

Maternity Leave Policy & Support Pack



NatWest
Group

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We regularly update this document. Make sure you have the latest version by downloading it from the intranet.

This policy and support pack is not contractual and is subject to change at NatWest Group's discretion. It will be reviewed from time to time to make sure it continues to meet the Group's legal obligations and business needs.

Who's this for?

This policy applies to employees and line managers in the **Republic Of Ireland (ROI)**.

It **does not apply** to agency workers or contractors.

How should you use this policy?

- ☑ This policy and support pack outlines core policy principles and covers general information for everyone as well as specific information/actions for employees and line managers.
- ☑ This policy applies to all regardless of sexual orientation, gender identity, and gender expression
- ☑ Look out for these symbols to help you navigate the policy:

 Highlights further information or a specific action for employees and line managers.

 Highlights where you'll find further information sources which may be other sections of this policy, other related policies, or other intranet pages.

Where to go for more information

 If you have any questions on the policy or supporting process or if you're dealing with a complicated case, you can [Ask Archie](#) for further support and guidance.

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1. Maternity Leave explained

1.1. Length of leave and how it can be taken

- You're entitled to take up to 42 weeks of statutory Maternity Leave.
- The first 26 weeks is referred to as Basic Maternity Leave and the last 16 weeks is referred to as Additional Maternity Leave.
- You must take at least 2 weeks Maternity Leave before your baby is due, and at least 4 weeks after the born.
- You're entitled to this statutory entitlement regardless of how many hours you work (i.e., whether you work full or part time) and regardless of how long you've worked for the Group.

1.2. When can Maternity Leave start?

You must start your Maternity Leave at least 2 weeks before the end of the week that your baby is due. The end of the week is normally considered to be a Saturday night, so Maternity Leave usually starts on a Sunday.

1.3. Notice of intention to take Maternity Leave

1.3.1. Giving notice

- You must submit your Maternity Leave request on [Workday](#) confirming the following details:
 - That you're pregnant.
 - The week you expect your baby to be born.
 - When you intend to start your Maternity Leave.
 - Notice should be given at least 4 weeks before your baby is due.



Action for employees

You also need to upload a copy of any supporting documentation (e.g., MB 1,2 & 3) to [Workday](#).

1.3.2. If you change your mind about when Maternity Leave starts

If you change your mind about when you want your Maternity Leave to start, you need to notify your line manager at least 28 days before you wish to begin your Maternity Leave or as soon as reasonably practicable.



Action for line managers

Where there's a change of start date, you'll need to update the employee record in Workday to ensure there are no impacts, for example to pay and benefits.

2. Pay during Maternity Leave

2.1. Pay definitions

In this section, we'll refer to different pay related terminology and criteria. To support your understanding, here's a list of these key definitions:

- **State Maternity Benefit:** Weekly payment from the Department of Social Protection during Maternity Leave.

- **Occupational Maternity Pay (OMP):** Maternity Leave pay enhanced by the Group for all eligible employees.
- **Full Value Account:** Your Value Account is made up of three elements, (1) salary, (2) pension funding and (3) benefit funding (for employees at Grade C and above).

2.2. Pay principles

- The amount of maternity pay you'll receive depends on your length of service.
- The tables below explain the maternity pay you'll be paid based on your length of service by the 6th week before the baby is due.
- If you're on one of the Group's health benefit schemes (e.g., Disability Cover, permanent health insurance (PHI), income continuance (IC), Permanent Health Protection (PHP)) you'll receive 100% of the health benefit you're being paid instead of your full Value Account.
- If you're on a fixed term contract, you're eligible for OMP if you meet the criteria outlined in the relevant table below.

2.3. Maternity pay

2.3.1. Employees who aren't eligible for OMP

- You aren't eligible for OMP if you have less than 26 weeks continuous service by the 6th week before the baby is due.
- You may however be eligible for State Maternity Benefit through your local benefits agency who pay any benefit direct to yourself. You'll find further information on the benefit on their website – www.welfare.ie.

Length of Service	What and when you're paid
Less than 26 weeks continuous service by the 6 th week before the baby is due.	<p>In weeks 1 and 2 you'll receive:</p> <p>Full Value Account: 100% of your current salary, pension funding and benefit funding less any State Maternity Benefit.</p> <p>In weeks 3 to 42:</p> <ul style="list-style-type: none"> • You may receive State Maternity Benefit. • You won't receive any salary, pension funding or benefit funding.



Action for employees

You should claim State Maternity Benefit six weeks before your Maternity Leave is due to begin.

The necessary MB 1, 2 & 3 forms can be obtained from any local office of the Department of Social Welfare or direct from the: Department of Social Protection, Maternity Benefit Section, McCarter's Road, Ardaraan, Buncrana, Donegal, Ireland.

Tel: (01) 471 5898/Local: 1890 690 690.

2.3.2. Employees who are eligible for OMP

Length of Service	What and when you're paid
26 weeks or more continuous service by the 6th week before the baby is due.	<p>In weeks 1 to 26 you'll receive:</p> <ul style="list-style-type: none">• Full Value Account less any State Maternity Benefit. <p>In weeks 27 to 42:</p> <ul style="list-style-type: none">• You may receive State Maternity Benefit direct from your local benefits agency.• You'll find further information on the benefit on their website – www.welfare.ie.• You won't receive any salary, pension funding or benefit funding.

2.4. Pay related information Q&A

2.4.1. How are payments for Maternity Leave paid?

- Maternity pay is calculated on a weekly basis, paid on the normal salary date.
- Maternity pay is paid in completed weeks and is paid on the number of calendar days in the month. This means payments can differ on a month to month basis depending on the number of calendar days in the month. For example, February's pay may be less than the pay you received in January because it is a shorter month.
- When you move from OMP to no pay, this will happen exactly 27 weeks from the date of your maternity pay starting. So, if your maternity pay started on Thursday 1 June, your nil pay will start on Thursday 7 December.
- It isn't possible for the Group to pay your maternity pay in any other payment schedule other than what's outlined in the policy. For example, we can't spread 27 weeks OMP over 12 months.

2.4.2. Can I get a monthly breakdown of my maternity pay?

- We can't provide you with a letter to show your monthly pay will be. This is because maternity pay is calculated in completed weeks, and you'll therefore receive a letter detailing what your weekly pay is.
- Your pay may be different month on month depending on how many weeks there are in each month.
- If you change your maternity start date, we won't issue a new letter. Your maternity pay will start from the new date.
- You will still receive monthly payslips sent to your home or through [Workday](#).

2.4.3. What happens if I get a pay rise before I go on Maternity Leave?

- Any pay rise will be reflected in your maternity pay.
- If you're eligible for OMP this will be based on your most up to date salary at the time of leave starting.

2.4.4. What happens if I get a pay rise during my Maternity Leave?

- Any pay rise will be reflected in your maternity pay and triggers a re-calculation.
- If you're eligible for OMP this will be based on your most up to date salary during your Maternity Leave period.

2.4.5. How do I access payslips whilst on Maternity Leave?

- Paper payslips will be sent to your home address whilst on you're on Maternity Leave.
- Payslips also remain available on [Workday](#). You may want to download the Workday App on to your personal device so you can access your payslips digitally whilst you're off.
- If you receive an additional payslip at the end of the month, this is usually because you've had a pay correction processed.

2.4.6. What happens if I get less than the standard rate of State Maternity Benefit?

You should advise [Ask Archie](#) of the rate of State Maternity Benefit to be paid along with copy of the confirmation received. We will then change the deduction of State Maternity Benefit from your Occupational Maternity Pay to match with the amount you are to be paid.

2.4.7. What happens if my baby is born early and before my Maternity Leave start date?

- If you are still working and your baby is born early, your Maternity Leave will automatically start from the day your baby is born.
- If your baby's born more than 2 weeks before the end of your expected week of childbirth, you might be eligible for extra Maternity Leave and Maternity Benefit. You'll need to contact your local Welfare Office to confirm any entitlement.
- If you haven't already done so by this time, you will also need to upload your medical certificate and MB 1, 2 & 3 forms to [Workday](#), stating the expected date of birth and the actual date your baby was born.

Action for employees

You must let your line manager know the date your baby was born so that they can update your [Workday](#) record and ensure you're paid correctly.

Action for line managers

You'll need to update the Maternity Leave on [Workday](#) with the new start date to ensure records are accurate and they're paid correctly.

2.4.8. What happens if I leave the Group?

- If you leave the Group at any point during your Maternity leave, you'll not be expected to pay any maternity pay back.
- If you're eligible for OMP and you resign, you won't be eligible to receive any OMP after the termination date. You may continue to receive Maternity Benefit.
- If you're made redundant whilst on Maternity Leave, you should refer to the [Restructures and Maternity Leave section](#) in this policy.

2.4.9. I am currently on one of the Group's health benefit schemes, am I eligible for maternity pay?

- If you fall pregnant whilst you're off work and receiving a health benefit scheme benefit, you don't have to come off your scheme if you don't want to, but you can't be on Maternity Leave and be on a scheme at the same time.
- If you choose to come off your scheme and go on to Maternity Leave, you'll only be eligible to receive OMP if you meet the criteria outlined in this policy. Your OMP will be 100% of the health benefit you're being paid instead of your full Value Account.

- If you choose to come off your scheme, there's no guarantee you'll be accepted back on to the scheme when your Maternity Leave ends. You'll be re-assessed before being accepted onto the scheme again. If you re-join your scheme after Maternity Leave, any time already spent on your scheme before your Maternity Leave will count towards the total time you can spend on the scheme. For example, if your benefit allows you up to five and a half years and you were on your scheme for two years before your Maternity Leave, you'll only have a further three and half years on the scheme. The 'clock' doesn't re-start from the beginning.

2.5. Discretionary performance bonus

- If you're eligible for a discretionary performance bonus, you'll receive a pro-rated bonus to reflect the period you've worked during the relevant performance year.
- Where eligible, the bonus will be paid regardless of whether you're receiving Maternity Leave payments at that time.
- Any bonus will be paid on the defined payment date according to the bonus payment schedule.



You'll find further information on [discretionary performance bonuses](#) including the guide to deferral on our Human Resources pages accessed through Human Resources > Pay > Bonus and awards > Deferred awards.

2.6. Sharing in success

- If you're eligible for a Sharing in Success award (i.e., have demonstrated satisfactory performance during the year and are employed by the Group on the last working day of the year), as long as you've not resigned before the date of the grant, you'll be told of any award due as soon as it's known.
- If you resign and leave the Group before the date of grant, you won't receive an award.
- The award will be paid on the defined payment date regardless of whether you're receiving Maternity Leave payments at that time.
- Prior to your period of leave you should update your contact details with EquatePlus to receive emails to your personal email address. You can access EquatePlus at any time from your personal device.



You'll find further information on [sharing in success](#) on our Human Resources pages accessed through Human Resources > Pension and benefits > Benefits > Sharing in Success.

3. Benefits during Maternity Leave

3.1. NatWest Group Benefits – general principles

- Before and during Maternity Leave, you can reduce or cancel some of your benefit elections. To see what you can amend, go to the [NatWest Group Benefits Hub](#) (Human Resources > Pensions and benefits > Benefits Hub).
- When you return from Maternity Leave, you'll be able to change some of your elections within 30 days of the end of your Maternity Leave and you'll be able to participate in the next Annual Election Window (AEW) as usual.
- To action this, you'll be sent a return-to-work letter prompting you to review your elections and make your changes (even if you're taking holidays immediately afterwards). You'll receive an online confirmation statement confirming any changes you've made.



You'll find further information on how to manage your benefits on the [Benefits Hub](#) accessed through Human Resources > Pensions and benefits > Benefits Hub.

3.2. NatWest Group Benefits – Treatment of charges for your benefit elections

If you're receiving your full Value Account (salary, pension funding and (if paid) benefit funding):

- Charges for your benefit elections will continue to be made against your Value Account as normal.

If you're not in receipt of any part of your Value Account (i.e., you're on nil pay):

- The Group will cover the charges associated with your pension and benefit elections during this period and will not pass any charges against your statutory payment.
- Any Natwest Group Benefit charges covered by the bank whilst you are on leave will be subject to tax.

Benefit	Treatment of benefit
Private Medical Cover	<ul style="list-style-type: none"> • Your Private Medical Cover benefit will continue whilst you're on Maternity Leave. • If you want to add your baby/child to your cover, this should be done within 30 days after the birth of your child by emailing: HROnline@natwest.com. Please note changes are subject to price changes and cover will only start on the 1st of the month after the request is completed. • The next option you will have to add your baby to cover is within 30 days of your Return to Work or you'll need to wait until the next Annual Election Window. • If you have any questions or changes required for Vhi during your leave you should contact them directly to discuss. Contact Vhi healthcare on 1850 44 44 44 or online at http://www.vhi.ie/
Job Need Cars	You can keep your car and continue to pay the benefit in kind tax liability but if you want to return it you should contact Merrion Fleet Management Ltd on 0044 0353 1206 1118 to arrange collection.
Banking Benefits	All banking benefits continue during your leave. Any borrowing on special staff terms will continue, such as mortgage, personal loans and overdrafts. It's not possible to freeze any payments to loans or mortgages. If you're experiencing financial difficulty, please speak to your local branch.
Annual Leave	<ul style="list-style-type: none"> • You'll continue to build up contractual (annual leave) and bank holiday entitlement for the current holiday year (and the previous holiday year if your leave started in the previous holiday year) whilst you're on Maternity Leave. • You can take all or part of these entitlements before your leave starts • Alternatively, you may want to end your leave early and take all or part of your holiday entitlement before returning to work. You should discuss and agree holiday arrangements with your line manager before Maternity Leave starts

	<ul style="list-style-type: none"> Any contractual (annual leave) or bank holidays not taken before Maternity Leave starts will carry forward to the next leave year. There's no limit on the days you can carry forward if there is not sufficient time remaining in the leave year for you to take all the holidays you accrued during your Maternity Leave. However, except for 5 days, these holidays must be taken immediately after your Maternity Leave. 5 days can be taken at any time in the new leave year, as per the normal rules for holiday carry over. You must discuss and agree holiday arrangements with your line manager before your Maternity Leave starts to ensure the business can plan for the full length of time you're away.
Life Cover	<ul style="list-style-type: none"> Your Life Cover Benefit will continue whilst you're on Maternity Leave. With the new addition to the family, you might want to think about updating your 'nominations of beneficiaries' form. Details of our pension websites are here Human Resources > Pensions and benefits > Pensions and retirement savings > Retirement savings.
Spouse/Partner Life Assurance	Your spouse/partner Life Assurance benefit will continue whilst you're on Maternity Leave.
Disability Cover	Your Disability Cover benefit will continue whilst you're on Maternity Leave.
Critical Illness Insurance	<ul style="list-style-type: none"> Your Critical Illness Insurance benefit will continue whilst you're on Maternity Leave. Any children under 18 are automatically added to your cover, you don't need to take any action.
Personal Accident Insurance	<ul style="list-style-type: none"> Your Personal Accident Insurance benefit will continue whilst you're on Maternity Leave. Any children under 21 are automatically added to your cover, you don't need to take any action.
Dental Insurance	<ul style="list-style-type: none"> Your Dental Insurance benefit will continue whilst you're on Maternity Leave. If you want to add your baby/child to your cover, this should be done within 30 days after the birth of your child, or you'll need to wait until the next Annual Election Window. This can be done via the Benefits Hub or please email HROnline@natwest.com.
Health Assessment	Your Health Assessment benefit will continue whilst you're on Maternity Leave.
Bike to work	<ul style="list-style-type: none"> Your Bike to work benefit will continue whilst you're on Maternity Leave. If your current scheme ends whilst on leave, you'll need to wait until you return from leave before you can select a new bike.
Holiday buy	Your Holiday buy benefit will continue whilst you're on Maternity Leave.
Defined Benefit (DB) Pension Plan & Retirement Savings Plan	If you're in the DB Pension Plan or making contributions to the Retirement Savings Plan, your membership will be unaffected during Maternity Leave and, unless you elect otherwise, your contributions will continue at the same level.

<p>Save as You Earn (ShareSave)</p>	<p>Existing Plans</p> <ul style="list-style-type: none"> • Subject to the rules of the plan, during leave you can: <ul style="list-style-type: none"> • Continue to make monthly payments to any existing ShareSave contracts by payroll deduction if you have sufficient pay; or • If you're not receiving pay, you'll need to contact Computershare to continue to make monthly contributions to any existing ShareSave contracts by an alternative method. To set this up, you'll need to contact Computershare on 44 (0)370 702 0109 and to advise Payroll to suspend deductions from your pay using the online form detailed below; and • Take up any new ShareSave offers (subject to terms applying). • Under the UK ShareSave plan employees can choose to take a payment holiday of up to a maximum of 12 payments by contacting Payroll via an online "ShareSave Payroll Instruction - Payment Suspension" form, HR > Pensions and benefits > Benefits > Shares > ShareSave <p>Note: Suspending payments will delay when the savings plan finishes, as you'll need to catch up on the missed payments. If you miss more than twelve payments, you will lose the right to buy NatWest shares.</p> <ul style="list-style-type: none"> • If you want to reinstate payment through your pay, you should contact both Computershare and Payroll one month before you wish your payment to be taken by Payroll. <p>New plans</p> <ul style="list-style-type: none"> • All Sharesave offers are subject to approval by the Board and there is no guarantee that ShareSave will operate in any given year. • Once details of a ShareSave offer are announced, a ShareSave invitation letter will be posted to your home address from Computershare. You'll need to ensure your personal home address and contact details are kept up to date on their EquatePlus account. <p>Further information regarding ShareSave can be found on the Share Plan Hub.</p>
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4. Further information for before, during and at the end of Maternity Leave

4.1. Before Maternity Leave

4.1.1. Illness prior to Maternity Leave

- If you're ill and unable to work, you'll be able to take sick leave until the agreed Maternity Leave start date. You must start Maternity Leave at least 2 weeks before the end of the week their baby is due.
- You should inform your line manager of any illness, as outlined in the [Sickness Absence Policy and Support Pack](#), and line managers are entitled to ask for evidence of the absence reason.



Information for line managers

You'll need to close-off the absence on [Workday](#) and update the employees Maternity Leave request with the new start date.

4.1.2. Performance Review

A performance check in should be completed before the employee starts Maternity Leave. It's a good idea to capture the key points from the check in conversation in Workday via the check in conversation template. You can find out more information about meaningful check ins on the Beyond Hub.

4.1.3. Health and Safety risk assessment for new and expectant mothers and birthing parents

The Group has a legal responsibility for you and your child's health and safety whilst at work. A number of factors exist that can affect a new and expectant mother and birthing parents at work and potentially impact health and work performance. These include:

- Lifting heavy or awkward loads
- Night working
- Standing or prolonged sitting
- General fatigue
- Contact with chemicals

Information for line managers

Line Managers should undertake a [health and safety risk assessment](#) with employees as detailed in the Group's new and expectant mothers risk assessment. This should be regularly reviewed. This can be found at Human Resources > Absence > Maternity Leave.

4.1.4. Group travel

If travel is required for your role during your pregnancy, you should use the method of transport you're most comfortable with. Note that for flying, after 28 weeks, airlines will ask for a note from a GP or midwife advising that you're fit to fly.

4.1.5. Night working

If you normally work at night but have a fit note or doctor's note stating that this could affect your health and safety, the Group will endeavour to find a suitable alternative job. In these cases, you should speak to your line manager.

4.1.6. Uniform

If you normally wear a uniform as part of your job, the [Corporate Wardrobes](#) include maternity wear and you can order new uniforms online through this site.

4.1.7. Antenatal appointments and classes

- All pregnant employees, regardless of hours worked or length of service, are entitled to a reasonable amount of paid time off for antenatal care, such as midwife, nurse, doctor appointments, all medically advised scans and antenatal classes. Time off will be paid at your normal rate of pay. If appointments are arranged during normal working hours, you should inform your line manager.

- With the exception of the first appointment, you should be ready to provide proof that you're pregnant (e.g., certificate from your doctor or midwife). You should also inform your line manager of dates of other ante-natal appointments booked, giving as much notice as possible so that arrangements can be made to cover absence.
- For discretionary appointments and classes (e.g., relaxation and parent-craft classes), you should inform your line manager as soon as possible, giving as much notice as possible so that arrangements can be made to cover absence.
- Where arrangements cannot be made for you to attend these discretionary sessions outside working hours, consideration will be given to a reasonable amount of paid time off. Line Managers should also consider using a flexible working approach, such as allowing the employee to start a bit earlier or work later to allow them to take some time out during the day to attend a class.

4.1.8. Antenatal appointments and classes for partners

- Partners (regardless of hours worked) or length of service can take reasonable paid time off for all necessary antenatal appointments. This includes midwife, nurse, doctor appointments, all medically advised scans and antenatal classes.
- You should inform your line manager of your appointment dates in advance, giving as much notice as possible so that your request can be considered, and arrangements made to cover your absence if appropriate.
- Line managers should consider individual circumstances when considering requests for time off.
- For discretionary appointments and classes (e.g., relaxation and parent-craft classes), you should inform your line manager as soon as possible, giving as much notice as possible so that arrangements can be made to cover absence.
- Where arrangements cannot be made for you to attend these discretionary sessions outside working hours, consideration will be given to a reasonable amount of paid time off. Line Managers should also consider using a flexible working approach, such as allowing the employee to start a bit earlier or work later to allow them to take some time out during the day to attend a class.

 You'll find further information on Partner Leave in our [Partner Leave Policy and Support Pack](#) (Human Resources > Absence > Partner leave).

4.1.9. Nominating a buddy

- You should nominate a buddy to help you keep up to date with any significant news happening in your business whilst you're on Maternity Leave.
- A buddy is another colleague who will act as a point of contact and someone you're comfortable with contacting you outside of work.
- A buddy isn't there to replace your line manager, and you'll still need to ensure you stay connected to your line manager throughout your Maternity Leave. You'll find further information on keeping in contact with your line manager during Maternity Leave [here](#).

 Further information on the role of a buddy can be found in the [Buddy Support Pack](#) (Human Resources > Absence > Maternity Leave > Things to know). The support pack includes a form you'll need to complete together with your buddy confirming your contact details and agree a method of/frequency of contact during your leave.

4.1.10. Systems access

- You'll need to agree with your line manager the level of systems access (if any) that you want to retain while you're on Maternity Leave.
- For example, basic access to work systems would include access to the Intranet, Engage, [Ask Archie](#), NatWest Group Benefits, Oracle, Fieldglass and Planview.
- Your line manager can arrange your agreed systems access using the usual ServiceLine Express process under 'Manage my Teams Access'.
- You can also download the Workday and Ask Archie App onto either your corporate or personal device.

Information for line managers

Arrange any access that is to be retained during the employees maternity leave by using 'Manage my Teams Access' on ServiceLine Express.

4.2. During Maternity Leave

4.2.1. Keeping in contact

- It's important to remember that you're still part of the team whilst you're on leave and maintaining regular contact with your line manager during this time will support this.
- You'll need to agree the level of contact you'd like to have with your line manager, and how you'd like them to keep in contact (e.g., calls, emails, or texts).
- Your line manager will keep you informed of any business changes that take place during your leave, including if your team/business goes through a restructure. You'll find further information on this process [here](#).
- If there are changes while you're on leave, you'll be sent all the relevant communications.

Information for employees

You must ensure all your contact details are up to date in Workday so that you're easily contactable as agreed with your line manager.

4.2.2. Group communications during Maternity Leave

During your Maternity Leave you can expect to receive some standard items of communication as outlined below:

Communication	When	How
Payslips	Monthly	Sent to your home address or can be accessed via the Workday App
Pay review comms	End February/early March	Sent to you by your line manager or can be accessed on the Workday App after the conversation with your line manager has taken place
Our View survey	September	Invited to access online by your line manager

ShareSave – invitation to join the Group’s scheme	When a ShareSave option is announced	Accessed through your profile on ShareSave
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4.2.3. Leaving the Group whilst on Maternity Leave

- If you’re eligible for OMP and you resign, you won’t be eligible for any further OMP beyond your last day.
- If you’re made redundant whilst on Maternity Leave you should refer to the section Restructures and Maternity Leave in this policy and the Redundancy Policy and Support Pack.

 Further information on the [resignation process](#) including the treatment of pay and benefits, can be accessed through Human Resources > Working here > Leaving the bank > Resigning.

Information for line managers – processing resignations

Once you’ve received written confirmation of the resignation, you’ll need to return the employee to work on [Workday](#) (i.e., take them off Maternity Leave) and start the resignation process through Employee > Actions > Job change > Terminate employee.

4.3. After Maternity Leave

4.3.1. Notice to return to work

You must provide at least 28 days written notice of your intention to return to work.

Information for line managers

If an employee wants to return to work earlier than the estimated date on Workday, you’ll need to update [Workday](#) to reflect the new return date. You can find help on how to do this at Human Resources > Workday Help > Absence > How to return a colleague from extended leave.

4.3.2. Returning to work – general principles

- When you return to work, in most cases you should return to your old job. Where this is not reasonably possible, you will be moved to an alternative job of equivalent or greater pay or status at the same work location or within reasonable travelling distance of your existing workplace.
- You may apply for flexible working after returning from adoption leave.
- You’re able to apply to work flexibly when returning from Maternity Leave. Further information on our flexible working arrangements can be found in the [Flexible Working Policy and Support Pack](#) accessed through Human Resources > Working here > Life balance > Flexible working.
- Depending on the discussion before your return, your line manager may put a training programme in place. This training will be informal and will vary from job to job.
- The degree to which training is needed will also depend on the length of time you’ve been on leave.

4.3.3. Phase back

- The option to phase back after Maternity Leave can help the transition back to work, especially where you’ve taken the full 42 weeks of leave.

- You're able to take up to 12 weeks phase back and the phase back period should be proportionate to the amount of Maternity Leave taken. For example, if you've taken 42 weeks of Maternity Leave, utilising the full 12 weeks phase back is appropriate. If you've taken less leave, you may want to consider a shorter period of phase back.
- During phase back, you'll work reduced hours over a set period, and you'll receive your full Value Account during this time.
- There's no set programme of return as each request will be considered on an individual basis.
- Operational needs will also be taken into consideration when agreeing a phase back arrangement, however, line managers must make sure that all requests are treated with consistency.
- Phase back might involve a build-up of hours each day or the number of days in a week.
- Where you're phasing back to a part-time work pattern it's likely you'll do this sooner than someone phasing back to full-time.
- Any requests for phase back arrangements should be discussed as early as possible with your line manager or during your [return to work meeting](#).
- During a phase back period, performance goals will be based on actual working hours.
- For the purpose of assessing performance, employees are classed as having returned to work as soon as their Maternity Leave ends.
- If you need to take holiday during your agreed phase back period, you only need to book off the days that you're expected to be working. For example, if you're phasing back and are currently only working Monday and Tuesday of a full week, but you want to take annual leave for that full week, you will only need to book off Monday and Tuesday.
- Regardless of the hours worked during your phase back, you'll be paid your full Value Account reflecting your full contractual hours and not just the hours worked.

Here's 3 examples of how phase back could apply:

Example 1: Return to full time hours after 42 weeks of Maternity Leave

If you take the full 12-week phase back, you might work for 2 days a week for the first 2 weeks, 3 days a week for the next 5 weeks, and 4 days a week for the remaining 5 weeks before returning to your full time hours 5 days a week from week 13.

Example 2: Return to full time hours after 27 weeks of Maternity Leave

If you take 8 weeks phase back, you might work 3 half days a week for the first 4 weeks and 4 full days a week for the remaining 4 weeks before returning to your full time 5 days a week from week 13.

Example 3: Return to part time hours (e.g., 20 hours per week) after 39 weeks of Maternity Leave

If you take the full 12-week phase back, you might work the first 4 weeks as 1 day a week for 5 hours, weeks 5 to 8 as 2 days a week for 5 hours, weeks 9 to 12 as 3 days a week for 5 hours before returning to 20 hours per week.

4.3.4. Return to work meeting

- A return to work meeting between you and your line manager should be held 8 weeks before you're due to return to work.
- At the meeting the following should be discussed:
 - The date you're proposing to return to work (including how you'll use any remaining holiday).
 - Any phase back arrangements.
 - Any other arrangements to make the return to work as smooth as possible.

- Any training, support, or development requirements to support your return to work.
- If you're making a flexible working request, further information can be found in our [Flexible Working Policy and Support Pack](#) accessed through Human Resources > Working here > Life balance > Flexible working.

4.3.5. What if you want to reduce your hours when you return from Maternity Leave?

If you're reducing your hours, you'll have to request a change of hours in Workday when you return from Maternity Leave or holiday (if you're taking holiday immediately after your Maternity Leave ends).

Information for line managers

A change in hours needs to be submitted via Employee > Actions > Job Change > Change Job on Workday.

 If you're considering reducing your hours, you may want to consider a [job share](#). Further information can be found here Human Resources > Working Here > Life Balance > Flexible Working > Job Share.

4.3.6. Support employees with breastfeeding or expressing

- You may still be breastfeeding or expressing milk for your baby when you return to work. We support all mothers and birthing parents on their breastfeeding journey.
- You are entitled to a one hour paid break to breastfeed or express per day **up until the child's second birthday**. This may be taken as one 60 minute break, two 30 minute breaks or three 20 minute breaks. This should be pro-rated for part time employees.
- You can also request a temporary change to your working arrangements (hours, time or place of work) in order to enable breastfeeding and expressing breast milk.
- You will be paid in full if a reduction in hours occurs during your 12-week phase back period beyond 60 minutes per day.
- You should have periodic reviews with your line manager to check how the arrangements are working for both parties.
- You may not know yourself how long you will breastfeed for and, to a certain extent this may be beyond your control, but regular conversations will make sure that you get the support you need and provide your line manager the opportunity to share any concerns.
- Further information on requesting an informal change to your working arrangements can be found in our [Flexible Working Policy and Support Pack](#) accessed through Human Resources > Working here > Life balance > Flexible working.

Information for line managers

Employees who are expressing should be provided somewhere private and quiet where they can do so. Expressed milk may be collected by the relative or carer, but it may need to be stored in a refrigerator. You should have periodic reviews with your employee to check how the breastfeeding arrangements are working for both parties.

4.3.7. What if you can't return to work?

If for medical reasons, you're unable to return to work on the day you planned you must follow the normal sickness absence procedures as outlined in the [Sickness Absence Policy and Support Pack](#) (Human Resources > Absence > Sickness Absence).

4.3.8. What if childcare problems arise?

- If you encounter childcare problems when you return to work (e.g., your child or carer falls sick, or childcare arrangements fall through). If you have such problems, you may be entitled to Special Leave. The [Holiday and Other Leave Policy and Support Pack](#) provides further details on available leave.
- Alternatively, you may want to consider unpaid Parental Leave (depending on the length of leave required) and further information is available in our [Parental Leave Policy](#) (Human Resources > Absence > Parental Leave).

4.3.9. Information for line managers - The return-to-work process

Once the return-to-work discussion has been completed line managers must:

- Ensure the Maternity Leave absence is closed on Workday and return to work details are completed.
- Follow the flexible working application process where a request has been made. Further information on flexible working and the application process can be found in our [Flexible Working Policy and Support Pack](#) accessed through Human Resources > Working here > Life balance > Flexible working.
- Any job changes must be processed in Workday, taking effect the day Maternity Leave ends. Where a period of holiday is taken immediately after Maternity Leave, employees must be returned to work on Workday and then put on annual leave to ensure the correct payroll is applied.
- There are several other things to consider and action when an employee returns to work and these may include (remembering that some of these can take time to set up so ensure action is initiated in good time):
 - Securing a desk, laptop and telephone if required.
 - Re-activating e-mail accounts and systems access.
 - Updates to car parking registrations.
 - Arranging refresher training.
 - Extending invites to team meetings and social events.
 - Re-instating 121s.
 - It's also useful for you to set some time aside on their first day back and ask other team members to update the employee on any news, active projects, and anything else significant that you haven't already covered as part of your keeping in contact.

4.3.10. What if the employee doesn't want to return to work?

If you decide not to return to work, you need to give the Group proper contractual notice by writing to your line manager. They will then return you to work on Workday and start the [resignation process](#).



Further information on the [resignation process](#) including the treatment of pay and benefits, can be accessed through Human Resources > Working here > Leaving the bank > Resigning.

5. Neonatal care and leave

You'll be supported with a period of additional leave if your baby must spend time in neonatal care.

5.1. To be eligible for NCL your baby must have

- Been born on or after the 06th April 2025.

- Been placed into neonatal care within 28 days of being born (counting from the day after your baby is born) and care must continue for a period of at least 7 consecutive days (beginning on the day after neonatal care starts).
- Medical care includes:
 - Medical care received in hospital, including treatment in a special care baby unit (SCBU), local neonatal unit (LNU) or neonatal intensive care unit (NICU).
 - Medical care received elsewhere following discharge from hospital. Such care must be under the direction of a consultant and includes ongoing monitoring and visits to the child by healthcare professionals.
 - Palliative or end of life care.
- Any medical care that doesn't fall within the definitions outlined above or that doesn't fall within the first 28 days of the baby's birth won't qualify for NCL.

Additionally, you must have primary caring responsibilities for the baby.

5.2. Length of neonatal leave

- The length of NCL will be dependent on how long your baby receives neonatal care but is capped at a maximum of 12 weeks.
- You can take one week of leave in respect of each week your baby receives neonatal care without interruption. The week begins on the day after care started.
- For parents with twins or other multiple births, NCL can't be claimed in respect of babies who are receiving care at the same time. For example, if both twins received care for 6 weeks, you're only able to take 6 weeks of leave.

5.3. When and how can leave be taken

- Any leave must be taken within 68 weeks of your baby's birth.
- NCL should be taken immediately after your planned family leave ends so that the time your baby has had to spend in neonatal care is compensated for. This will also support the Group operationally in providing cover during your time away, e.g. through a single secondment.
- If an employee isn't already on family leave whilst the baby is in neonatal care (e.g., paternity leave has run out while your baby is still in the hospital), legislation provides for flexibility and reduced notice requirements. As a result, there is a distinction between the time NCL is used. This is referred to as tier 1 or tier 2 periods.
- If NCL is taken whilst your baby is receiving care (and up to a week post discharge), this will be classed as a tier 1 period. Tier 1 leave can be taken in non-continuous blocks of a minimum of one week at a time. Tier 1 leave ends on the 7th day after the day your baby stops receiving neonatal care.
- All other NCL falls within the tier 2 period and must be taken in one continuous block. There is no option to take more than one period of NCL in the tier 2 period.

5.4. Giving notice

- In line with other family leave, you're expected to provide notice of your intention to take NCL and the required length of notice differs depending on when leave is taken.
- For tier 1 leave (leave taken when your baby is still receiving care), notice must be given before you are due to start work on your first day of absence in that week. Where this isn't reasonable practicable, you must give as much notice as soon as reasonable possible.
- For a single week of tier 2 leave, notice must be given no later than 15 days before the first day of NCL.

- For two or more consecutive weeks of tier 2 leave, notice must be given no later than 28 days before the first day of NCL leave.

5.5. Pay during NCL

You'll continue to receive your full Value Account during your NCL up to the NCL maximum of 12 weeks.

5.6. Requesting NCL

All requests for NCL must be logged on Workday.

5.7. Additional information about NCL

- In the very sad circumstances where a baby dies after NCL has accrued, you're still able to take the leave.

6. Miscarriage or stillbirths

6.1. Miscarriages

- If you experience a miscarriage in the first 24 weeks of pregnancy Maternity Leave or pay won't apply.
- Depending on your personal circumstances, you may be able to avail of sick leave and pay under the [Sickness Absence Policy and Support Pack](#).
- You may also want to consider Bereavement Leave which is available under our [Holiday and Other Leave Policy and Support Pack](#) and which provides for a minimum of 2 weeks paid leave.
- You can return to work at any time by giving the Group 28 days' notice before the intended return date.

6.2. Stillbirths

- If you give birth to a stillborn child after 24 weeks of pregnancy or if your child passes away at or shortly after birth, your entitlement to Maternity Leave and pay as outlined in this policy are unaffected.
- You're also able to take Bereavement Leave for a minimum of 2 weeks. If you're taking Bereavement Leave it must be after your Maternity Leave has ended and within 56 weeks of the child's death.



Further support is also available on our [Wellbeing Hub](#), specifically through our Moments that Matter guide (Human Resources > Wellbeing > Moments that matter - in the moment support > Losing a baby) and through our Employee Assistance Programme.

7. Restructures and Maternity Leave

7.1. During your Pregnancy

If a redundancy situation arises while you're pregnant but not yet on Maternity Leave, you'll be treated in the same way as your colleagues.

7.2. During Maternity Leave

- If your business restructures whilst you're on Maternity Leave, you'll be included in the consultation process.
- Where possible, you'll be told of the business change at the same time as others in your team, but this will depend on your personal circumstances. This will be done face to face where possible and may involve a manager visiting your home or in a mutually convenient place.
- If you can't attend in person, you'll need to tell your manager how to contact you.

 Further guidance on the [redundancy process](#) during Maternity Leave can be found at Human Resources > Working Here > Leaving the bank > Redundancy > Redundancy Policy and Support Pack.

Information for line managers

If your employee has been served notice and is due to return from their leave, email the team at ~ UB Redundancy to remove the pending Workday action. You should then follow the return from extended leave actions in [Workday](#) and confirm back to the Redundancy Team once complete.

7.3. Redundancy payments

- Payment of outstanding OMP, up to the end of the Maternity Leave period, will be made to eligible employees who leave the Group early due to Voluntary Redundancy (VR) or Compulsory Redundancy (CR).
- This will be paid in a lump sum in the month you leave the Group.
- Eligible employees will receive a payment which will include:
- Group redundancy pay.
- Any balance of outstanding OMP. Pension funding and where applicable benefit funding may continue to be paid up to your exit date depending on what stage of leave you're in.
- Payment for any outstanding holidays. These will be paid based on base salary only (i.e., excluding any pension funding and if applicable benefit funding).

Information for line managers – action to correctly process pay

Where an employee has been served notice:

You must ensure that they receive full pay during their notice period by arranging a top up of maternity pay to full pay if they are only in receipt of nil pay.

Notice pay is inclusive of maternity pay during the notice period and should not be paid in addition to maternity pay.

8. Supporting working parents

We offer a number of policies and products which provide further support for working parents, and this support is outlined below.

8.1. Wellbeing Hub

- Our [Wellbeing Hub](#) (Human Resources > Wellbeing) provides a range of useful information including details of our Employee Assistance Programme which offers advice, information, and support on a wide range of issues, including childcare and parenting. It's a free and confidential service available to you and your immediate family members.
- There's also useful information on the Hub in the Family and carers zone, including support through our HomeLife Employee Led Network.

8.2. Other supporting policies

We have a number of policies that offer additional leave to support childcare responsibilities once you've returned from Maternity Leave. These are listed in the [related content](#) section of this policy.