



Norfolk and Suffolk
Integrated Care Board

**NHS Norfolk and Suffolk Integrated Care
Board**

**Overpayment and Underpayment of Salary
Policy**



1. Version Control

Version	Date	Author and Role	Detail of Change
0.1	01/03/2026	Finance Team	Initial draft
1.0	01/04/2026	Board	Approved

Policy Owner: James Thompson, Head of Financial Accounting & Controls

Responsible Committee: Audit and Risk Committee

2. Next Review Date

The date this policy is due for review is: 1 April 2029

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4. Statement of Overarching Principles

- 4.1. All Policies, Procedures, Guidelines and Protocols of the Norfolk and Suffolk Integrated Care Board (ICB) are formulated to comply with the overarching requirements of legislation, policies or other standards relating to equality and diversity

5. Introduction

- 5.1. The combined Integrated Care Board (ICB) has a responsibility to ensure that employees are paid correctly, but on occasions overpayments and underpayments occur for a variety of reasons. When this happens, the ICB will either recover the overpayment or make a payment in line with this policy. This policy details the process that will be followed when a member of staff receives an incorrect salary or expense payment, including payment to third parties such as child care vouchers. For the purposes of this policy, a salary overpayment or underpayment covers any payment made through the payroll to an employee. The policy outlines how payment errors may be identified. These would be the employees themselves upon receipt of their salary identify that an error has occurred, a member of the ICB Human Resources team may identify that an error has occurred, a member of the ICB finance team may identify a discrepancy or a member of the payroll team may identify that an error has occurred. Additionally, the budget manager may identify that an error has occurred.
- 5.2. This policy outlines the process that will be followed when a member of staff receives an incorrect salary or expense payment, including payment to third parties such as childcare vouchers.

6. Purpose

- 6.1. The purpose of the document is to ensure that:
- a) Overpayments and underpayments are identified and either recovered or paid in a timely manner; and
 - b) A transparent, fair and consistent approach is followed when an incorrect salary payment is made.
- 6.2. The purpose of the document is to ensure that:
- c) Overpayments and underpayments are identified and either recovered or paid in a timely manner; and
 - d) A transparent, fair and consistent approach is followed when an incorrect salary payment is made.

7. Scope

- 7.1. This Document applies to all staff employed within, or ex-employees of an NHS ICB and relates to payments made via the payroll.
- 7.2. For the purposes of this policy, a salary overpayment or underpayment covers any payment made through the payroll to an employee
- 7.3. Employees have a responsibility to check their payslip for accuracy and advise their Line Manager and the ICB's Payroll Provider when the payment is different to the expected contracted payment.
- 7.4. If employees have received public money to which they are not entitled, they will be asked to repay it in full. Therefore, when the ICB discovers that an overpayment has occurred, however this has arisen and even if the employee has left the organisation, recovery will be pursued in accordance with latest obligations to the ICB within Employment Rights Act 1996 or 2025, plus any Department of Health requirements.
- 7.5. If an overpayment is considered to have been brought about fraudulently then the matter will be reported to the ICB's Local Counter Fraud Specialist for an investigation to be carried out under the ICB's Counter Fraud Policy.
- 7.6. Section 14 of the 1996 Employment Rights Act outlines an employer's right to recover a salary overpayment without the prior written agreement of the individual, if it is to recover an overpayment of wages or expenses.
- 7.7. The Theft Act 1968 indicates that although an individual may not set out to obtain additional salary intentionally, by keeping it and treating it as their own (i.e. spending it) they may be guilty of theft.
- 7.8. Underpayments of salary, mileage allowance or other financial entitlements will be rectified through the payroll as soon as they are identified, and back payments made to the individual/s concerned. On occasion it may be more appropriate to make a payment other than through the payroll e.g. by BACS.
- 7.9. The following definitions are used within the policy:
- 7.10. **Error Types:** The ways in which an employee can be incorrectly paid.

They may include, but are not restricted to:

- Overpayment of salary.
- Underpayment of salary.
- Incorrect travel or non-travel expense.
- Duplication of payment.
- Deduction made in error.

7.11. **Overpayments:** Where an employee, or ex-employee is paid an amount in excess of their contractual entitlement.

The likely causes of an overpayment include, but are not restricted to:

- Incorrect completion of timesheets or expense claims.
- A termination notification not being completed, received or actioned on time.
- Late or lack of notification of an employee commencing sickness, maternity or unpaid leave.
- An error being made.
- A late change notification. e.g. reduction from full time to part time hours.
- Incorrect salary banding.
- Fraudulent activity.

7.12. **Underpayments:** Where an individual has received less pay than contractually due.

The likely causes of an underpayment include, but are not restricted to:

- A contract notification or change being submitted or actioned after the payroll cut-off date.
- A late change notification.
- A late submission of expense claims, excess hours, overtime, etc.
- An incorrect salary banding.
- Absence of HR documentation.

7.13. **Third-party payments:** Means a salary sacrifice or other payroll deduction made to a third-party provider, for example student loans, ICB Cycle to Work Scheme, etc.

7.14. **Debt:** An unrecovered overpayment made to an employee / ex-employee.

7.15. **Basic Pay;** is an individual's contractual pay before any additions are added, for example due to unsocial hours working, regular user additions, travel and subsistence, etc.

8. Cross Reference to Other Policies

8.1. The following apply to this policy:

- Recruitment and Selection Policy
- Grievance Policy
- Disciplinary Policy
- Agenda for Change Handbook Underpayments
- SBS Overpayment Policy
- Employment Rights Act 1996
- Employment Rights Act 2025
- Theft Act 1968
- Standing Financial Instructions
- Reservation of Powers to the Board of Directors and Delegation of Powers
- Fraud, Bribery, Corruption Policy
- Fraud Act 2006
- Disciplinary Policy

9. Roles and Responsibilities

9.1. It is the responsibilities of all parties to prevent incorrect salary payments. This includes Employees, Line Managers, the ICB Payroll Provider and Finance staff.

9.2. **Employees** are expected to:

- Accurately complete and submit travel and claim forms in a timely manner
- Ensure they understand their salary entitlement and have notified their Line Manager of any changes.
- Ensure the current tax code issued by HM Revenue and Customs is being used for the calculation of their salary.
- Check their payslip every pay period to ensure that it appears accurate and matches the payment received within their bank / building society account.
- Bring any payroll issues immediately to the attention of their Line Manager and the Payroll Provider and retain copies of any correspondence between themselves and representatives of the ICB.

- Ensure that where pay anomaly enquiries do not receive an adequate response from the contacted ICB representative within 7 days, or the agreed timescale, then the matter is escalated to the Executive Director for their service department.
- On leaving the ICB's employment, be responsible for checking their final salary payment is correct and that they do not continue to receive payments from the ICB.
- Remain aware of their position and obligations under this policy for the resolution of overpayments of salary.

9.3. **Line Managers** have responsibility for ensuring this policy is fairly and consistently applied by those staff they manage.

They are, furthermore, expected to:

- Ensure that all Starter, Leaver and Changes in employee contracts, including hours, bands, terminations and individual elements are forwarded to the Human Resource (HR) team in a timely manner.
- Support the departments delegated budget manager with the detailed monthly review of staff analysis reports and all salary costs on their budget reports and question any payments that were unexpected, e.g. staff who have left, staff who have gone from full to part-time etc.
- Ensure that where an employee has reported a pay anomaly, that a timely response to their enquiry is received from the Payroll Provider.
- Contact the ICB's Payroll Provider if there is any doubt that a leaver form may not be processed in time, for someone who is leaving the ICB's employment, to check that it has been processed prior to the final day of employment.
- Ensure that all available correspondence relating to over and underpayments is kept in the employee's personnel file.
- Communicate this policy to staff members and remain aware of their position and obligations under this policy for the resolution of overpayments of salary.

9.4. The Payroll Support Services (NHS SBS) is expected to:

- Ensure a robust checking processes are in place to prevent over and underpayments.
- Ensure that information received by the relevant cut-off date is input into Electronic Staff Records (ESR) in an accurate and timely manner within the agreed roles and responsibilities for the ICB.
- Support, where payment errors are identified, a notification at the earliest opportunity of how the overpayment has occurred.

- In the event of an overpayment, liaising with the employee / ex-employee to set up the salary recovery process in line with this policy.

9.5. The Payroll Provider (NHS SBS) is expected to:

- Ensure a robust checking processes are in place to identify & reduce over and underpayments.
- Be responsible for ensuring that any overpayments identified are corrected to ensure that no continuation of the overpayment may occur.
- Provide, where payment errors are identified, a notification at the earliest opportunity of how the overpayment has occurred. The notification must include a breakdown of the financial details such that the employee is presented with the full facts and is able to understand exactly what has happened, what they should have received and consequently how much they have been overpaid.
- Ensure enquires regarding over and underpayments receive an adequate response within the agreed timescales.
- Remain aware of their position and obligations under this policy for the resolution of overpayments of salary.

9.6. The Finance Team are responsible for:

- Raising invoices under this policy.
- Accounting for any over or underpayments in the ICB's ledger.
- Monitoring the recovery of all overpayments.
- Escalating overpayments to other Agencies as appropriate.
- Providing any information required by Debt Collection Agencies or Courts as appropriate in order that they may take relevant action.
- Advising Executive team members of the ICB of any significant issues that need to be addressed regarding the Payroll Provider or Payroll Support Services.

9.7. Local Counter Fraud Service (LCFS) are responsible for:

- Investigating any significant overpayments.
- Present findings to the Audit Committee of the ICB.
- Taking appropriate action in any instance where fraud or theft is suspected

10. Action for Overpayment of Salary

- 10.1. The ICB is a public body and is therefore accountable for the use of public monies. As such, it will seek to recover in full all salary or expenses overpayments.
- 10.2. Any payment to which an employee is not legally entitled is repayable regardless of circumstances, including where this has arisen through a processing error by the ICB as the employer, within the timeframes outlined in this policy.
- 10.3. Employees should note that being aware of an overpayment and subsequently spending the monies will not be considered as a valid reason for non-repayment.
- 10.4. Repayment will be recovered in line with the principles as set out in sections 6 of this policy.
- 10.5. The ICB will take steps to end any overpayment immediately on discovery and notify the staff member and Line Manager concerned.
- 10.6. Upon discovery of an overpayment, referral must be made by either the employee / employer to payroll for arrangements to be made to stop the overpayment and if appropriate return the employee to the correct rate with immediate effect. The following process will be adopted:
 - Once full details of the overpayment have been received, the ICB's Payroll Provider will write to the employee. The letter will set out the reason for the overpayment and a calculation of the overpayment (see Appendix B).
 - The ICB Finance department will be advised by the ICB's Payroll Provider of the details of the overpayment, including the amount, the period overpaid and the reason for the overpayment. The amount of the overpayment may not be immediately available and there may be a short delay before this information is received from the Payroll Provider. The ICB Finance department will raise an invoice for the overpayment amount where the employee has left the organisation
- 10.7. In exceptional circumstances, where the ICB's recovery period may cause undue financial hardship, the employee must contact the Head of Human Resources and / or the ICB's finance department, within 30 calendar days of the written notification being sent, to discuss an alternate repayment plan.
- 10.8. In such circumstances, a common sense and reasonable approach must be taken by the ICB and the employee, with each case being assessed on an individual basis. The design of any alternate repayment plan should take into consideration reducing hardship, ensuring that the employee does not experience the burden of debt for an excessive period and guard against the ICB bearing the burden of a creditor for an unreasonable period.
- 10.9. As such, the default position for agreement of an exceptional repayment plan is that the maximum period of recovery should be the lesser of:

- The same period over which the overpayment accrued; or
 - 12 months.
- 10.10. In all circumstances where a repayment plan has been agreed, it must be adhered to and will not be open to further negotiation. In exceptional circumstances the ICB, represented by the Executive Director of Finance and Contracts (DOF), has discretion to vary or waive an ongoing repayment plan according to the circumstances of the case.
- 10.11. At any time, the individual concerned may voluntarily request an increase in the amounts payable and a new recovery plan will be agreed.
- 10.12. The ICB will always try to seek agreement. However, in circumstances where agreement cannot be reached, the ICB reserves the right in case of errors in overpayment of salary to make a deduction from pay in accordance with the latest obligations of the Employment Rights Act 1996 and 2025 – deductions by the employer.

11. Recovery Agreement

- 11.1. Recovery of an overpayment will normally be by agreement and will be referred to as the 'Repayment Plan'. It will be underpinned by the principles outlined in the NHS SBS overpayment policy
- 11.2. Once any relevant changes have been input onto the ESR system, a retrospective report is generated, which identifies the reason for the overpayment. The SBS payroll team will calculate the amount of the payment error. Once the error has been verified as correct the pay adjustment process or overpayment process will begin.
- 11.3. If the error has occurred over a one- or two-month period, the circumstances of which the individual should have been aware of, then the employee will be informed of the adjustment which will be made automatically the following month.
- 11.4. Where the amount of recovery exceeds 50% of the gross monthly pay, SBS must ensure that the Head of Financial Accounting & Controls or the Head of Human Resources is aware of the recovery. Where the deduction will cause financial hardship, SBS are authorised to negotiate an extended period of recovery up to 9 months.
- 11.5. If the employee could not reasonably have known about the overpayment or the overpayment occurred over more than two months, the overpayment will be calculated as a gross value – this is the amount the ICB has overpaid, rather than the net amount (after tax, national insurance and pension) the employee has received. Calculating the gross value ensures that the overpayment can be processed by the payroll team with minimal delay. As the overpayment is recovered the ESR system will automatically reduce the employee's tax, national insurance and pension charge as appropriate.

- 11.6. Where a payment error has been made, the payroll team will write to the individual advising how the error has occurred and outline the repayment options. In all cases recovery will be sought as required by the ICB.
- 11.7. Where an employee is unable to repay the full amount at the next pay interval, the overpayments team can agree to a repayment for a period of up to a maximum of 9 months.
- 11.8. If an individual requests a repayment period longer than 9 months, the matter will be referred to the Head of Financial Accounting & Controls and the Head of Human Resources in the first instance who can agree repayment plans up to 24 months in length and up to £5,000 in value. Anything in excess of these thresholds must be referred to the Executive Director of People, Governance & Corporate Services and Executive Director of Finance and Contracts or Director of Operational Finance for approval.
- 11.9. The individual will be expected to complete a statement of means (appendix B) to support a request for extended repayment terms before any decision is made. On receipt of this form an interview may be arranged between a member of the ICB Human Resources, and/or the Finance team and the individual to discuss the overpayment and why the repayment cannot be made. The individual has the right to be accompanied by a Staff Side representative or workplace colleague.
- 11.10. Failure to attend this meeting without good cause will mean that a decision will be made based on the information available at the time. In these circumstances the decision will be notified in writing within 5 working days.
- 11.11. If the individual requests a recovery period in excess of twelve months or a period equivalent to that throughout which the overpayment accrued, whichever is soonest, the matter will be referred to the Deputy Director of Finance and Executive Director of Workforce and People. If the overpayment has occurred over a period of 24 months, discussion with the Head of Financial Accounts & Control, the Associate Director of People and OD and Deputy Director of Finance will take place to decide on the appropriate period of recovery.
- 11.12. Where a significant salary overpayment occurs over more than one month and the employee has not advised the Payroll or People Services Department, consideration will be given as to whether it is appropriate to alert LCFS in order to conduct a criminal investigation.
- 11.13. This would not automatically result in a person being charged with a criminal offence and if, during the course of an investigation, evidence indicates that the case would not be suitable for criminal charges, the investigation would be closed and the overpayment recovery process continued. In these instances, a report will be provided by the LCFS and shared with Finance and the ICB's Human Resources team for consideration of any internal action.

- 11.14. “without prejudice clause” will be included in all overpayment letters which states, “This does not affect any other action, including proceedings in a criminal court which may be taken in this case”. This clause is to ensure that criminal action is not precluded and may be considered at any stage of the investigation.
- 11.15. Overpayments are not generally considered to be a loan for tax purposes. However, the individual needs to ensure consideration is given around HMRC rulings. An HMRC deemed loan of £10,000 or more once calculated will in accordance with the HM Revenue and Customs (HMRC) be treated as a beneficial interest free loan. This means that if the amount outstanding for the whole year is more than £10,000 (between 6th April and 5th April) then the amount will be recorded on the P11D which is sent to HMRC at the end of the tax year and the official interest rate specified by HMRC may need to be charged.
- 11.16. Agreements prior to the establishment of this policy will continue, however if a staff member missed a payment as per the agreed schedule, the ICB reserves the right to align with the repayment plan with the principles outlined in this policy.

Bank or Locum workers

- 11.17. Due to the nature of the contract under which bank and locum workers are employed, work cannot be guaranteed. Consequently, if an overpayment occurs it will not normally be possible to set up an overpayment recovery via the payroll. In these circumstances the payroll service provider will calculate the net overpayment. The individual will be contacted by either the payroll provider or the ICB to explain the circumstance of the error and seek to agree a repayment plan.

Leavers

- 11.18. Where an employee has been overpaid and they terminate their employment before the completion of the agreed recovery, the balance of the overpayment will be taken from the final salary. If the overpayment is greater than the final salary payment, immediate payment will become due prior to leaving the ICB. If no payment is made before leaving the ICB and no contact is made within 14 days of leaving, the matter will be referred to the Finance team so that an invoice can be raised for the balance, and the debt recovery process can begin

Ex-employees

- 11.19. When a payment error is identified for an employee who has already left the organisation, the payroll service provider will calculate the net amount of the overpayment. Payroll will write to the ex-employee to explain the circumstance of the error and refer the matter to the finance team so that an invoice can be raised and debt recovery commenced.

- 11.20. If an ex-employee has been overpaid for more than two pay periods after leaving the ICB employment and has not alerted either Payroll or the ICB's Human Resources team to the overpayment then this will be treated prima facie evidence of fraud and/or theft Act 1968) and may be referred to the LCFS for investigation. The LCFS investigation will progress independently of the payroll recovery process.
- 11.21. If the ex-employee is unable to repay an overpayment immediately then the debtor team may agree a repayment period of up to nine months by standing order only. Repayments over a period of more than nine months must be agreed in line with the stipulations stated in 6.1.6 and a statement of means (appendix 2) will need to be completed to support a request for extended payment terms.
- 11.22. In the event that a repayment plan cannot be agreed or the debtor reneges on a repayment plan, recovery may be pursued through a debt collection agency and the Courts.

Process for resolving third party payment errors

- 11.23. When a deduction due to a third party, for example in respect of child care vouchers, lease car, fees direct payments or car parking, has not been made, or has been deducted at an incorrect rate, either the ICB's Human Resources Team or Payroll team will contact the individual in the first instance to arrange for the additional amount to be deducted in the next pay period. If it is not possible to reach agreement the matter will be referred to the Finance team with a request for an invoice to be raised.
- 11.24. Individuals should be aware that when an invoice has been raised, statements will continue to be issued each month until the debt is cleared, even if a recovery plan has been agreed and is being met.

Incorrect payments of Tax and National Insurance Contributions

- 11.25. The HMRC notifies the ICB of any underpayments of tax and national insurance contributions automatically via the Government Gateway. When the notification is received it is input into ESR by automatic data transfer and the adjustment is made in the next pay interval. The ICB has no discretion on these recoveries. Any queries must be addressed to HMRC directly.

Underpayments

- 11.26. Individuals should report underpayments of salary within 14 days of becoming aware to allow the relevant team to take any appropriate action.
- 11.27. If the employee has received less than 75% of their basic pay, a financial hardship payment may be made. Where appropriate authorisation will be sought from the Head of Financial Accounting & Controls before the payment is made. The Head of Financial Accounts & Control is responsible for advising on a monthly basis all underpayments known to the Director of Operational Finance and/or Executive Director of Workforce, People &

Corporate Services. At the end of the next payment interval the arrears will be made, and the financial hardship payment will be recovered.

- 11.28. If the underpayment is due to some other reason the payment will be made at the end of the next payment period. Hardship payments will not be considered for non-payment of expenses or unsocial hours payments.

12. Wilful Misrepresentation by the employee

- 12.1. Where an employee willfully misrepresents relevant data with the aim of obtaining a greater salary payment than they are entitled to, then all possible steps will be taken to effect recovery. Such instances will be referred to the ICBs Local Counter Fraud Specialist for investigation to establish whether there has been an offence under the Theft 1968 or Fraud 2006 Acts. The ICBs Counter Fraud Specialist will report to the Audit Committee and agree actions which may include Disciplinary.
- 12.2. If an employee does not receive a response from the payroll team within t7 days, the employee should in the first instance approach their line manager, who will in turn make contact with the ICB's Human Resources team. They will try to resolve the issue, but if this is not possible, they will escalate the matter to the Head of Financial Accounting & Controls for review and escalation at the monthly contract management meetings if appropriate.
- 12.3. Any questions or complaints regarding the application of this policy should be sent to the Finance Department, Endeavour House, 8 Russell Road, Ipswich, Suffolk IP1 2BX.

13. Success Criteria / Monitoring Effectiveness

- 13.1. The effectiveness of this policy will be assessed through;
- Monthly analysis of payroll overpayments;
 - Budget managers monthly monitoring of salaries charged to their budgets
 - Internal and external audit review
- 13.2. The volume and cost of overpayments will be reported to Remuneration and HR Committee on an ad-hoc basis or as required by the Financial Accounting team. If any trends are identified where managers or individuals are regularly failing to take appropriate action, disciplinary action may need to be considered against those responsible.

14. Equality Statement

- 14.1 This Policy will operate alongside the ICBs Equal Opportunities, Diversity at Work Policy, and Equality Delivery System. The ICB values the diversity of its employees, volunteers and people who are entitled to our services, irrespective of their race, disability, age, gender including sexual orientation, religion or belief, status, or grade.
- 14.2 The ICB assures employees, volunteers and people entitled to our services are treated fairly, equally and with respect and dignity. The ICB will challenge discriminatory attitudes and provide rules and standards of behaviour.
- 14.3 The use of this Policy will not discriminate directly or indirectly on the grounds of race, gender, sexual orientation, ethnic or national origin, religion, culture, disability, age, membership of a trade union or staff organisation or political affiliation.
- 14.4 The ICB will monitor the use of this Policy, as far as it is able, and take action if it appears that it has a disproportionate effect.

Appendix: 1

Equality Impact Assessment

Step 1 – Scoping; identify the policies aims	Answer
1. What are the main aims and objectives of the document?	To advise employees and managers on their responsibilities in relation to overpayments and underpayments. Confirming the process that will be followed
2. Who will be affected by it?	All employees of the ICB
3. What are the existing performance indicators/measures for this? What are the outcomes you want to achieve?	A reduction in the number of overpayments and debt owed to the ICB
4. What information do you already have on the equality impact of this document?	All staff are affected so there will be no detriment to any specific group
5. Are there demographic changes or trends locally to be considered?	No
6. What other information do you need?	None

Step 2 - Assessing the Impact; consider the data and research	Yes or No	Answer (Evidence)
1. Could the document unlawfully discriminate against any group?	No	This policy applies to all staff
2. Can any group benefit or be excluded?	No	No all staff are covered by this policy
3. Can any group be denied fair & equal access to or treatment as a result of this document?	No	Not appropriate
4. Can this actively promote good relations with and between different groups?	No	Not appropriate
5. Have you carried out any consultation internally/externally with relevant individual groups?	Yes	Yes HR, Finance, Payroll, Counter Fraud
6. Have you used a variety of different methods of consultation/involvement?	Yes	Email, face to face, telephone
7. Will this document require a decision to be made by or about a	No	There are none

service user? (Refer to the Mental Capacity Act document for further information)		
8. What external factors have been considered in the development of this policy?	Yes	National policies
9. Are there any external implications in relation to this policy?	No	No
10. Which external groups may be affected positively or adversely as a consequence of this policy being implemented?	No	Not applicable

Appendix: 2

Assessment of Needs Form

TO BE COMPLETED BY STAFF WISHING TO REPAY THEIR OVERPAYMENT OVER A PERIOD LONGER THAN TWELVE MONTHS.

ASSIGNMENT NUMBER:	To be completed
COST CENTRE:	To be completed
CONTACT EMAIL:	To be completed
LINE MANAGER:	To be completed

Category	Response
INCOME	To be completed
Net pay (take home pay):	To be completed
Any other income:	To be completed
Total Income:	To be completed
OUTGOINGS	To be completed
Accommodation, loans and utility bills per month	To be completed
Rent, mortgage or lodgings:	To be completed
Count court orders and other fines:	To be completed
Loan repayments:	To be completed
Credit card repayments:	To be completed
Council tax:	To be completed
Food:	To be completed
Utility bills (gas, water, electricity, etc)	To be completed
Telephone (inc. mobile)	To be completed
Other	To be completed
Travel expenses:	To be completed
Vehicle fuel:	To be completed
Vehicle insurance and tax:	To be completed
Vehicle loan:	To be completed
Catalogues:	To be completed
Television subscription (license, satellite, etc.):	To be completed
Other (specify) :	To be completed
Travel and regular bills	To be completed
Clothing:	To be completed
Insurance:	To be completed
Child maintenance:	To be completed
Nursery fees (excluding those included in any salary sacrifice):	To be completed

Total outgoings:	To be completed
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I confirm that the information I have given above is true and complete. I understand that if I give false information, disciplinary or other action may be taken against me.

Signed:

Dated:

This form should be completed and returned with a completed Overpayment Loan form (Appendix 3) to: Human Resources Team, Endeavour House, 8 Russell Road, Ipswich, Suffolk IP1 2BX.

Appendix: 3

Overpayment Agreement form

This form is to be completed in the exceptional circumstances that an overpayment is in excess of 24 months and £5,000

Category	Response
Surname:	To be completed
First name:	To be completed
Assignment number:	To be completed
Department shown on payslip:	To be completed
Telephone number:	To be completed
Email address:	To be completed
Period of overpayment:	To be completed
Amount of overpayment:	To be completed
Gross/Net	To be completed
Maximum number of instalments:	To be completed
Number of instalments:	To be completed
Instalment amount:	To be completed
Date of first instalment:	To be completed
Agreed amount to be loaned:	£ To be completed
Relevant Rate of interest to be charged:	To be completed

Individual declaration

I agree to repay the amount of £ (**enter amount**) by (**enter number of months**) monthly deductions from my salary of £(**enter salary amount**) commencing on (**enter start date**) The final deduction will be made on (**enter final date**) , and I agree that any balance will be recovered in full from my final pay (or any arrears subsequently due to me) should I leave the ICB's employment for any reason before the full repayment has been made. Should my final salary payment (or the amount of any arrears subsequently due) not be sufficient to cover any balance outstanding, I agree to repay the balance to the ICB within 14 days of departure.

I understand that the value will be reviewed annually and is expected to be increased in the case of promotions and / or annual agenda for change pay awards.

Signed:

Dated:

This form should be completed and returned with a completed Overpayment Loan form (Appendix 2) to: Human Resources Team, Endeavour House, 8 Russell Road, Ipswich, Suffolk IP1 2BX.

Authorised:

Dated: (ICB nominated representative)