



Flexible working policy

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1. Policy

Premium Credit Limited ("the Company") will consider applications to work flexibly in relation to hours, time of work or place of work. This policy explains an employee's statutory right to request flexible working. It also explains what procedure should be followed by employees who are not covered by the statutory scheme. This policy sets out the process to be adopted by employees and managers in the consideration of any requests to work flexibly and change existing working patterns. Employees should be aware that while applicants may make a request to work flexibly, this policy does not provide a right to work flexibly.

Should an employee's request be solely about changing working arrangements to the current hybrid working rather than hours of work, they should also refer to the Hybrid Working Policy HR30.

This policy does not form part of any employee's contract of employment and may be amended by the Company at any time.

No one who makes a request for flexible working will be subjected to any detriment or lose any career development opportunities as a result.

2. Eligibility

This policy applies to all Company employees. It does not apply to agency workers, consultants or self-employed contractors.

Applications may be made by employees with continuous employment of at least 26 weeks at the point of application. The applicant must not have made an application to work flexibly in the past 12 months. For the purposes of this policy, employees meeting these criteria will be referred to as "Eligible Employees".

Anyone who does not meet the above criteria may still make an application, but the process will be modified (see "Applying for a flexible working arrangement" below).

3. Applying for a flexible working arrangement

Employees must apply using the flexible/home working application form and submit it to their line manager.

The application form is available on the Intranet. All applications must be made using the form whether or not the above eligibility criteria are met. An employee should submit an application to his/her manager well in advance of the desired commencement date of the proposed working arrangement, bearing in mind that the total process may sometimes take up to 3 months. Preferably applications should be submitted at least one month before the preferred commencement date but the Company reserves the right to commence the flexible working up to 3 months from the date of application.

The application must be dated and include:

- a) details of the employee's desired working pattern and the preferred date on which it would start;
- b) details of the effect you think the proposed changes to the working pattern would have on the Company and how such effects might be dealt with;
- c) a statement that it is a statutory request and, if applicable, when the employee has made any previous application for flexible working.

Every effort will be made to accommodate the request but not every position will be suitable for flexible working. It may not always be possible to implement the particular arrangement that is requested; therefore, an employee should be prepared to be flexible in their approach.

For applications from non-eligible employees who do not meet the criteria stated in the eligibility section above, the process outlined below will not automatically apply and the relevant manager and HR representative will explain the next steps to be followed which may include inviting the employee to a meeting before determining the outcome of the request. If the employee is a non-eligible employee and wishes to make a flexible working application they should contact HR or the relevant manager to discuss the procedure to be followed in more detail.

4. The process for Eligible Employees

After receiving a written request, a manager will either accept the request and notify the employee in writing or arrange a meeting at which the request can be discussed further.

While in some instances a manager may agree to the request without holding a meeting, it is normal to have a meeting to discuss the application in more detail; for example, how the arrangement might be accommodated and to consider alternative work patterns, if applicable. The meeting will be attended by the employee, his/her manager and a representative from HR. The Company will decide, in consultation with the employee whether it is appropriate for the meetings to be conducted virtually or in person on Company premises. The employee may bring a workplace colleague or Trade Union Representative to the meeting as his/her companion if he or she wishes. The employee's companion may speak and confer with the employee but may not answer any questions on their behalf.

After the meeting, the Company will confirm the final decision in writing, either agreeing to the request or declining the request. It may be necessary to hold more than one meeting with the employee before making the final decision. The manager may also request an extension of time to consider the decision further. If the request cannot be supported despite having followed the appropriate process and level of authorisation, the employee will be provided with the business reasons for the decision.

The employee may withdraw the request at any time before a decision is made but will be unable to make another application under the statutory scheme for the following 12 months.

The Company will seek to complete the flexible working application process (including appeal, where relevant) within 3 months.

Factors that will be taken into account in considering a request

The Company will consider the benefits of the requested changes for the employee and the business and weight these against any adverse business impact. The Company reserves the right to decline a request for the following reasons:

- Burden of additional costs;
- Detrimental effect on ability to meet customer demand;
- Inability to reorganise work among existing staff;
- Inability to recruit additional staff;
- Detrimental impact on quality;
- Detrimental impact on performance;
- Insufficiency of work during period the employee proposes to work;
- Planned structural changes to the business;
- Failure to follow the proper procedure;
- The fact that a request previously has been made in the last 12 months (although a manager may consider any further applications at their discretion).

5. Where the request is granted

Where the request is granted, a letter will be issued confirming revised terms and conditions of employment as well as the start date for the agreed change. This will be a permanent change to the employee's contractual working pattern, unless it is agreed otherwise.

The new arrangement may be subject to an initial trial period of usually three to six months to ensure that the employee's needs and the needs of the business are being met. Following any trial period a review will take place and it may be necessary for adjustments to be made to the arrangements or in some cases for a return to the previous pattern of work. After the date of making the request the employee will not be able to make another request to change these arrangements for 12 months except in exceptional circumstances. Employees should also bear in mind that if they change their mind about wanting to work flexibly, it may not be possible for them to return to the previous working arrangement. For more information, see below under "Employee no longer wishes to work flexibly."

6. Where the request is not granted, or a trial period is unsuccessful

If the business is not able to grant flexible work arrangements for the employee, explanations of the reason(s) the request has not been granted will be provided along with details of the appeal process. Where the request is not granted, the employee will continue to work under the existing work arrangement, any further request within 12 months will only be considered in exceptional circumstances or at the manager's discretion. Where a trial period is unsuccessful, the employee will, in most cases, be able to return to the previous working arrangement.

If during the process it becomes evident that the employee's flexible working request cannot be accommodated and either the manager, HR representative or the employee identifies a vacant, alternative role that may be suitable for these arrangements then it may be considered as part of the solution. The manager and/or HR will investigate whether the flexible arrangement proposed could be considered in the vacant role and will provide feedback to the employee. If the hiring manager agrees with the proposal then the employee would be required to apply for the vacant role unless they choose to withdraw their flexible working request. There is no guarantee of the employee's application being successful and the standard Company recruitment process will apply.

7. Employee no longer wishes to work flexibly

Employees should notify their line managers as soon as possible if they have changed their minds about the application or if they change their minds at a later stage. An employee who has changed his or her mind before starting the trial period will continue to work under the existing work arrangement. Employees who change their mind during or at the end of the trial period will, in most circumstances, be able to return to the previous working arrangement; however, this may not be possible in all situations. If a return to previous/normal working hours cannot be accommodated reasons will be given and an appeal possible.

If employees change their mind at a later stage, the Company will try, where reasonably possible, to identify any existing alternative positions; however, it may not be possible to offer an alternative position. In addition, it may not be possible for an employee to return to the previous working arrangement. In all cases once the employee has made a request then further flexible working requests made within 12 months will only be considered in exceptional cases or at the manager's discretion.

8. Nonattendance at meetings

As per in the process described above the employee may be required to attend a meeting to discuss the flexible working request. If the employee is unable to attend the meeting then they should notify the manager hearing their request as soon as possible so that an alternative date can be arranged. If they miss a second meeting, the Company will consider that the employee has withdrawn their request.

9. Right to appeal against decision

Eligible Employees have the right to appeal against a decision not to grant a request to work flexibly. Appeals must be in writing, clearly stating the reasons for the appeal and should be sent within 5 working days of the date of the written decision. Appeals should be sent to the HR representative who was present at the initial meeting. An appeal meeting will be arranged and the employee has the right to bring a workplace colleague or Trade Union Representative to the meeting as his/her companion if he or she wishes. The employee's companion may speak and confer with the employee but may not answer any questions on their behalf. The Company will decide, in consultation with the employee whether it is appropriate for the investigation meetings or disciplinary hearings to be conducted virtually or in person on Company premises.

The appeal will be heard by someone other than the manager who discussed the original request which may be, for example, the next level of management. After the meeting, the Company will convey its final decision in writing, including the reasons for any decision to reject the appeal, or if upheld, details of the new working arrangements.



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