

# BMA

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Scotland

# Is your payslip correct?



British Medical Association  
[bma.org.uk](http://bma.org.uk)

## 1 National Insurance number and tax code

- It is crucial to ensure these are correct so that your tax and National Insurance are all dealt with correctly. The cumulative numbers represent the total amount of tax and national insurance paid in the current tax year.
- BMA tax guidance for resident doctors is available <https://www.bma.org.uk/pay-and-contracts/tax>
- National insurance guidance is available <https://www.gov.uk/national-insurance-rates-letters>

## 2 Superannuation

- Superannuation is for your contribution to the NHS Scotland Pension Scheme & for resident doctors is calculated on 6.5% of basic salary (i.e. excluding banding supplement).
- You can get more information about the scheme at <https://pensions.gov.scot/>
- BMA pension FAQs are here [www.bma.org.uk/advice/employment/pensions/all-pension-faqs](http://www.bma.org.uk/advice/employment/pensions/all-pension-faqs)
- Please note the schemes for those who started in the NHS before and after April 2008 are slightly different – full details are on the Scottish Public Pension Agency website as detailed above.
- It should also be noted that if you move between different parts of the UK it is important to contact the new scheme to transfer in your existing membership.
- ‘Super Paid’ refers to your total superannuation (pension) contributions in the current tax year.
- Superannuation at the bottom of the payslip refers to your monthly superannuation contributions.

## 3 Basic salary

- This is the key box to check to make sure you are on the correct point of the pay scale.
- You can access the current pay scales here: [https://www.sehd.scot.nhs.uk/pcs/PCS2018\(DD\)02.pdf](https://www.sehd.scot.nhs.uk/pcs/PCS2018(DD)02.pdf)
- It is important to note that there is a point 00 on the scales (called the minimum point) – this is where you will be placed unless you have previous service that enables you to be placed at a higher point.
- The general principle when changing grade is that you are placed at the next highest point on the new scale to ensure your basic pay does not decrease.
- If you are a flexible trainee it is important to note that your basic pay is a proportion of full-time pay, not based on your training percentage.

ALASDAIR D BLOGGS					ADDRESS		PERIOD ENDING		
STAFF PAY NUMBER	PAY DIV	GROUP CODE	PAY POINT	PAY SCALE PT	12 Main Street Anytown A212 3CD		31/07/08		
G1234567	92	10	NL	L408A/02			PERIOD	M04	
TAX CODE	NI TABLE	NATIONAL INSURANCE NUMBER		SUPERANNUATION NUMBER			HOLIDAY WEEKS		
0472L	D	YJ 09 87 65 B		654321/002	PAID BY	BACS			
JOB DESCRIPTION					NOTICE BOARD		MESSAGES		
SPECIALTY REGISTRAR					<p>4</p> <p>Staff are asked to note changes to the NHS PENSION SCHEME which came into effect from 1st April 2008. Further information is available on the SPPA website at <a href="http://www.sppa.gov.uk">www.sppa.gov.uk</a> also see SPPA Circular 11/2008</p>				
SCALE MINIMUM				28,976					
SCALE MAXIMUM (€)				45,562					
CURRENT WTE SALARY (€)				33,226					
INCREMENTAL DATE				02/08/2008					
CONTRACTED HOURS				40					
TAXABLE PAY THIS PERIOD				4453.88					
NI PAY THIS PERIOD				4642.85					
WTE OVERTIME HOURS THIS PERIOD				0.00					
STAFF ARE REMINDED THAT THEY HAVE A RESPONSIBILITY TO CHECK THAT THEY ARE BEING PAID CORRECTLY									
PAY ALLOWANCES									
DESCRIPTION		HOURS WORKED	HOURS PAID	RATE	AMOUNT	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
BASIC PAY		600		0.4700	2768.83	INCOME TAX	1558.33	TAXABLE PAY	12346.32
BAND 2B (42/42/50%)					1384.42	TAX	4533.32		
MILEAGE					282.00	NATIONAL INSUR SUPERANNUATION	188.97	NATIONAL INSUR	1223.43
ARREARS OF PAY					138.40	SUPER DAY	8230.88		
BANDING ARREARS					69.20	SUPER CONTRIBS	535.01		
Other									
TOTAL PAY AND ALLOWANCES					4642.85	TOTAL DEDUCTIONS	2279.52	NET PAY	2363.33

## 4 Incremental date

- This is the point in the year when you move from one pay point to the next reflecting the automatic increase in salary accrued with each additional year you work for the NHS.
- Your incremental date will usually be the date you started working in a new post or on a new grade.
- Be careful in case this is reset to a later date when you move employer (as this would delay when your pay would go up).
- If your incremental date is wrong and you are having difficulty getting your local payroll department to correct this then check with Human Resources to see if your 'transfer certificate' from your previous employer has come through – if not then you can use previous payslips as evidence of your correct incremental date and pay point.

## 5 Pay banding

- Full information on banding supplements and working out if you're in the correct band is available: <https://www.bma.org.uk/pay-and-contracts/pay#pay-banding>

## 6 Net pay

- This is the all-important amount that will actually appear in your bank account that month!  
**(TOTAL PAY AND ALLOWANCES – DEDUCTIONS = NET PAY).**

## Other

- As well as an annual increment to your salary there is also an annual pay award from the Doctors & Dentists Review Body (DDRB).
- This usually reports in April each year but it takes time for any pay award to work its way through into payslips. You will normally find your basic pay increases in May or June and in the following month there will be an entry for 'arrears of pay' and 'arrears of banding', making up the amount you've been underpaid since the April award.

We would all notice if our pay didn't arrive in our bank account each month, but are you getting paid the correct amount? Payslips are notoriously hard to understand, so here's a quick summary of the main things to look out for.

# What next?

If you see something wrong on your payslip (the most common problems are incremental points/dates being incorrectly applied when changing from one Health Board to another and incorrect tax codes) then follow our guidance on the web pages and contact your local payroll department to query this. Often they are acting on information from HR/Medical Staffing so it can also be worthwhile contacting them.

Remember that your Employer can only deduct items you have agreed to (eg mess fees, accommodation) – if you have any concerns about additional deductions you have not agreed to then contact payroll to clarify these.

If you are unable to get a satisfactory resolution to the problem then get in touch with the BMA at [support@bma.org.uk](mailto:support@bma.org.uk) or message via Facebook: [facebook.com/TheBMA](https://www.facebook.com/TheBMA) or Twitter: [twitter.com/thebma](https://twitter.com/thebma)

The payslips in Northern Ireland and England & Wales look completely different from the above payslip although contain similar information – example payslips for these countries (along with links to their respective pay circulars and pension schemes) are available on the BMA website.