

British Medical Association **BMA** Scotland

Understanding Your Payslip

Calum Anderson
Employment Adviser

13 November, 2019

1

Your Rights **BMA** Scotland

Your employer must provide you with a payslip – whether it's given to you on paper, by email or accessible via a website. Payslips must be provided on or before payday.

All payslips must show the following:
Gross pay: this is your full pay before any tax or National Insurance has been deducted
Net pay: the amount you take home after deductions have been taken off
Variable deductions: these are deductions that could change each payday, such as tax and National Insurance (NI).
Fixed deductions: these are the deductions that remain the same each payday, such as a season ticket loan.

13 November, 2019

2

13 November, 2019

3

1. National Insurance & Tax Code **BMA** Scotland

It is crucial to ensure these are correct so that your tax and NI are dealt with correctly.

Your level of national insurance contribution depends on how much you earn and whether you're employed or self employed.
 Your National Insurance Number (NI) is unique to you and never changes, even if you go abroad, marry, register as a civil partner, change your name, etc

National insurance guidance is available on the gov.uk website:
<https://www.gov.uk/national-insurance/how-much-you-pay>

13 November, 2019

4

1. National Insurance & Tax Code **BMA** Scotland

Your tax code is issued by HMRC to your employer, so that the correct amount of income tax is deducted each month from your salary.

When starting a new job you may be put on an emergency tax code. Emergency tax codes are temporary. HMRC will correct it automatically after you've given your employer details of your previous income. Your employer will get these details from your p45. If you do not have one they should ask you for further information in order to complete a new starter checklist.

If you think your tax code might be wrong, you can use the online check your income tax service to tell HMRC about any change in your circumstances:
<https://www.gov.uk/check-income-tax-current-year>

13 November, 2019

5

1. National Insurance & Tax code **BMA** Scotland

Along with the student debt many junior doctors have, the rising cost of postgraduate medical training can create a concerning financial burden upon individual doctors. However, there are ways you can alleviate some of these costs with various tax relief options.

BMA tax guidance for junior doctors provides details on : tax returns, tax relief, claiming rebates
<https://www.bma.org.uk/advice/employment/tax/junior-doctors-tax-guidance>

13 November, 2019

6

2. Superannuation

BMA
Scotland

Superannuation is your contribution to the NHS Scotland Pension Scheme. The contribution rate for junior doctors will be a minimum of on 7% of basic salary (i.e excluding banding supplement)

You can get more information about the scheme at:
<https://pensions.gov.scot/nhs>

The BMA website also has useful Pension FAQs
<https://www.bma.org.uk/advice/employment/pensions/all-pension-faqs>

13 November, 2019
British Medical Association

7

3. Basic Salary

BMA
Scotland

This is the key box to check to ensure you are on the correct point of the pay scale.

Your basic salary is determined by:
 Your grade i.e. at what stage you are in your training; and
 Each grade has its own pay scale reflecting how many years you have spent in service with the NHS.

13 November, 2019
British Medical Association

8

3. Basic Salary

BMA
Scotland

Grade	Min	1	2	3	4	5
FY1	£24,382	£25,904	£27,425			
FY2	£30,242	£32,219	£34,197			
StR	£32,157	£34,125	£36,873	£38,873	£40,538	£42,544

13 November, 2019
British Medical Association

9

4. Incremental date

BMA
Scotland

This is the date each year you move from one pay point to the next within the same salary grade (reflecting the automatic increase in salary accrued with each additional year you work for the NHS).
 Your incremental date will usually be the anniversary of the date you started working in a new post or new grade

13 November, 2019
British Medical Association

10

5. Pay Banding

BMA
Scotland

Remuneration for hours in excess of 40 per week, and for frequency of anti-social hours, is calculated using a banding system.

Band 1 – doctors work up to 48 hours of actual work per week.

Band 2 – doctors work 49 – 56 of actual hours per week.

Band 3 – non compliant posts. These posts do not meet the hour limits and rest requirements of the New Deal

Band F – doctor works fewer than 40 hours per week. Basic salary is paid on a pro rata basis plus banding.

13 November, 2019
British Medical Association

11

5. Pay Banding

BMA
Scotland

Grade	Point	Basic Salary	Salary plus banding				
			1C 20%	1B 40%	1A & 2B 50%	2A 80%	3 100%
FY1	Min	£24,382	£29,258	£34,134	£36,573	£43,887	£48,764
FY2	Min	£30,242	£36,290	£42,338	£45,363	£54,435	£60,484
StR	Min	£32,157	£38,588	£45,019	£48,235	£57,882	£64,314

13 November, 2019
British Medical Association

12

5. Pay Banding

Flexible Trainees

BMA
Scotland

Less than full-time training
Pro-rata basic salary based on actual hours of work
Banding supplement
-FA (50%)
-FB (40%)
-FC (20%)

13 November, 2019
© British Medical Association

13

6. Net Pay

BMA
Scotland

This is the all important amount that will actually appear in your bank account.

TOTAL PAY AND ALLOWANCES - DEDUCTIONS = NET PAY

13 November, 2019
© British Medical Association

14

DDRB

BMA
Scotland

As well as your annual increment there is also a DDRB uplift to the pay scales each year. Although the DDRB report is published in April it takes time for new pay scales to be issued. Assuming there is a pay award for that year then you normally will not see it in your payslip until at least May.

You will normally receive pay on the new scale one month, followed by arrears of pay for preceding months back to April in the following month.

Other deductions
The main deductions are income tax and NICs, as explained above. However you may also have other deductions on your payslip e.g. for car parking permit, childcare vouchers. These deductions can only be made by your employer with your consent.

13 November, 2019
© British Medical Association

15

Resolving Problems

BMA
Scotland

What to do if you being paid incorrectly?

If you have trouble understanding your payslip, or feel you are being paid incorrectly the first step is to contact your employer's payroll department.

When you contact them, try to have as much information with you as possible:
Staff pay number
Current tax code
National Insurance number
Date you started working for the NHS (this can sometimes help with incremental point problems)
Date you started working for that employer

If you remain concerned that your pay is incorrect then call a **BMA adviser on 0300 123 1233**. They will be able to help you understand your pay and how to get it corrected.

13 November, 2019
© British Medical Association

16

Overpayment

BMA
Scotland

What should you do if your employer contacts you to tell you that you have been overpaid?

If your employer contacts you to tell you that you have been overpaid you should contact a **BMA adviser on 0300 123 1233**. They will be able to tell you how to tell if this is the case and what rules will apply to any re-payment.

13 November, 2019
© British Medical Association

17

Need further advice?

BMA

Ask a member of your LNC

Speak to colleagues

Contact the BMA (if you are a member)

Tel: **0300 123 1233**

13 November, 2019
© British Medical Association

18

Thank You

BMA

Calum Anderson
Employment Adviser
0131 247 3077
Calum.anderson@bma.org.uk

13 November, 2019
BMA

19

19