



# Employee Frequently Asked Questions



## What happens when a Company goes into Administration or Liquidation?

- The Administrators'/Liquidators' staff will communicate with all employees shortly after the appointment to explain what this means and what happens next.



## What happens if I get made redundant?

- You will be sent a redundancy letter which will explain how to make a claim to the Redundancy Payments Service.



## What is the Redundancy Payment Service (RPS)?

- The UK Government has established the RPS to assess and pay employees' statutory entitlements to redundancy and associated payments, where their employer is insolvent. There is a cap on the maximum rate of pay per week - currently £719 per week (from April 2025).



## How do I make a claim to the RPS?

- Employees are required to make an online claim to the RPS, you need a CN reference to do this. The CN reference and website address will be provided to employees in the redundancy letter, which we will issue to your home address in the next few days.
- Note that in a Provisional Liquidation - the CN reference will be provided in c.3-4 weeks, as the next stage of the liquidation needs to be reached first. RPS will only allow claims to be submitted at the next stage in the liquidation process.



## What could I be entitled to claim from RPS?

- There are 4 payments which can be claimed from RPS, as noted below. All payments made by RPS are subject to tax and NIC, apart from redundancy pay which is paid gross. RPS apply the capped weekly rate to all payments.
- Arrears of salary/wages
- Outstanding holiday pay
- Statutory redundancy pay
- Statutory notice pay - see information on next page regarding notice pay



## How much would I receive for arrears of salary/wages?

- You can make a claim to RPS for unpaid wages (max. 8 weeks) up to the date of your redundancy.



## How much would I receive for holiday pay?

- You can make a claim to RPS for outstanding holiday pay (max. 6 weeks). Holiday pay is calculated by working out how many days you have accrued up to your redundancy, less any days you have already taken. Please note that RPS cap carry forward holidays to 8 days.



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## How can I calculate how much redundancy pay I will receive?

- Redundancy pay is calculated using your age and years of continuous service, to qualify, you require 2 years complete service. The link to the RPS web site address below will enable you to calculate your statutory redundancy pay:
- [www.gov.uk/calculate-your-redundancy-pay](http://www.gov.uk/calculate-your-redundancy-pay)



## How much statutory notice pay will I receive?

- You will receive one weeks' notice for every complete year worked, up to a maximum of 12 years, ie max. 12 weeks notice pay. If you have worked less than one year but, more than a calendar month, you will be entitled to claim for one week's notice.
- The statutory notice period runs forward from the date of your redundancy. You can only submit your notice pay claim to RPS after your notice period has ended. RPS should send you an email to notify you when you can submit the notice pay claim.
- Note that RPS review and pay any notice pay claim after the initial payment of any wages, holiday pay and redundancy.
- Please note that the RPS will deduct from your notice payment, any wages you receive from new employment or any benefits such as Job Seekers Allowance that you would be entitled to claim (even if you do not claim it). It is therefore important that you claim all the benefits you are entitled to. Please see the information at the end of this section for Jobcentre Plus.



## How long will it be before I receive any payments from RPS?

- The RPS aim to make payments to employees within 4-6 weeks from the date of redundancy, however, this can vary. Note in a Provisional Liquidation, the timescale for payment is around 8-10 weeks from the date of redundancy.
- RPS will notify you by email when they are making the payment, they will provide a breakdown of the payment on the email they send to you.
- Note that notice pay is paid after the initial payment of wages, holiday & redundancy.



## When will I receive my P45?

- Your P45 will be sent to your home address as soon as possible. If you have recently changed address, please provide us with your new address.



## What happens to my pension?

- If deductions have been made from your wages by the Company and not paid over to the pension provider, these (together with any unpaid employers' contributions) can be claimed from the RPS. RPS apply certain limits to the pension claim. We will claim outstanding pension contributions on your behalf, employees do not have to do anything regarding this. In due course, RPS will make the payment directly to the pension provider, this full process can take a number of months.



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## What if I am owed more than the statutory limits paid by the RPS?

- You may be owed more than the amount paid by the RPS if you earn more than the RPS capped weekly limit, or if you have contractual payments such as notice pay.
- As such, you may have a residual claim and rank as a creditor in the Administration/Liquidation. You do not have to submit a claim to us for this as we will hold these details. If there are sufficient funds available, a dividend may be paid to creditors further down the line. There are different rankings of claims, as per below.

### Preferential claims

- Preferential claims rank above unsecured claims (trade creditors, suppliers, utility companies etc). Preferential claims consist of wages owed up to £800 and all holiday pay. The balance of these amounts, left over after the payment from RPS, would form your preferential claim.

### Unsecured claims

- Unsecured claims consist of wages owed in excess of £800, contractual payments such as notice pay, together with any residual amounts above the RPS capped weekly rate. Again, the balance of these amounts, left over after the payment from RPS, would form your unsecured claim.
- Expenses cannot be claimed from the RPS, these are classed as an unsecured claim. Please send us any relevant documents which support your expenses claim.



## What if I am owed Statutory Maternity Pay (SMP) or Statutory Sick Pay (SSP)?

- If you are owed SMP or SSP, you should contact the HM Revenue & Customs Statutory Payments Team on 0300 322 9422 or go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk)



## Who should I contact following redundancy about any benefits I may be entitled to claim?

- You should contact Jobcentre Plus as soon as you are made redundant - you can do this by calling the number shown below, or you can also go to the website link below.
- Tel : 0800 328 5644
- [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)



## I have a Mortgage Protection / Redundancy Insurance Form to be completed - who do I send this to?

Please send any forms to Interpath Advisory (the address will be on the letter we send to you). We will complete the form and return it to you.



## Jobcentre Plus support for employees – factsheet

# Redundancy

## Supporting people affected by redundancy

Redundancies are challenging for everyone involved. Jobcentre Plus and its Rapid Response Service is designed to give employees affected by redundancy support and advice. The service is free and offers:

- advice, information and help for people facing redundancy including general information about benefits
- access to careers advice as well as advice about transferable skills, training and upskilling
- support with CVs and jobsearch techniques to help people find new employment.

**We can support you as soon as you are 'at risk' of redundancy or during your period of notice. The support continues for 13 weeks after you have left employment if you are not working.**

## Finding new employment

**Job Help** is a user-friendly government website with information to support your jobsearch.

- **Advice for jobseekers** – CV & interview skills, redundancy support and benefit advice.
- **How to look for a job and get the most out of social media** – useful tips for online job searching as well as social media sites. To view the most up to date jobs on X, formerly Twitter, you may need to set up an account. Check daily for jobs, recruitment events and jobs fairs in your area.
- **Looking for the right job** – information about different sectors and types of jobs.
- **Finding work at 50 Plus** – information about our support for older people and Midlife MOTs.

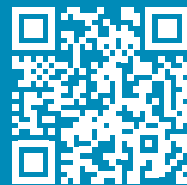
### ➤ Your Jobcentre Plus contact

➤ Call

➤ email

➤ **Email Jobcentre Plus at [rrs.enquiries@dwp.gov.uk](mailto:rrs.enquiries@dwp.gov.uk) with any queries about redundancy, training or employment support.**  
Please include your postcode and phone number.

Job Help



<https://jobhelp.campaign.gov.uk>

**jobcentreplus**

Part of the Department  
for Work and Pensions

## Redundancy

### Finding new employment (continued)

- **Jobcentre Plus services** – how Jobcentre Plus, together with its partners support people looking for work.
- **Information about volunteering** – a great way to try something new.
- **Help and support** – benefits and childcare information.

### Find a job

Find a job is one of the largest free job search sites in the UK

[Find a job – GOV.UK \(www.gov.uk\)](https://www.gov.uk/find-a-job)

- Find a job offers a simple way for people to search for the latest jobs by location, sector and job role.
- Thousands of private and public sector employers large and small use the service which is also open to recruitment agencies who recruit on their behalf.
- Create your own account and access the site 24/7 & 365 days a year.
- Manage your CVs and email alerts. View your job searches and job applications.
- Find employers who support the Disability Confident scheme, a national scheme encouraging employers to recruit and retain disabled people and people with health conditions. Access To Work may help if you start a new job and need support with a health condition or disability. [What Access to Work is - GOV.UK \(www.gov.uk\)](https://www.gov.uk/what-access-to-work-is)

#### Find a job



<https://www.gov.uk/find-a-job>

### Further information

**Company websites:** Many companies, large and small, advertise vacancies and careers information on their websites. You can usually apply online. Trade bodies also have useful information on their websites. Public sector organisations such as the NHS and local councils feature vacancies and career information on their websites.

**Newspapers, specialist magazines, trade journals:** Hard copy and online publications advertise jobs.

**Word of mouth:** Ask family and friends if they know about vacancies.

**Social media:** As well as X (formerly Twitter), Facebook and LinkedIn, check local job and company sites.

**Apprenticeships:** Jobs with training open to people of any age. [Find an apprenticeship - GOV.UK](https://www.gov.uk/find-an-apprenticeship) If you are an apprentice being made redundant, speak to your training provider or call 0800 015 0400.

**Online job boards and websites:** Use your search engine to look for jobs in your area. There are job boards advertising vacancies and these often have apps to download. Some are sector or industry specific.

**Talent Retention Scheme (TRS):** Covers the engineering, energy, manufacturing, construction and aviation sectors. [trs-system.co.uk](https://www.trs-system.co.uk)

**Recruitment agencies:** Agencies advertise full time, part time, temporary and permanent jobs. Check the Recruitment Employment Confederation for agencies dealing with your industry. [Ar gyfer ceiswyr gwaith : The REC](https://www.rec.co.uk)

**Self employment:** For information about being self employed: [Business and self-employed - GOV.UK](https://www.gov.uk/business-and-self-employed) Check your local council's website for local schemes to help people start up in business.



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## Redundancy

### Careers, skills and training advice

**National Careers Service** (England) – a wealth of information including redundancy help. Call 0800 100 900 <https://nationalcareers.service.gov.uk/>

**Partnership Action for Continuing Employment (PACE)** - Scottish Government redundancy support. Call 0800 917 8000 <http://www.redundancyscotland.co.uk/>

**Careers Wales** – Welsh Government redundancy support including their ReAct programme. Call 0800 028 4844 [Employers | Careers Wales](#)

### The Advisory, Conciliation and Arbitration Service (ACAS)

ACAS - an independent service giving free, impartial workplace advice to employers and employees. <https://www.acas.org.uk/redundancy>

### Benefits

- General information – Benefits - [GOV.UK \(www.gov.uk\)](https://www.gov.uk)
- Independent, anonymous benefits calculators to check what you could be entitled to. [Benefits calculators](#)
- **New Style Jobseeker's Allowance** – this benefit is based on your National Insurance contributions in recent years and is not related to savings or most other household income. [New Style Jobseeker's Allowance](#)
- **Universal Credit** – [Universal Credit: detailed information for claimants](#)
- [Redundancy: What financial help can I get? \(youtube.com\)](#)
- **MoneyHelper** - brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise. [Free impartial help with money | MoneyHelper](#)
- Speak to your employer if you in a company pension scheme.
- For state pension information: [Check your State Pension forecast - GOV.UK](#)

**Citizens Advice** can help with a wide range of issues including debt, finance and benefits advice. [Citizens Advice](#)

If you need this factsheet in braille, large print or audio please contact [rrs.enquiries@dwp.gov.uk](mailto:rrs.enquiries@dwp.gov.uk)



#### Benefits



<https://www.gov.uk/benefits-calculators>

#### ACAS



<https://www.acas.org.uk/redundancy>

#### MoneyHelper



<https://www.moneyhelper.org.uk/en>

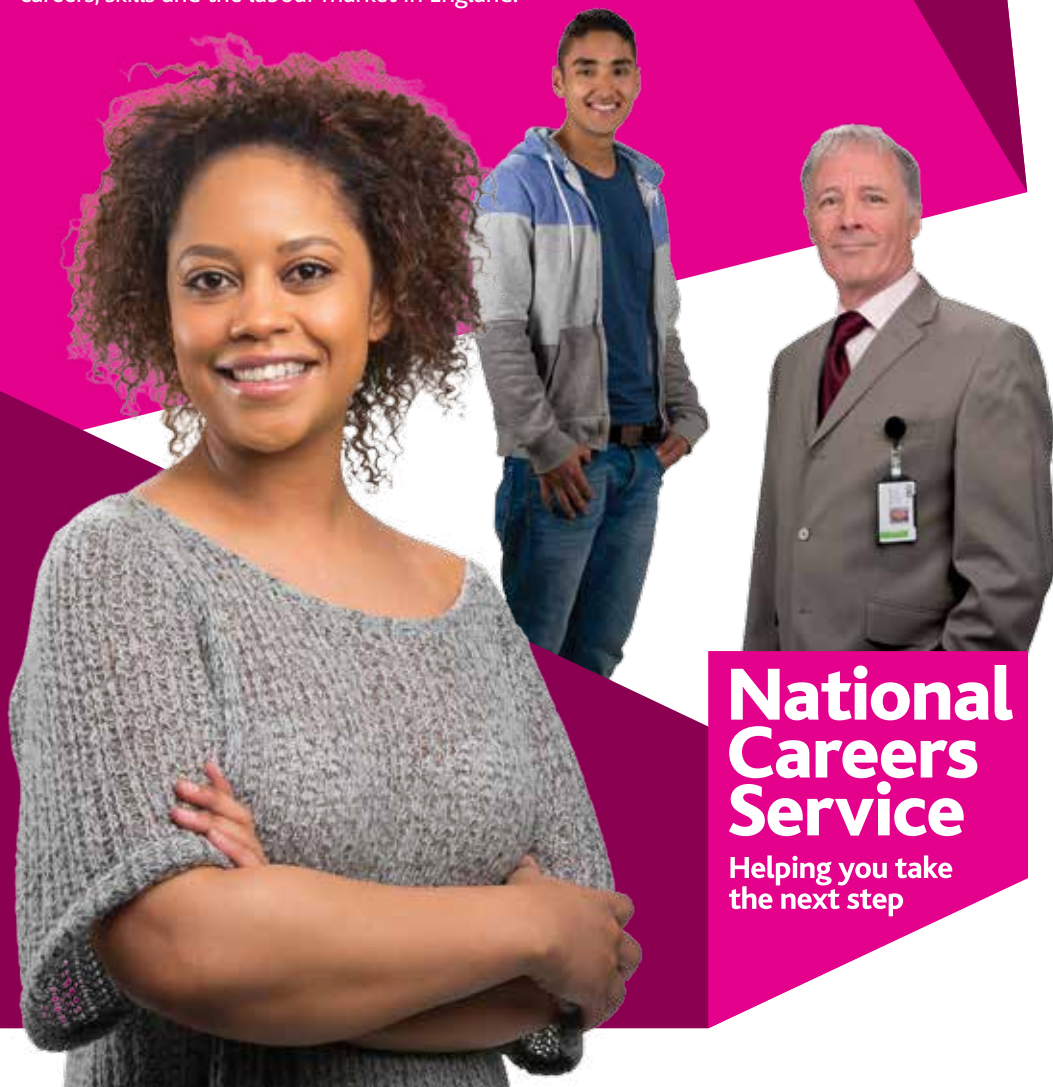
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# Your careers guide

Whatever the stage of your career,  
we are here to help

The National Careers Service provides free, up to date, impartial information, advice and guidance on careers, skills and the labour market in England.



**National  
Careers  
Service**

Helping you take  
the next step



# National Careers Service

Helping you take  
the next step



# How we can help you

Everyone has the ability and potential to develop and grow in their life and career but sometimes things can get in the way and could hold you back.

The National Careers Service aims to:

- help you plan your career
- support you to review your skills and develop new goals
- motivate you to implement your plan of action
- enable you to make the best use of high quality career related tools.

Whatever your situation, we're here to help you achieve your goals and reach your potential. ■

## Ways to get in touch

We have many ways for you to get in touch. Check out our contact details to choose the best way to talk to us.

Careers advisers are available 8am to 10pm, seven days a week.



07766413219



0800 100 900



Chat online



Online email form



[nationalcareersservice.direct.gov.uk](https://nationalcareersservice.direct.gov.uk)

# Career Management

Career Management is a series of steps that can help you towards your goal, whether your goal is to get a new job, or improve the job you are in.

## Who creates a career management plan?

You can draw up your own plan or you can ask one of our advisers to help you make one.

## Why is career management important?

It will help you to work towards your target and stay on track. Creating a plan can break things down into smaller tasks and make you aware of the skills and knowledge that are required to achieve your goals.

## Where do I start?

Firstly, look at your current situation. This will help you identify your skills and goals. Secondly, set a long-term goal and maybe some short-term goals too. Lastly, work out the steps that will get you there.

## How often should you review?

Career management is an ongoing process and it is important to regularly review your career planning as it gives you direction and helps to make it clear where you see yourself in the future. ■



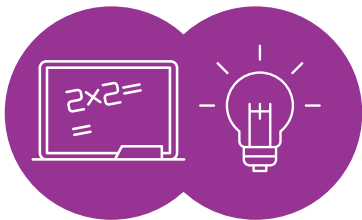


## Skills health check

On our website you will find the skills health check. It's a set of quizzes and activities designed to help you explore your skills, interests and motivations.

Working through the skills health check can help you decide what kind of jobs might be right for you.

You'll be able to download your report once you've completed at least one assessment. ■



Take an assessment



View your  
report



Talk to us



## Get on course – find the right course

**You can use the course search section of our website to look for different types of learning opportunities.**

You can search for a course by entering a relevant keyword or phrase into the search box - as you type, suggestions for common search terms will appear in a drop-down menu.

To search for courses in a particular location you can enter a place name, a full postcode or a partial postcode to bring up courses. You can also search for an apprenticeship. ■



# Funding your learning

We can provide you with information and advice on how to pay for learning and tell you about what support might be available.



Funding for courses and training could be:

- a bursary, scholarship or grant, which you don't have to pay back
- a loan, which you do have to pay back
- other financial help towards fees or day-to-day living costs.

If you're aged 19 or above, you may be able to get an Advanced Learner Loan to pay for some course fees, check if you are eligible using the link below.

If you want help with course fees for work-related learning, you might be eligible for a Professional and Career Development Loan – find out more using the link below.

If you are thinking of doing a higher education course, there is plenty of information about financial help online. You can speak to the Money Advice Service for free and independent advice on managing your money. ■

## Useful links:

[www.gov.uk/advanced-learner-loan/overview](http://www.gov.uk/advanced-learner-loan/overview)

[www.gov.uk/career-development-loans](http://www.gov.uk/career-development-loans)

[Moneyadviceservice.org.uk](http://Moneyadviceservice.org.uk)

# Jobs

We have job profiles on over 800 different types of job, from archivist to zoologist on our website. Here you can find out what a job involves and if it might suit you.



Each one explains:

- the skills and qualifications needed to get into that job
- what the work would be like
- the pay you could expect
- what the career prospects are.

[nationalcareersservice.direct.gov.uk/job-profiles](https://nationalcareersservice.direct.gov.uk/job-profiles) ■





## Your job search

**There are many places to look for work.**

We can give you hints and tips on how to get the best out of recruitment websites. So whether you're new to online job hunting or an experienced internet jobseeker, contact us to see how the web can help you into work.

In addition to the internet, newspapers, Jobcentres and trade magazines are just some of the other places employers advertise their job vacancies. Searching through advertised vacancies is also a great way to get ideas for jobs that might suit you, and to get a feel for the local labour market.

Recruitment agencies can take the hard work out of job searching, especially if you have skills local employers are looking for. Agencies can specialise in temporary work, permanent work or specific sectors. ■



# Your CV and covering letter

**A CV is your chance to show an employer that you've got the skills and experience that they need.**

How you write your CV and covering letter is up to you, but there are some basic rules to follow if you want to create the best impression:

- Your CV should be tailored for the job you're applying for
- Include a personal statement
- Keep it current and do not leave gaps
- Tell the truth
- Your CV should be no more than two pages long and have line spaces between each section.

To create a good first impression, make sure your covering letter:

- is well written
- doesn't contain any spelling mistakes or bad grammar
- supports what's in your CV.

A good covering letter will show that you've done your research, you know what the job involves and what the employer's looking for. ■





# Interviews

It's normal to feel nervous when you have an interview because you want to do your best.

Some questions come up time and time again. Usually about you, your experience and the job itself.

## Hints and tips

- Know your strengths, and mention ones that are relevant to the job you're being interviewed for
- Dress smartly and speak clearly and confidently. First impressions really do count
- Look at the person specification and your CV/application form, and think about what type of questions they will ask you
- Take your time when answering the questions
- Prepare some questions to ask at the end of the interview
- Keep your answers focused on what you can do for the employer, not what they can do for you. ■



# National Careers Service

Helping you take  
the next step

For more information, visit  
[nationalcareersservice.direct.gov.uk](https://nationalcareersservice.direct.gov.uk) or call  
a professional careers adviser on **0800 100 900**  
(8am–10pm daily).

 /nationalcareersservice

 @nationalcareers

The National Careers Service is managed by the  
Skills Funding Agency.



Skills Funding  
Agency