

# 2012 QDOS ATM & Leaver changes

## Questions and Answers



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## Questions and Answers

### 1. What is QDOS?

QDOS is a points based commission scheme which rewards employees for delivering performance in growth, sales, retentions or expert advice leads.

### The ATM Change

### 2. Why have you made the change to allow cash through ATM?

Following the change we made earlier this year, to bring the programme back to a cash programme for permanent employees, we received a lot of feedback asking if we could look into cash withdrawal through the card. We listened to this feedback and have invested in this opportunity.

### 3. Why can't agency workers or contractors gain access to this opportunity?

The tax agreement with HMRC for agency and contractors is different to our permanent employees and must remain as a non cash scheme to keep within the guidelines.

### 4. Why do we have to pay a charge to withdraw our money?

The card transaction fee is charged to us by the card operators. We cannot sustain these charges as a business as we already cover the cost of the operation of the card and the cost of loading on the funds from your account on your behalf. We have negotiated a fee which is static and therefore easy to remember, this is also very good value if you withdraw larger sums of money as it represents a saving on the standard fees.

### 5. Can I withdraw abroad?

Permanent members of staff can use their cards to withdraw cash abroad and there is a charge of £2.50 per withdrawal.

### 6. Can I use the card for cashback?

It is not possible to use any Qdos card, whether permanent or 3<sup>rd</sup> party, for cashback, use in a gambling transaction, at pay at pump machines, or to make payment for bills to finance companies. Cashback is different to receiving cash through an ATM due to the way the account is checked for balance, therefore it is not allowed through a pre-paid card.

### 7. How much can I withdraw from an ATM?

You may withdraw up to £300 in a single day. There is also a restriction of 5 withdrawals per day maximum. This is for card security reasons.

### 8. My card is about to expire and I haven't received a replacement?

We will be issuing replacement cards as the briefings on the change are issued (i.e on 24<sup>th</sup> August). These will go to the address you have registered on your card account. If you haven't received a new card within 7 days of the expiry please contact the Qdos team via the Contact Us form on our website ([www.qdosreward.co.uk](http://www.qdosreward.co.uk)).

### 9. I'm an agency worker/contractor. Will I be able to keep my existing card?

All cards held by agency/contractors will be blocked on 31<sup>st</sup> August and a replacement card will be issued. You should have received the replacement before 31<sup>st</sup> August 2012. Refer to q.8 if you have not received this replacement. You will only be able to use your new card once this has arrived, the old one will expire on 31<sup>st</sup> August 2012.

### 10. I am responsible for a team account, what does this mean to me?

Team accounts, used for tactical campaign purchases, will also be out of scope for ATM withdrawal and cards are being replaced. If you are an SM in Service & Repair, a different process will apply for you and you will receive a separate briefing on how we will be changing your team accounts.

The team account replacement process is being managed internally by the Qdos team so if you have any questions please liaise with us directly.

### 11. Do I get a new PIN with my new Qdos card?

Yes, all cards whether they're for agency or permanent members of staff get a new PIN number with their card. Details on how to activate the card and retrieve the PIN are included in the letter attached to the card. Alternatively the number can be found on the back of the card, follow the instructions to activate card/retrieve PIN.

## Leaver process

### 12. Why have you made this change to the policy?

Since we moved the scheme back to cash, we have identified a risk in leaving accounts open for long periods after the employee has left us as the employee cannot pick up their National Insurance charges. This costs us money as a business and therefore we need to close off the risk.

### 13. I am due to leave within a short period of time – when will my account close?

Therefore you are advised to clear your account on your day of leaving to make sure you have taken all your outstanding points.

### 14. I have a lot of outstanding points and can't use them all before I leave?

You can hold as much as £10,000 on a Qdos Visa card. Once you have moved your balance from your account to your card it is your money so you can hold it on the card as long as you wish. If the card is due for expiry you can apply to have the points moved to a different card within the range offered by the card operator for a small fee. You will need to take ownership for this yourself.

### 15. I know people who have just left the business but won't receive this brief – will this impact them?

If anyone has left before the date of implementation, then they will continue to have the 120 day period within which they need to clear their account. This change only applies to those who leave after the implementation date.

### 16. I am being made redundant – are there any exceptions?

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If you are being made redundant, or are leaving involuntarily (except in the case of dismissal), then you will have a 28 day period to clear your account post termination date.

### 17. What happens to any points that are not cleared from the account?

If there are any points outstanding in accounts after the leave date, these are given back to the business as a cost saving. This is because the points do not become 'spend' to the business until you have taken them out of the account, therefore we would need agreement before we could allocate them elsewhere.

### 18. Not all my sales have paid through on my leave date?

As is consistent with other business reward schemes, the reward opportunity closes on your leave date, therefore these points will not be available to you once the account has closed. Leave dates are applied to accounts on a monthly basis when we are notified by Centrica People Services. This usually happens towards the end of the month, working approximately a month in arrears. This means in reality there is some additional time between your actual leave date and the account closing, but no guaranteed period.