

Bank Workers Weekly Pay Pilot Frequently Asked Questions

Last Updated: 8 November 2021

Q1 When will I be paid?

Pay day for weekly pays is Thursday each week.

Q2 What hours will I be paid for on pay day?

Shifts work up to and including the Sunday will be paid a week on the Thursday – as illustrated below:

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Week 1	Shifts Worked						
Week 2	Shifts must be signed off by today	Sent To Payroll	Processing				
Week 3	Processing			Paid			

Q3 How will my pay dates be affected in January and February if I opt in to the pilot?

Your salary payments will be as per the following:

Final monthly on 26th Jan (*hours worked 1st to 31st Dec*)

Initial weekly 3rd Feb (*hours worked 17th to 23rd Jan*)

Second weekly 10th Feb (*hours worked 24th to 30th Jan*)

Third weekly 17th Feb (*hours worked 1st Jan to 16th Jan and 31st Jan to 6th Feb*)

Weekly payments will then follow

Q4 What is the deadline for applying for the pilot?

All applications to both join the bank (if you're a substantive member of staff within the pilot areas and not currently a member of Staff Bank) and opting for the weekly pay pilot must be complete by 5pm on Friday 3 December 2021.

Q5 Can I choose not to switch to weekly pay?

Yes, you can remain receiving your bank hours paid on a monthly basis, you do not complete the application to move

Q6 What will happen at the end of the pilot, if the pilot is successful?

You will remain on weekly pay for the selected Bank Worker post, for example if you have both a Band 5 and a Band 6 post and the band 5 post is the one in which you work the most hours within the in-scope areas of the pilot this is the post you will be opted-in to weekly pay on and will remain on weekly pay following the pilot – if it's successful.

Q7 What will happen at the end of the pilot, if the pilot is unsuccessful?

Your Bank Post will be returned to monthly pay. Further details around the timing of this change will be circulated nearer to the time.

Q8 Standard deductions?

If you have a standard deduction such as a union membership, you may wish to switch these payments to weekly.

Q9 What will be the position in relation to statutory deductions?

- Income Tax will remain unaffected
- Pension Contributions will also remain unaffected
- However, National Insurance (NI) may be impacted depending on
 - Frequency of shifts worked
 - When shifts are worked
 - If you have a substantive post

- Some examples have been provided below
- Importantly, National Insurance is calculated based on when paid, not worked

Q10 How is National Insurance(NI) calculated?

National Insurance is calculated depending on a number of different factors. NI is based on when the payment is being made, and not when the hours were worked. Where an employee has 2 or more posts on the same pay frequency (both weekly, or both monthly) earnings are added together and NI is deducted as per current rates.

Where an employee has 2 or more posts across frequencies (some weekly and some monthly) this changes. Where a monthly post is held and weekly payments are being made in the same week that the monthly pay date falls, these 2 payments are combined, and calculated at the Weekly contribution rate. All other weeks are calculated individually.

Current rates¹ are as follows:

- **Earnings up to £183 weekly or £791 Monthly** - No NI Payable
- **Earnings between £183.01 and £962 weekly, or £792 and £4,167 monthly** - contributions are 12%
- **All earnings over £962 weekly, or over £4,167 monthly** - contributions are 2%

Example 1

Employee Band 2 Bank Only worked 4x8hr shifts in one week:

Pay frequency	Hrs	Rate	Pay Amount	NI conts
If Bank Paid Monthly:				
Month	32	£11.05	£353.74	£0.00
If Bank Paid Weekly:				
Week 1	Nil	Nil	Nil	£0.00
Week 2	32	£11.05	£353.74	£20.37
Week 3	Nil	Nil	Nil	£0.00
Week 4	Nil	Nil	Nil	£0.00

In this example if paid monthly NI liability will be nil as does not breach the minimum earnings level of £797.00 per month.

If paid weekly the NI liability will be £20.37 as does exceed the weekly limit of £184.00

Example 2

Employee Band 5 Bank Only worked 4x8hr shifts in one week

Pay frequency	Hrs	Rate	Pay Amount	NI conts
If Bank Paid Monthly:				
Month	32	£16.83	£538.66	£0.00
If Bank Paid Weekly:				
Week 1	Nil	Nil	Nil	£0.00
Week 2	32	£16.83	£538.66	£42.56
Week 3	Nil	Nil	Nil	£0.00
Week 4	Nil	Nil	Nil	£0.00

In this example, if paid monthly NI liability will be nil as does not breach the minimum earnings level of £797.00 per month.

¹ <https://www.gov.uk/national-insurance-rates-letters>

If paid weekly the NI liability will be an **additional £42.56** as does exceed the weekly limit of £184.00

Example 3

Employee Band 2 18.75 hr substantive contract with an additional Bank post

Pay frequency	Basic	Hrs	Rate	Pay Amount	NI conts
If Bank Paid Monthly:					
Month Substantive	£900.62			£900.62	
Month bank		16	£11.0542	£176.87	£33.66
If Bank Paid Weekly:					
Week 1	Nil	Nil	Nil	Nil	£0.00
Week 2	Nil	Nil	Nil	Nil	£0.00
Week 3	Nil	Nil	Nil	Nil	£0.00
Month Substantive	£900.62			£900.62	
Week 4		16	£11.0542	£176.87	£96.17

In this example as the week 4 falls to be paid in same week as monthly then the NI is calculated on the monthly plus weekly pays assessed on a weekly basis.

In the above example the employee will incur an **additional £62.51** National Insurance charge.

Example 4

Employee Band 5 18.75 hr substantive contract with an additional Bank post

Pay frequency	Basic	Hrs	Rate	Pay Amount	NI conts
If Bank Paid Monthly:					
Month Substantive	£1371.45			£1,371.45	
Month bank		16	£16.83	£269.33	£101.25
If Bank Paid Weekly:					
Week 1	Nil	Nil	Nil	Nil	£0.00
Week 2	Nil	Nil	Nil	Nil	£0.00
Week 3	Nil	Nil	Nil	Nil	£0.00
Month Substantive	£1371.45			£1,371.45	
Week 4		16	£16.83	£269.33	£107.43

In this example as the week 4 falls to be paid in same week as monthly then the NI is recalculated on the monthly plus weekly paus assessed on a weekly basis.

In the above example the employee will incur an **additional £6.18** National Insurance charge

Example 5

Employee Band 2 Bank Only worked 1x11.5 hr shifts every week

Pay frequency	Hrs	Rate	Pay Amount	NI conts
If Bank Paid Monthly:				
Month	46	£11.05	£508.49	£0.00
If Bank Paid Weekly:				
Week 1	11.5	£11.05	£127.12	£0.00
Week 2	11.5	£11.05	£127.12	£0.00
Week 3	11.5	£11.05	£127.12	£0.00

Week 4	11.5	£11.05	£127.12	£0.00
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In this example if paid monthly NI liability will be nil as does not breach the minimum earnings level of £797.00 per month. **No change in NI contributions.**

If paid weekly the NI liability will also be nil as they do not exceed the weekly limit of £184.00

Example 6

Employee Band 5 Bank Only worked 1x11.5hr shifts every week

Pay frequency	Hrs	Rate	Pay Amount	NI conts
If Bank Paid Monthly:				
Month	46	£16.83	£774.33	£0.00
If Bank Paid Weekly:				
Week 1	11.5	£16.83	£193.58	£1.15
Week 2	11.5	£16.83	£193.58	£1.15
Week 3	11.5	£16.83	£193.58	£1.15
Week 4	11.5	£16.83	£193.58	£1.15

In this example, if paid monthly NI liability will be nil as does not breach the minimum earnings level of £797.00 per month. If paid weekly the NI liability will be an **additional £4.60** as the weekly pays do exceed the weekly limit of £184.00

Example 7

Employee Band 2 23 hr substantive contract with an additional Bank post working a shift every week

Pay frequency	Basic	Hrs	Rate	Pay Amount	NI conts
If Bank Paid Monthly:					
Month Substantive	£1104.76			£1104.76	
Month bank		46	£11.0542	£508.49	£97.95
If Bank Paid Weekly:					
Week 1		11.5	£11.0542	£127.12	£0.00
Week 2		11.5	£11.0542	£127.12	£0.00
Week 3		11.5	£11.0542	£127.12	£0.00
Month Substantive	£1104.76			£1104.76	
Week 4		11.5	£11.0542	£127.12	£99.26

In this example as the week 4 falls to be paid in same week as monthly then the NI is calculated on the monthly plus weekly pays assessed on a weekly basis.

In the above example the employee will incur an **additional £1.31** National Insurance charge.

Example 8

Employee Band 5 23 hr substantive contract with an additional Bank post working a shift every week

Pay frequency	Basic	Hrs	Rate	Pay Amount	NI conts
If Bank Paid Weekly:					
Month Substantive	£1,682.31		£16.83	£1,682.31	
Month bank		46	£16.83	£774.33	£199.16
If Bank Paid Weekly:					
Week 1	Nil	11.5	£16.83	£193.58	£1.15
Week 2	Nil	11.5	£16.83	£193.58	£1.15
Week 3	Nil	11.5	£16.83	£193.58	£1.15

Month Substantive	£1,682.31			£1,682.31	
Week 4		11.5	£16.83	£193.58	£112.14

In this example as the week 4 falls to be paid in same week as monthly then the NI is recalculated on the monthly plus weekly paus assessed on a weekly basis.

In the above example the employee will have a **reduction of £83.57** in National Insurance.

Q11 What if my weekly pay is incorrect?

In line with current procedures, any shortfall will be addressed in the first available weekly pay once hours are processed.

Q12 If, during the pilot, I also work shifts in other departments, will these be paid weekly?

Yes – if they are on the same bank post you’ve opted in to the pilot with – if you only have one bank post and opt-in all of your bank shifts will be paid weekly. If you have more than one post only that post which is in scope (the one where you’ve worked regularly within the pilot areas) will be paid weekly.

Q13 What happens with Annual Leave?

Your annual leave will also be paid weekly. Requests should still be submitted at least 2 weeks in advance.

Q14 Is there any change to the way in which I book bank shifts?

No, the process remains the same.

Q15 Do new starts joining these areas once the Pilot has commenced have the option to opt in?

No, the people in scope have been identified now to enable communications to take place and ensure the appropriate resources are in place within Human Resources and Payroll to facilitate the large pilot. It also enables a clearer assessment of the impact the pilot has had on individuals’ work patterns.

Q16 Am I able to withdraw from the Pilot once it has commenced?

No – owing to the resources required from Payroll and Human Resources, we wouldn’t process a change back to monthly during the pilot, therefore you should be confident in committing to the full period of the pilot - 6 months.

Q17 I haven’t been included in the scope for the Pilot, can I opt to join?

No, to ensure we can objectively measure the success of the pilot we have included those staff who are either employed in the area or worked regularly via bank in the area i.e. 1 shift a month during 2021 calendar year.