**Advance of Pay Procedure and Application**

ODS may agree to make an advance of pay to employees in case of hardship and subject to the following criteria:

1. All staff, regardless of their length of service, are entitled to apply for an advance, however they are expected to remain employed until the end of the advance repayment period.
2. There is not expected to be any reduction to your pay (e.g. reduction in sickness pay) for the period of the advance.
3. You do not have any previous history of failing to make repayments agreed on any previous advances.
4. Requests submitted by employees who have received an advance in the last 12 months will be considered on a case by case basis.
5. The advance requested is no more than 50% of your basic net pay (the salary amount you get paid into your bank account after deductions).
6. The advance will be repaid within 6 or 11 months of the date of the advance being made i.e. you have a maximum of 11 salary payments to repay the loan in full.
7. If you leave the Company’s employment before repaying the advance the total amount outstanding will be deducted from your final salary or any termination payments due to you. If this does not cover the value of the advance you will be expected to repay the amount outstanding for which you will be invoiced.

**Application for Advance of Pay**

**Personal Details**

|  |  |
| --- | --- |
| Surname |  |
| Forenames |  |
| Service Area |  |
| Start Date with ODS |  |

**Advance of Pay Details**

|  |  |
| --- | --- |
| Current monthly net pay (the amount after all deductions you receive in your bank) |  |
| Amount of advance requested – not to exceed 50% of your monthly net pay |  |
| Month that advance is required |  |
| Repayment period –  Maximum 6 or 11 months | Month(s) |

**Agreement to Repay Advance**

I wish to request an advance of pay as detailed above. Should my request be accepted, I understand payroll will recover the advance from my salary by instalments as indicated above, commencing from the pay run immediately following the advance. I have not had an advance within one year preceding the date of this advance and I am not aware of any reason why I will not be able to repay this advance as agreed.

|  |  |
| --- | --- |
| Signed: | Date: |

**Authorisation**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Name | Signature | Date |
| Service Manager |  |  |  |
| ODS Human Resources |  |  |  |

**Payroll Use Only**

|  |  |
| --- | --- |
| Qualification for loan checked |  |
| Amount of loan request checked |  |
| Month payment made |  |
| Deductions set - commencing |  |
| Form processed by: | Date: |