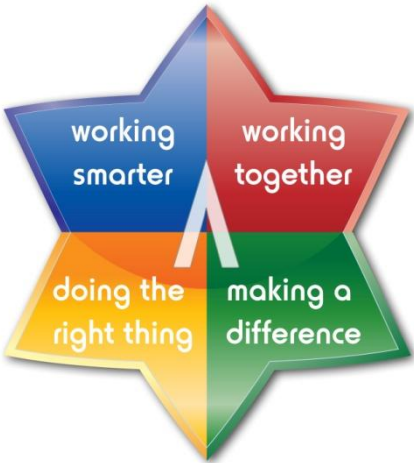


# FAIRPOINT.

## FAIR DEAL 2011

**'Making Money Go Further'  
'To be the most trusted financial services business in the UK'**

### A Guide to Your Benefits & Rewards



## Our Reward Philosophy

Fairpoint's reward philosophy aims to offer a fair deal for all employees. Fair Deal means that we will have a reward and recognition programme that promotes and supports the following ethos:

- Individual performance is rewarded.
- Employees contributing the most receive the greatest rewards
- We want employees to share in the success of the business
- Loyalty is rewarded if it results in higher performance

With that in mind we have put together a package of competitive and attractive benefits that we hope will be valued and enjoyed by Fairpoint employees.

Please note that within this booklet we have only provided a summary of our rewards and benefits. Further information on all these can be found on Fairspace, under the HR team section.

## Contact Information

If you have any questions on any of our rewards and benefits, please do not hesitate to contact the HR team on either [hr@fairpoint.co.uk](mailto:hr@fairpoint.co.uk) or extension 2038.



## Fair Future – Pension Scheme

We understand the importance of planning for the future and while for most of us it may seem a long way off it is never too early to start planning for retirement. With this in mind we have set up arrangements to provide you with a Personal Pension Plan.

To help you build your “Pension Pot” faster Fairpoint will operate a matched funding programme for any employee, with more than six months service, who wishes to set up a pension plan.

This means that Fairpoint will match your contributions of up to 2% of your annual salary and this will increase to 3% after two years service.

We hold pension briefings every quarter where you can learn about the scheme. Don't worry if your are not able to attend as we can arrange for your to have a one to one consultation.

## Fair Save – Save as You Earn Scheme

Fair Save is a programme which was introduced to replace the stock option programme.

Fair Save is a form of saving that offers you a guaranteed tax-free amount at the end of a savings contract, with no risk to your capital. You also have the opportunity to purchase shares at the end of the savings contract. The price you pay for the shares, known as the Option Price, is set at the start of the programme.

The scheme gives you the opportunity to save regularly with Capita in a Sharesave Account for a designated savings period of 3 years. At the end of the savings period you will receive a guaranteed tax-free bonus. You can then use your savings and tax-free bonus to buy shares in the Company at a fixed price. Our next window opens in 2011.

We hold in house briefings nearer the time, so look out for these.

## Annual Leave

Holiday entitlements will increase for Team Members and Team Leaders based on length of service. Your annual leave entitlement will be as follows:

Less than 2 years service	20 days	More than 2 years service	22 days
More than 3 years service	23 days	More than 4 years service	24 days
More than 5 years service	25 days		

The holiday year runs from January until December and increases will be awarded in January each year, rather than midway through the year.



## Buy and Sell Annual Leave

Employees with the qualifying service of six months will be able to buy and sell annual leave. This is capped at five days per annum and the business must be notified by the 30 November each year if employees wish to buy or sell annual leave for the following year.

If you would like to buy or sell annual leave for the 2011 entitlement you must submit your request by 30 November 2010. All requests to buy and sell Annual Leave must be made using the Annual Leave Sale Form (AS1) available on Fairspace. This must be clearly completed and signed off by the Line Manager and the Department Head (via Line Manager).

Please note that the above is subject to our qualify condition. Please refer to the policy and the Q&As for future information.

## Fair Rail – Discounted Rail Travel

In order to assist employees in saving money on their travel costs Fairpoint have teamed up with Northern Rail to provide discounted travel for employees via utilising Annual Season Tickets. By using an Annual Season Ticket with Northern Rail you're not only helping the environment but get 12 weeks of travel absolutely free!

To save you the initial expense of an annual season ticket you can now opt for equal salary deductions to be made from your monthly pay, to cover the expense. All you need to do is:

- Request a Northern Rail Annual Season Ticket Application Form from HR
- Complete the Application Form, attach a full-face passport-size photo and write your full name on the back
- You will then receive a letter and deduction schedule from HR which you will need to sign and return the deduction schedule to HR then your season ticket and photo card will be forwarded to you by HR

The full savings on your Annual Season Ticket will be spread across 12 equal monthly deductions from your salary. If you are travelling to work from Preston you could save £159.60 per year or £13.30 per month!

## Fair Rewards – Employee Discount Scheme

Fair Rewards is a discounts and cashback programme that enables all Fairpoint employees to save money on almost anything, from everyday groceries and petrol purchases to holidays and days out. You can take advantage of these discounts online, over the phone or on the High Street!

More about Fair Rewards...

- Did you know that you can access the site from home?
- You can now view further information on Fair Rewards, this includes our policies and procedures.
- You can also leave feedback on this site, Fair Rewards and other benefits that Fairpoint offers.

There are offers available from a wide range of retailers including B&Q, HMV, Debenhams and Next. Recent offers include up to 5% cashback at Sainsbury's, 6% off at Marks and Spencer's, £25 off at Very.co.uk and 8% off at Argos.

All you need to do is register at [www.fairrewards.co.uk](http://www.fairrewards.co.uk) remember, you will need your employee number handy to register. You can find this on your payslip.



## CEO & Directors Awards

The Directors' and CEO Awards is a quarterly awards programme to recognise employees, up to and including Managers, who by performance, action and idea contribute to the long-term success of the Company.

- Any employee may nominate another employee.
- All nominations are to be forwarded to the HR department.
- Nominations will be reviewed by the Management Board and those who are considered to have shown exemplary contribution will receive awards.
- The number of awards given is unlimited.
- The nomination should demonstrate how the nominated employee has demonstrated the value.

CEO Award winners will receive an additional £50 of high street vouchers.

- The Winner of the CEO Award will be selected from the Winners of the Directors' Award.
- The Award will be given to the employee who in the opinion of the CEO has given the greatest overall contribution to the Company during the quarter.

If you nominate a colleague to receive a Director's Award you will automatically be entered into a free prize draw!

All forms for the nomination must be submitted online via Fairspace. Awards take place every quarter.

## Fair Service - Loyalty Rewards

Loyalty rewards are given at five, seven and ten year's service;

- Five Years – The company will award £300 that may be taken as cash or vouchers. Alternatively the company will purchase a watch of your choice to the value of £300.
- Seven Years – You may purchase dinner for you and your partner or another employee up to the value of £100.
- Ten Years – The company will award £500 that may be taken as cash or vouchers. You will also be eligible to celebrate your achievement by purchasing dinner for up to four people to the value of £250.

The HR department will contact you at the beginning of the quarter to let you know how you can claim your award.



## Recommend a Friend Scheme

Recommend a Friend for any vacancy within the business and you will receive £1,000 once they successfully complete their probation.

Forward a completed Recommend a Friend Form along with your friend's CV to HR and their application will be taken into consideration. HR will then contact your friend directly and follow the recruitment process. Vacancies are updated regularly on Fairspace and on posters around the building so keep your eyes peeled!

## Westfield Health – Discounted Healthcare

Ensuring you and your family are kept in tip top condition can be increasingly expensive, so we have introduced the Advantage Health Cash Plan, available through your wages or salary, which could help you budget for these costs and more!

Your cover will pay back the money you have spent on your dental treatments (up to set limits), removing the worry of future dental care costs. If you wear glasses or contact lenses you can claim back the cost of those too (up to set limits).

From just £4.60 per month, deducted directly from your wages or salary, this easy to use plan provides you with access to up to 20 different healthcare benefits and services. Your cover even gives you access to cash lump sums if you have to stay overnight in hospital or if you or your partner has a baby.

It's an easy way to help you budget for your essential health costs, including:

- Optical treatments – glasses, contact lenses and sight tests
- Dental services – check-ups, fillings and treatment
- Therapy treatments – physiotherapy, osteopathy, acupuncture and chiropractic
- Consultations, and much more...

We hold quarterly briefs for the healthcare scheme so please see Fairspace for the next available date.

## Childcare Vouchers

By entering a Salary Sacrifice Agreement you can save money on National Insurance and Income Tax contributions. Any parent or guardian in employment can claim vouchers as part of their salary package.

The vouchers are exempt from National Insurance and tax, and are capped at £55 per week per working parent. This can lead to considerable savings on your childcare.

Childcare Vouchers are available for use with almost any registered or home approved childcare provider.

The maximum saving is £1,196 per annum per parent. Savings can be made by both parents, representing savings of up to £2,392 per year per family.



## Fair Cycle - Cycle to Work Scheme

The Cycle to Work programme is an opportunity to lease a bicycle and/or safety equipment over a 12 month period. You may, if you wish, choose to lease your bicycle using "salary sacrifice" which means that you state how much of your salary you wish to use and this element is tax free.

To gain the tax benefit and avoid a benefit in kind, you can neither own the equipment during the hire period, nor have an automatic or a contractual right to own the equipment at the end of the hire period. Therefore, the agreement is a Hire Agreement and not a Hire Purchase Agreement. Because this money is deducted through a salary sacrifice scheme you make tax and National Insurance savings and you could save up to 50% on the cost of a bike than if you were to purchase this from the high street.

Our provider is Halford's who have 450 + stores nationwide and the best range of bikes and safety equipment.

Applications take place every quarter so please check Fairspace for details on the next window.

## Free Car Parking

Car Parking is limited and so we try to accommodate everyone as fairly as possible. The numbered spaces are allocated to employees. A waiting list, determined by seniority and length of service, is regularly updated by HR. Once a space is vacant, HR will allocate it to the next person on the list.

If you have not been allocated a space it does not mean that there is nowhere for you to park. At the bottom of the car park there is a gravelled compound where you can park on a first come first served basis. You are also able to use the car park of the Conservative Club situated next to the Adlington Train Station or the Clayton Arms pub. All parking is completely free of charge.

## Free Life Assurance

During the Induction you will have been asked to complete a form nominating whom you wish to receive 2 x your salary in the unfortunate event of your death in service. For Managers this will be 4 x your salary.

## On-Site Canteen

A subsidised canteen is run in the Citrus area, situated on the ground floor. Here you can purchase Sandwiches, Salads, Panini's, Chocolate, Flapjacks, Fruit and much more!

We also have on-site Costa Coffee

## Bite Cards

If you travel via the trains, then do ensure you get your bite cards. They allow you to save money, up to 20% at the food outlets at the train station. Cards can be found on the notice boards, the HR table in the canteen or from the HR team.



## Money Savings Team (MST)

As part of our mission to ‘**make money go further**’, all employees have the opportunity to check their finances and make savings with the help of the Money Saving Team.

Even if you have switched recently, it only takes a couple of minutes to see if there are any savings to be made on your **Gas, Electric and Home Insurance**. As an added bonus, if you haven’t switched before you will be eligible for a case of wine and for each switch you will receive a £10 voucher (i.e. switch both gas and electric - £20)

Simply visit the MST team with a recent bill in the Contact Centre (situated on first floor) or call 2059 to discuss further.

## Money Made Clear (CFEB)

We are keen to ensure that all our staff is well informed when reviewing their finances, which is why we have teamed up with the Consumer Financial Educational Body (CFEB) to offer you an hour long seminar to help make the most of your money. CFEB will provide you with advice on budgeting, borrowing, saving, investing and protecting your family and possessions to help point you in the right direction to help manage your finances better or even make savings!

If you are interested in attending a seminar, look out for updates on the HR notice boards and Fairspace, and email [HR@fairpoint.co.uk](mailto:HR@fairpoint.co.uk) with your name, department and chosen time/date. You may also wish to visit CFEBs Website on [www.moneymadeclear.org.uk](http://www.moneymadeclear.org.uk) for impartial information and tools to help you with your money.

## Costco

Costco is an exclusive wholesale cash and carry, not open to the general public and requires a membership. Annual membership for an individual is £25 + VAT and includes a free spouse/partner card!

### WHY JOIN?

- Substantially reduced prices
- Wide range of quality branded products
- High quality fresh food departments, including fresh meat, produce and bakery
- No hidden charges – all prices are posted excluding and including VAT.
- Membership is valid at all of our 555 locations worldwide

Further information can be found on Fairspace.



## Free Internet Access

PC's are situated in the Canteen and in the break out area on the first floor. Here you can access your emails and surf the internet during your breaks.

## Fair Fitness - Corporate Gym Membership

Fair Fitness is a corporate gym membership programme which allows you to save money on your gym membership by presenting your payslip when signing up.

The following Fitness Club's are on board;

- Bolton Arena - £27 per calendar month
- Fulwood & West View - £20 per calendar month
- Total Fitness - £35 per calendar month
- Fitness First - £30.95 per calendar month + £20 joining fee
- Chorley Fitness - £20 per calendar month
- JJB Fitness Clubs - £24 per calendar month
- All Season's Leisure Centre Chorley - £25 per calendar month

## Breakfast Briefing (TBC)

