

Question	Answer
<b>Redundant employees</b>	
1. Will I receive a P45?	Yes, this will be posted to you in due course
2. When will I receive a letter confirming my redundancy?	For individuals made redundant immediately following appointment, redundancy letters have been issued. If you have been advised that you have been made redundant but have not received your letter by 30 September 2019, please email <a href="mailto:TCUKemployees@alixpartners.com">TCUKemployees@alixpartners.com</a> and provide your full employee details, including your name, personnel number and current address.
3. Will I be paid for outstanding holiday?	If you have any accrued (but not taken) holiday as at 23 September 2019, you may be entitled to make a claim via the RPS. Evolve will be able to support you in making the claim ( <a href="mailto:hello@evolveis.uk">hello@evolveis.uk</a> )
4. I have bought annual leave through payroll; will I lose this?	See question 5 above
5. I am currently on maternity / paternity leave and have been told my role is redundant. Am I still entitled to maternity / paternity pay?	Any maternity / paternity pay you were receiving (either enhanced pay or statutory pay) will cease. You may be eligible to receive Statutory Maternity Pay (SMP) / Statutory Paternity Pay (SPP) from the UK Government. You are advised to contact the Statutory Payment Disputes Team on Telephone: 03000 560630 or contact Evolve who will be able to assist you ( <a href="mailto:hello@evolveis.uk">hello@evolveis.uk</a> ). Any enhanced SMP/SPP due above the statutory limited will rank as an unsecured claim in the liquidation and will not be paid by the RPS
6. I am currently on sick leave and have been told my role is redundant. Am I still entitled to sick pay?	Any sick pay you were receiving (either enhanced sick pay or Statutory Sick Pay) will cease. You should contact Evolve who can support you in understanding what Government benefits you may be entitled to ( <a href="mailto:hello@evolveis.uk">hello@evolveis.uk</a> ).  If you are owed Statutory Sick Pay, you should go to the Department for Work & Pensions website at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a>
7. Can I submit a claim to an employment tribunal in respect of my dismissal?	Employees would need to take their own advice in relation to any tribunal claim in respect of their dismissal.
<b>Retained employees</b>	
1. When will I receive a letter confirming that I have been retained?	Letters have now been issued to all retained employees. If you have not received your letter by 30 September 2019, please email <a href="mailto:TCUKemployees@alixpartners.com">TCUKemployees@alixpartners.com</a> and provide your full employee details, including your name, personnel number and current address.

Question		Answer
2.	How do I get a copy of my contract?	It is not possible to reissue contracts. All individuals should have a copy of their own employment contract.
3.	I have been retained, am I under consultation?	The Special Managers are engaging with employees and the trade unions in respect of the retained employees. Given the nature of the winding up process all staff who have been retained have been advised that there will be further redundancies once the CAA no longer requires assistance. The Special Managers will continue to give full and careful consideration to ways of mitigating the consequences of any redundancies.
4.	Can I claim Pay in Lieu of Notice?	You may be entitled to make a claim for compensation for loss of pay in lieu of notice via the RPS once you have been made redundant.  Evolve will be able to assist you ( <a href="mailto:hello@evolveis.uk">hello@evolveis.uk</a> )
5.	How is length of service calculated?	Length of service is calculated with reference to the date of your redundancy rather than the liquidation appointment date.  Any anniversary of start date that occurs during the retained period will be taken into account.
6.	What happens with any employee loans, e.g. season ticket loans?	A decision on this will be made in due course.
7.	When will I receive my retention bonus?	It will be paid at the close of the month following cessation of your employment on your usual payment date. If this is not possible it will be paid in the following month and no later than on your usual payment date.

Question		Answer
8.	How is my retention bonus calculated?	<p>The Special Managers have agreed that all retained staff will receive an additional sum of money over and above their contractual salary entitlement for the period worked from 23 September to the date of redundancy. Any retained staff who resign will not be entitled to receive this additional amount.</p> <p>The additional amount will be calculated based on <u>whichever is the greater of:</u></p> <p>1) the period you have worked since 23 September 2019 to your date of redundancy at time and a half, i.e. a 50% bonus <b>OR</b></p> <p>2) your ordinary monthly salary for the full month of October 2019.</p> <p>By way of illustration, for anyone made redundant on or before 18 October 2019, the additional amount received will equate to being paid your full October salary despite only working for part of the month.</p> <p>If you are made redundant after 18 October 2019 then you will receive an additional amount of 50% of your contractual salary for the period worked from 23 September up to the date of your redundancy.</p>
<b>Holiday/time off</b>		
1.	What is the policy on pre-booked leave?	All colleagues with annual leave already booked and pre-authorised prior to 23 September 2019, can take paid annual leave as planned, should they choose to, subject to the existing annual leave policy.
2.	What is the policy on annual leave going forward?	<p>Any existing annual leave that was booked and pre-authorised prior to 23 September 2019 will be honoured</p> <p>Any annual leave longer than five days, must be booked at least two weeks in advance and approved by your line manager and AlixPartners</p> <p>One or two days, may be booked at the discretion of the line manager, on the basis that the interests of the business are not adversely affected.</p>
3.	Will I get paid for outstanding annual leave on my redundancy?	A claim can be submitted to the Redundancy Payments Service for any annual leave entitlement which has accrued in the 12 months prior to Liquidation but not been taken upon redundancy. Further details will be provided on your redundancy and Evolve will be able to support you in making the claim ( <a href="mailto:hello@evolveis.uk">hello@evolveis.uk</a> )

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4.	Can I attend job interviews while still being employed?	Yes, you can. You should make sure that your manager has agreed any reasonable time off in advance, to avoid any disruption to the repatriation exercise.
5.	What happens if I find another position and need to finish sooner than you have requested?	Any employee leaving of their own accord without having been made redundant will not be a termination by the Company and as such you would not be entitled to claim redundancy pay.
6.	<b>Contact Centre Only:</b> Can I still take my Time off in Lieu (TOIL) and will any outstanding TOIL be paid?	As with leave, we will try to accommodate up to three days with advance agreement from your manager.  If you have any outstanding TOIL, you may be able to make a claim via the RPS.
7.	Has the sick absence process changed?	No, there is no change to the policy. If you fall ill, you should telephone your manager at the start of the day. For those in the contact centre, please call the absence line as normal.
8.	What is the policy on medical appointments?	The policy has not changed, i.e. you should attend your medical appointments, and make sure that your manager is informed in advance.
<b>Benefits</b>		
1.	Childcare vouchers – can I continue to use them? Will money be deducted from my pay in September/October?	Yes, any Childcare vouchers bought through previous payroll can still be used.  Deductions in September and October payroll will be made as usual.
2.	What is the position in relation to company credit cards?	Unfortunately, all Company associated credits cards have now been cancelled and withdrawn by card issuers. There are also other credit cards issued through CitBank that are personal credit cards (which are no longer guaranteed by the Company) and you remain responsible for any outstanding balance. It is possible that CitiBank cancel or put on hold these credit cards. Therefore, we recommend that business expenses should only be paid for using other personal credit/debit cards or using cash. In either scenario, as long as you adhere to the new business travel and expenses policy your business expenses will be fully reimbursed, following the new process.
<b>Pension</b>		
1.	Have all pension contributions been paid up to date?	Pension contributions up to August 2019 have been paid for all employees.

Question	Answer
2. I am being retained. Are pension contributions made in September and October in the normal way?	Yes, your pension will still be paid into for as long as you are employed.
3. What happens to the benefits members have built up in a Defined Contribution scheme?	They are held separately from the company, by trustees or managers who have a legal duty to look after them for the members. They will not be affected by the liquidation. Members should not lose any of their benefits as a result of the liquidation. The liquidation, in itself, should have no effect on the value of the benefits.
4. Will the liquidation have any effect on the way in which members can access their Defined Contribution benefits?	No – members will be entitled to access their benefits in the usual way. This means, that, in general, members will be able to purchase an annuity, or drawdown cash, from age 55, as usual.
5. Will the liquidation have any other effects on members' Defined Contribution benefits?	The only effect of the liquidation is that members will be treated as "deferred" members of the pension arrangement. This means that members remain members but are no longer employed by Thomas Cook. The fee rates which are paid to manage the funds in which pension scheme assets are invested may differ for deferred members (they may be higher). The trustees or manager of the pension scheme will be able to provide further details in relation to this.
6. What happens to the benefits members have built up in a Defined Benefits scheme? What pension will members receive?	<p>This will depend on the funding level of the scheme.</p> <p>We do not know the funding level of the Thomas Cook schemes. Each will have a different funding level. However, in practice, we anticipate that the schemes will not have sufficient funds to ensure that members receive full benefits. This is because almost all pension schemes in the UK operate with a funding deficit.</p> <p>So, members who have not retired will receive a reduced level of benefit.</p> <p>However, note that the lowest level of benefits which a member can receive is the level of pensions compensation paid by the PPF. This means that, if the funding level of the Defined Benefits scheme is lower than that required to provide PPF compensation, the scheme will enter the PPF and the member will be paid PPF compensation. See below ("How much will the PPF pay?"). For most members, other than high earners with long service, entering the PPF will not affect their pension to a great extent – most members should receive PPF compensation equal to 90% of their expected pension (BUT, high-earners may be subject to a significant reduction.)</p>

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7. What is the PPF?	<p>The Pension Protection Fund acts as a "lifeboat" for pension schemes whose sponsoring employers become insolvent.</p> <p>In the event of a company failure, the PPF will ensure that a minimum level of benefits is paid to scheme members.</p>
8. How much will the PPF pay if the scheme needs to enter the PPF?	<p>For those yet to retire, the PPF will pay compensation based on an age-related cap. This is quite a complex calculation, and further details can be found at the PPF website. Generally, members can expect to receive 90% of their pension benefits.</p>
9. How is PPF compensation calculated?	<p>It is then capped by reference to the PPF compensation cap. From 1 April 2019, the cap on PPF compensation at age 65 is (an annual payment of) £40,020 (it reduces by reference to age, down to £19,654 for members aged 25).</p> <p>This amount is then reduced to 90% of the capped amount.</p> <p>Given the size of the cap, the PPF estimates that only around 0.5% of its members are affected by the compensation cap. This means that most members receive 90% of their pension benefits.</p> <p>PPF rules governing pension increases, revaluation etc will apply if the scheme enters the PPF.</p>

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10.	Will the DB schemes enter the PPF now?	<p>The Thomas Cook DB schemes will enter a PPF assessment period. This is a period of around 18 to 24 months, in which the PPF will assess whether the schemes will enter the PPF. As set out above, this will depend on the funding level of the schemes.</p> <p>If the PPF determines that a scheme is funded above the level needed to provide PPF compensation, the scheme will not enter the PPF and members will receive benefits worth more than the PPF standard level of compensation. However, it is still likely that members will receive lower benefits than those to which they were entitled under the scheme.</p> <p>If the PPF determines that a scheme is not funded above the level needed to provide PPF compensation, the scheme will enter the PPF and PPF-level compensation will be paid.</p> <p>It is possible, if TC operates more than one DB arrangement, that one DB scheme enters the PPF, while another does not – this will depend on the funding level of each scheme.</p> <p>Note that different benefit rules apply to members who are already in receipt of a pension, and those over normal retirement age.</p>
<b>Miscellaneous</b>		
1.	Will I get a reference for any future employer?	Yes. You will receive a basic reference in the post alongside your P45.
2.	How do I find out about potential job opportunities elsewhere?	<p>You should contact your local HR team who will be able to advise you.</p> <p>The Special Managers are also updating their portal with opportunities being made know to them.</p> <p>Please visit <a href="https://www.tcuk-information.co.uk/employeehelpfullinks.html">https://www.tcuk-information.co.uk/employeehelpfullinks.html</a></p>
3.	I have been told my role is redundant however I would like to gain access to my work station to pick up personal effects. How can I do this?	Please contact the Special Managers at <a href="mailto:TCUKemployees@alixpartners.com">TCUKemployees@alixpartners.com</a> . Please confirm your name, personnel number and confirmation of the location of your work station to enable access to be arranged.
4.	What should I do with company uniform in my possession?	All company property should be returned to your usual place of work.

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	<p>If you are no longer working and you are still in possession of a Thomas Cook uniform (pilot; cabin crew; engineering; iDM) it is not necessary for you to return these uniforms. However, it is important to note that official uniforms need to be kept in your safe possession and not sold to or shared with other people. If you are not planning to keep your uniform then please ensure you do not donate it to a charity shop and rather dispose of them in such a way that they cannot be worn again.</p>
<p>5. What is my responsibility in relation to company data?</p>	<p>It is a criminal offence to share any company data (customer; financial; supplier etc.) with any third party or on public forum. GDPR regulations and associated penalties in respect of any data breach continue to apply to everyone who has worked for or continues to work for Thomas Cook regardless of the company's compulsory liquidation.</p> <p>If you are approached for any company data or are aware of any illegal activity regarding company data please protect yourself by notifying us at <a href="mailto:TCUKemployees@alixpartners.com">TCUKemployees@alixpartners.com</a> .</p>