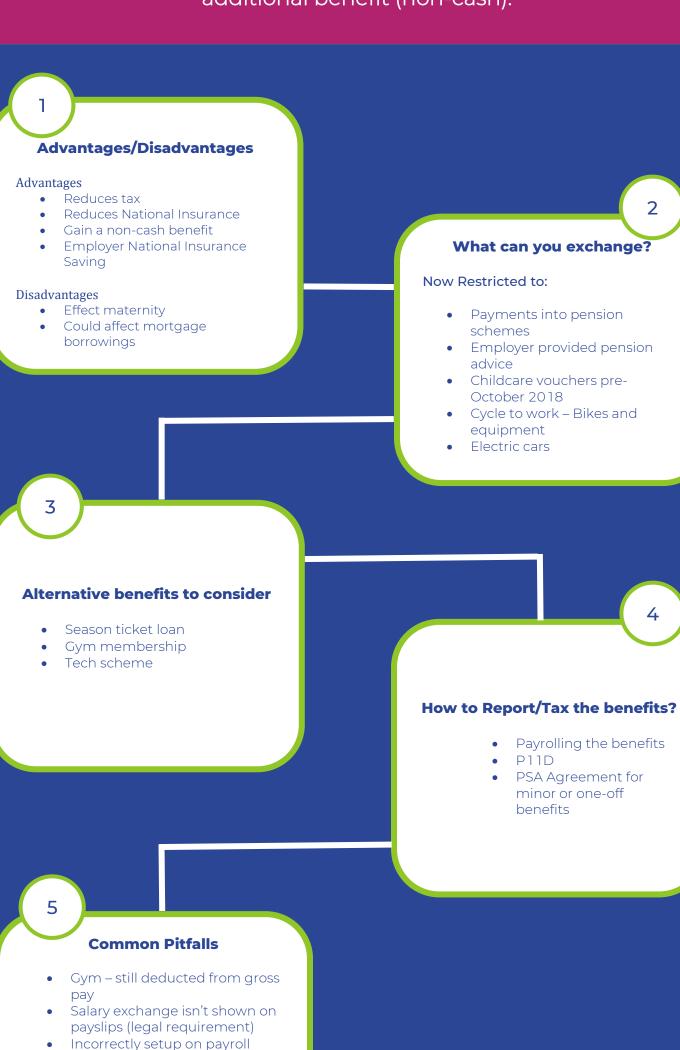


Salary Exchange (Sacrifice) Scheme

A Salary Sacrifice Scheme is otherwise known as a Salary Exchange Scheme. It is where an employee chooses to exchange remuneration (cash) for an additional benefit (non-cash).



Pension setup incorrectly with

Breach of national minimum

Failure to communicate with staff the contractual change

provider