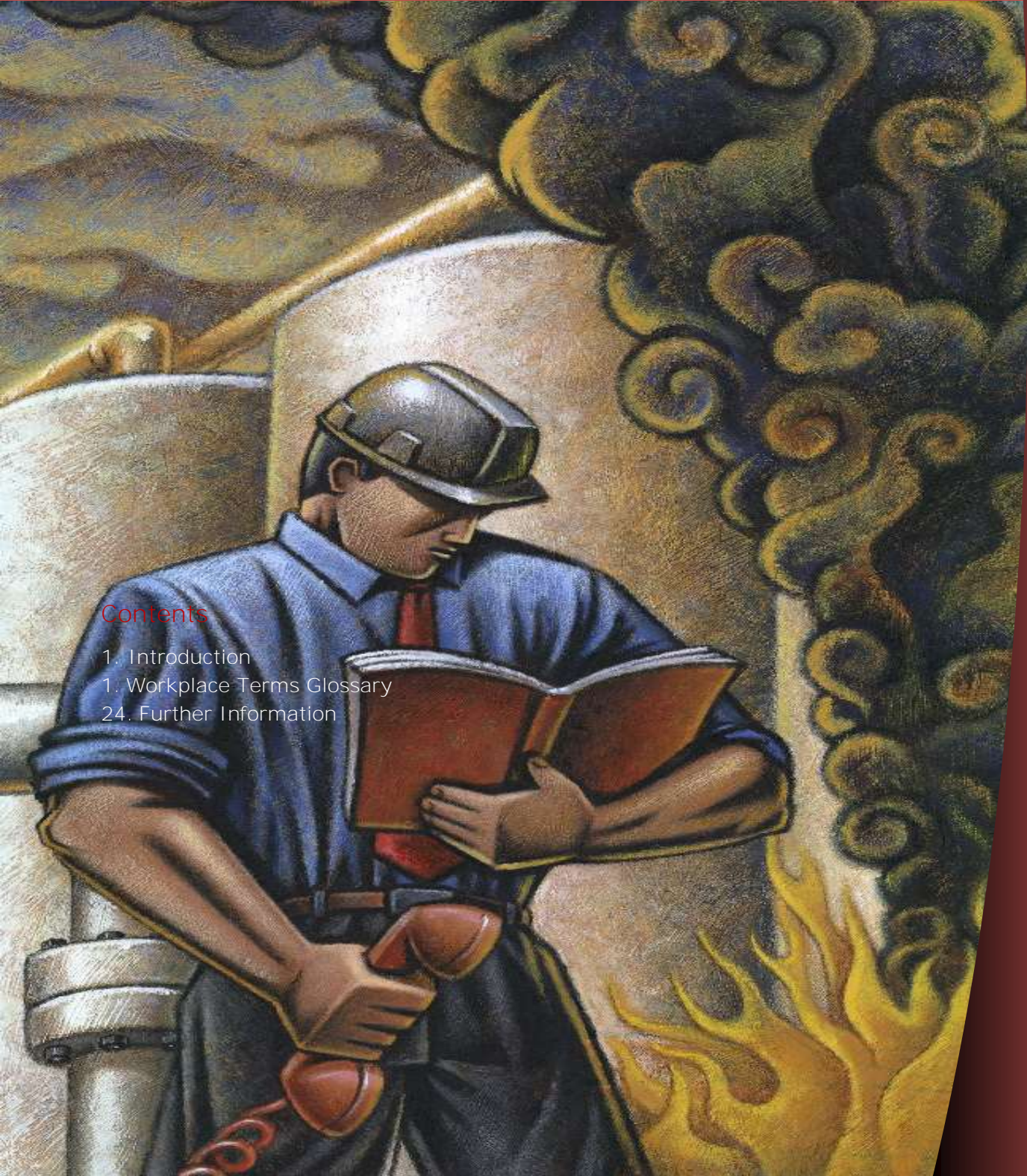


Glossary of Workplace Terms

Expert knowledge means success

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Introduction

In this publication, we provide an explanation of terms used in connection with the workplace.

This glossary is limited to workplace terms but we publish several other glossaries as well – check our website or call us for details.

Workplace Terms Glossary

- Absentee - An employee who is absent or not available for work as scheduled or expected.
- Absenteeism - Where an employee continuously fails to attend work as required under their contract of employment. Absenteeism is often considered to be sound grounds for dismissal.
- Accident Book - A book that must be provided by the employer in every workplace under the Health and Safety At Work Act. All workplace accidents or incidents must be recorded in it.
- Accounting Period - An accounting period is a period of time reflected in financial statements. It is typically a year, a quarter or a month. All companies are required by law to keep proper accounts detailing their financial activities.
- Accreditation - Refers to the official recognition concerning the contents and standards of a course. This is to ensure sound delivery methods and that curriculum and assessment methods will enable the achievement of the required competency and national standards.
- Accredited Training - This term is used to define training, which is recognised by an official training or teaching organisation.

Accrual Rate - In a defined benefit/salary related pension scheme this is the rate at which pension benefits build up for each member. A member will get a certain amount for each year of pensionable service. It is usually expressed as a fraction (e.g. 1/60th) or a percentage (e.g. 1.67%). In a final salary scheme a member would get 1/60th of their final salary for each year of pensionable service as

their first year's pension.

- Actuarial Valuation - This is an assessment done, usually every three years, by a pension scheme actuary to work out what money needs to be put into the scheme in the future to ensure that the pensions can be paid.
- Actuary - An actuary is a qualified professional who looks after pension scheme assets and liabilities, life expectancy and probabilities. Their work entails the analysis of "risk factors" for assurance and financial purposes.
- Additional Maternity Leave - A period of 26 weeks of unpaid maternity leave to which a pregnant employee is entitled in addition to 26 weeks of Ordinary Maternity Leave.
- Additional Pension - This is the name for a pension paid by the state other than the basic state retirement pension. It includes SERPS and the new State Second Pension that has replaced SERPS.
- Adoption Leave - Qualifying employees are entitled to take 52 weeks' statutory adoption leave and receive statutory adoption pay (SAP) for 39 weeks when they adopt a child.
- Advances of Wages - Some or all of an employee's wages that are paid prior to completion of the work covered by a pay period.
- Affiliated - When two or more organisations join and are represented as one. Affiliation is often designed to help shared industrial or political goals.
- Affirmative Action - This can be defined as positive action taken to create a situation, which in turn, promotes and assists elements of equal opportunity. This can mean removing barriers to equal opportunity in the workplace, such as training women so that they are eligible for a promotion.
- Age Discrimination - This term relates to treating someone unfairly in their workplace or as a potential candidate for a position because of his or her age.
- Agency Worker - A worker engaged through an employment agency and supplied to a hiring employer on a temporary basis. Some agencies employ their workers directly and should therefore provide their staff with a contract of employment. Other agencies contract workers to provide a service to the hiring employer. In this case the worker is probably self-employed, though possibly not for tax purposes, and will have a "contract for service".
- Allowances - Payments made to employees that are in addition to their ordinary wage rate to compensate for



some particular disability or aspect of work. Allowances are granted to employees working in hot, dirty or confined spaces where their clothing may be subject to undue wear and tear; or when an employee has to pay travel or accommodation expenses in the course of their work.

Allowances may also be tax allowances such as the personal allowance that an individual may earn over the course of a tax year before becoming liable for tax.

- Amalgamation - When two or more companies or organisations join and transfer their finances to a new company or to an existing company.
- Annualised Hours - This is where working time is set by the year, rather than by the week. It is sometimes used in industries or occupations where there are seasonal variations in demand.
- Annualised Hours Contract - A contract which specifies the normal number of hours to be worked over the period of a year (rather than a day, or a week). This kind of arrangement can be used in sectors where there are seasonal fluctuations, such as making ice cream or tourism.
- Annual Leave - Paid leave which by law in the UK must be at least 5.6 times the usual working week - capped at a maximum of 28 days. This may include time off for bank and public holidays.
- Annuity - This is a product sold by a Life Assurance or Financial Services company. In return for handing over a one off payment, the company then pays over regular sums until a particular event, whose date cannot be predicted (usually death in the pensions field) occurs. An annuity is used to provide a pension by any scheme that builds up a pension pot. Annuities can be structured to provide for dependants and increasing payments (e.g. to keep up with inflation).
- Antenatal Care - Appointments at clinics or hospitals for pregnant women, relating to their pregnancy (an appointment with the doctor for an issue which is not directly related to the pregnancy, such as a sprained ankle, would not count as antenatal care).
- Applicant - This can mean one of two areas: A worker who has submitted a claim to an employment tribunal or a person who has applied for a job, work or employment.
- Apprentice - A person (usually a school leaver or other young person) who works for an employer under an obligation to learn a trade.
- Apprenticeship - A form of on-the-job training where an apprentice is under

contract to an employer to learn all aspects of a trade.

- Appropriate Personal Pension - This is a special kind of personal pension that must be bought by an individual when opting out of the state second pension. It has some specific conditions attached to it to make sure that it provides the same kind of benefits as the state pension being given up.
- Arbitration - A process where a dispute is resolved by a hearing in front of a third independent party, who hears the evidence from each party. The decision of the third party which resolves the dispute then becomes law.
- Arbitrator - An independent person or tribunal who resolves disputes by using their judgment to form the best solution.
- Articulation - The design of courses and qualifications so that one level in a multi level structure is a 'building block' for the next level.
- Asserted a Statutory Right - Asked an employer to provide something, to which the employee is legally entitled, for example, a written statement of employment particulars.
- Assessment - The process of determining whether or not an individual worker is competent when their skills and background is compared to the relevant standards.
- Automatically Unfair Dismissal - There are a number of dismissals that are automatically unfair, such as being sacked for being pregnant. This means that if an individual can convince a Tribunal that this is the reason they were sacked, the employer has no defence.
- Automation - When the human performance of activities is replaced with mechanical or electronic processes.
- AVCS - Additional Voluntary Contributions - (AVCs) otherwise known as "Additional Voluntary Contributions", are a way of making extra contributions on top of an occupational pension. Any employer that provides an occupational pension must provide an AVC scheme. Employees can contribute to this (up to a limit set by HMRC) to build up extra pension. AVCs started after April 7 1987 can only be used to buy annuities.
- Award - This is a legal document, which specifies the minimum conditions under which an individual is employed. It covers matters like wages, holidays, sick leave and overtime. Awards may also set out the basic requirements of other benefits such as maternity leave.
- Award Rates - The rates of pay set by an award; a set of minimum wages and

conditions that are legally binding on employers and workers.

- **Background Check** - Used by employers to verify the accuracy of the information provided on a CV or job application and beyond. Items checked include: employment verification, educational background/degrees, references, credit history, medical records, driving record, court records, criminal records etc.
- **Back Pay** - Money paid to an employee for work, which they have already carried out.
- **Bargaining Power** - The relative abilities of parties in a situation to exert influence over each other. If both parties are on an equal footing in a debate, then they will have equal bargaining power.
- **Bargaining Unit** - A group of workers who can sensibly group together to negotiate their terms and conditions with their employer.
- **Base Rate** - The regular rate of pay, which does not include any extra money for such things as overtime or meals allowances.
- **Basic Award** - A compensation award for unfair dismissal is made up of a basic award and a compensatory award. The basic award is calculated by taking the employee's age, years of service and average weekly pay to arrive at a figure. However, the weekly pay figure is limited to a maximum amount per week, and the maximum years that will be considered is 20. It can be reduced if the Tribunal thinks the employee contributed to the dismissal in some way.
- **Basic Pension** - The basic state retirement pension that an individual is entitled to if they have paid sufficient National Insurance contributions.
- **Benchmark** - A measure of business performance compared with the achievements of similar organisations.
- **Benefits** - An important part of a compensation package or part of the salary negotiation process. Note that every employer offers a different mix of benefits. These benefits may include paid holidays, sick leave, life insurance, medical insurance, retirement and pension plans, tuition assistance, child care, stock options, and more.
- **Bereavement Leave** - Paid leave included in some awards and agreements that allows an employee to take time off work on the occasion of the death of their spouse, partner or a close relative.
- **Best Practice** - A technique, method, process, activity, incentive or reward that is believed to be most effective at delivering a particular outcome.
- **Blue Collar Worker** - Generally, a worker who performs manual labour or works in production and gets a weekly wage rather than a salary. This phrase **is the opposite to the term "white collar worker"**.
- **Bonuses** - These are additional payments often awarded for good performance, high productivity or outstanding service.
- **Breach of Contract** - This occurs when an employer or employee breaks, or ignores the terms agreed in the contract of employment, either express or implied.
- **CAC** - The Central Arbitration Committee (which can be found at www.cac.gov.uk) is the body that implements the law on statutory trade union recognition (and some other issues). In other words it is the body to which a union would apply if it was trying to use the law to get recognised by an employer.
- **Capability** - Capability is the legal term used for whether an individual is capable of doing their job. If they cannot do their job properly, and their employer uses fair procedures to establish this, they can be dismissed fairly.
- **Career Break Scheme** - Periods of leave, paid or unpaid, offered by an employer to employees to allow them to pursue other activities; usually only allowed after a period of employment.
- **Career Change** - Changing an occupation as opposed to simply changing a job. Most experts now predict that the average person will change careers three to five times over the course of his or her work life.
- **Career Coach** - Also called career consultant, career adviser, work-life coach, personal career trainer, and life management facilitator. These professionals have been likened to personal trainers for a life/career, serving the role as a champion, cheerleader, advocate, mentor, partner, and sounding board on all issues related to a job or career search.
- **Career** - This term is used to describe an occupation which is selected and pursued as a chief area of employment during an **individual's** working life. A career usually involves the development of skills and the aim of successive promotions.
- **Career Fair** - There are many types of job and career fairs; from those scheduled during Spring Break for college and university students to specific industry fairs for professionals and they all have a common theme - a chance for a company to meet and screen a large volume of potential job candidates while simultaneously an

opportunity for candidates to meet and screen a large number of employers.

- Career Path - The way in which a career develops. The development depends on a variety of factors like personal capabilities, skills, experience and the opportunities available for training and advancement.
- Career Planning - The continuous process of evaluating **an individual's** current lifestyle, likes/dislikes, passions, skills, personality, dream job, and current job and career path and making corrections and improvements to better prepare for future steps in a career, as needed, or to make a career change.
- Career Portfolio - A collection of data put together by a candidate to give employers a complete picture of who they are – it may include samples of work, experience, education, accomplishments in life, what skills they hold - and what they have the potential to become. This information is far more in depth than that offered by just a covering letter and CV.
- Casual Work - Often temporary work, which does not offer the protection of a permanent job. Casual employees are not usually entitled to benefits associated with continuous employment - although they may receive a 'loading' on top of the rate for permanent workers. This is designed to compensate for missing out on sick leave, holiday pay and other benefits.
- Casual Worker - A worker who is only employed when work is available, usually either on a temporary contract or on call when required to do a particular job or provide a service.
- Certification Officer - A Certification Officer is appointed by the government and has various legal responsibilities to do with both trade unions and employer organisations. For example, a Certification Officer can give a union a certificate of independence establishing it as a genuine trade union free from employer interference.
- Child Labour - This refers to when children are made to do work that is inappropriate for their age. It may be physically or mentally harmful or interrupt their education or social development.
- Curriculum Vitae (CV) - A key job-hunting tool used to open the door for a job interview; it summarises an **individual's** accomplishments and education, as well as their work experience, and should reflect their unique mix of skills and strengths.
- Citizens Advice Bureau - The Citizens Advice Bureau, often referred to as the CAB, gives free, confidential, impartial and independent advice on a limitless range of subjects, including debt, benefits, housing, legal matters, employment, immigration and consumer issues. The CAB is open to everyone regardless of race, gender, sexuality or disability.
- Civil Courts - Courts that deal with non-criminal issues, for example, matrimonial issues, commercial disputes and employment law.
- Cold Call - When a jobseeker approaches an employer who has not publicly announced any job openings. The term is also used to refer to the making of uninvited sales calls.
- Collective Agreement - An agreement between a trade union and an employer on behalf of a specified group of workers, usually relating to their pay and other working conditions.
- Collective Bargaining - A method of negotiation to settle industrial disputes between employees and employers, which is negotiated as a group rather than as individuals.
- Collective Rights - Employment rights for a group of workers- often, though not exclusively, exercised through a trade union. For example an employer must consult with the workforce as a whole when making significant redundancies. This would take place through a recognised union, an existing works council or, if no body existed, one would have to be set up.
- Commute - This term literally means to travel back and forth to an employers' facility or permanent place of work.
- Comparator - A legal term used in equal pay cases - another worker doing a comparable job.
- Compassionate Leave - Leave which allows an employee to deal with a crisis in the family, normally the death of a family member. Compassionate leave may also cover a serious or incapacitating illness of a family member.
- Compensation - An amount awarded by a court or tribunal to an employee for breach of contract or following injuries received or illness contracted whilst in the working environment; sometimes called damages.
- Compensation Package - The combination of salary and fringe benefits an employer provides to an employee. When evaluating competing job offers, a jobseeker should consider the total package and not just salary.
- Compensatory Award - A compensation for unfair dismissal award will be made up of a basic award and a compensatory award. This award is intended to compensate the employee for financial loss relating to

the dismissal, including expenses and loss of benefits. The Tribunal may make deductions from the compensatory award for a range of reasons, including if they feel the employee contributed in some way to the dismissal.

- Competence - A term used to describe the skills required in performing a job.
- Competency Based Wages - Rates of pay which reflect the level of skill and competencies required in a job.
- Competency Standards - National standards, which define the practical work skills, required for effective performance in the workplace.
- Compromise Agreement - A legally binding agreement to accept compensation from an employer instead of pursuing a tribunal case; it must be signed by a solicitor, a designated trade union officer or a designated advice bureau worker.
- Compulsory Maternity Leave - The two week period after the birth of a baby during which the mother is not allowed to work (four weeks if they work in a factory).
- Conditions Of Employment - The terms under which an employee accepts a particular job, such as a wage or salary amount and working hours. Conditions of employment are set out in an award, employment contract or an industrial agreement.
- Conduct - The legal term used to describe **an employee's** behaviour at work. If fair procedures - usually a disciplinary hearing - are used to establish that an employee was guilty of sufficiently bad conduct, then their dismissal is fair.
- Constructive Dismissal - In employment law, constructive dismissal, also called constructive discharge, is where an employee resigns because of their employer's behaviour.
- Consultation - An employer has to consult with their workforce before some actions such as making a significant number of employees redundant. The consultation must be 'in good faith' i.e. with a view to reaching agreement. It does not mean that there must be agreement.
- Continuity Of Service - Working for the same employer for a continuous period of time, ignoring breaks for maternity, sickness, holidays and some other temporary interruptions.
- Contract - An employment agreement between an employer and an employee which is enforceable in law. A contract of employment sets out the conditions and terms under which an employee accepts to work in a particular job such as the wage or salary amount, number or spread of working hours and whether overtime is paid or allowed.
- Contracted Out - Occupational Pension schemes can contract out of the state second pension if they meet certain conditions. A member of such a scheme will not build up any entitlement to the state second pension while they are a member. Instead, some of what they would have to pay as National Insurance contributions goes to their own pension scheme. The contracting out rules are meant to ensure that an individual's own scheme offers a better deal than the state second pension it is replacing.
- Contract Employee - An employee that works for one organization (and its salary and benefit structure) that sells their services to another company on a project or time basis.
- Contract Of Employment - An agreement between employer and employee that is enforceable by law.
- Contractual Right - Legally binding promises given to an employee by their employer in their contract of employment. These will either be express terms i.e. written down or implied terms - those that the courts consider are contained in every contract of employment even if they are not written down.
- Corporate Culture - The collection of beliefs, expectations, and values shared by an organization's members and transmitted from one generation of employees to another. The culture sets norms (rules of conduct) that define acceptable behaviour of employees of the organization. It's important for job - seekers to understand the culture of an organization before accepting a job.
- COSHH - The Control of Substances Hazardous to Health Regulations 1999 (the COSHH Regulations) cover almost every workplace from offices, where hazardous substances such as solvents in correcting fluids and chemicals used in photocopier toner are used, to factories where any number of substances covered by the Regulations may be used or produced.
- Costs - Court costs: typically the losing party is instructed to pay the court costs of the winning party.
- Counter Offer - A salary negotiation technique used by an applicant should a job offer not be at an acceptable level. Almost all elements of a job offer are negotiable, including the salary, non-salary compensation, moving expenses, benefits, and job-specific issues.
- Coupreneurs - Married couples working at home together.
- Cover Letter - A cover letter

accompanies a CV when contacting a potential employer. It should highlight how an applicant fits the advertised role.

- CPI - The Consumer Price Index is the average cost of a 'basket' of retail goods over a set period. Used to calculate inflation.
- Craft Union - A union which represents workers who practice a particular trade skill, or a group of related skills. Many of today's unions started as craft unions but have broadened to represent entire industries.
- Crown Servant - Some civil servants and Government employees, who may have special terms and conditions of employment.
- Curriculum Vitae (CV) - A document which offers a list and summary of an **individual's career achievements**, experiences and goals.
- Custom and Practice - A custom or practice which has been ongoing for a while. In employment law a contract of employment can change by custom and practice. For example, it may have become normal to allow staff to go home early on Christmas Eve and a court might decide that this has now been included in a contract of employment by custom and practice.
- Cyber Worker - Employees who work from home using computers and the Internet.
- Damages - Compensation when an employer causes mental or physical harm or adversely impacts an **employee's** career prospects etc.
- Data Protection Act - The Data Protection Act 1998 came into force on 1 March 2000. It sets rules for processing personal information and applies to paper records as well as those held on computers. The Data Protection Act is supervised by the Information Commissioner.
- Deduction from Wages - Amounts taken by an employer from gross wages. Some deductions like tax are legal. Others such as pension contributions or union dues may be agreed to. There are rules for some other deduction such as breakages. But if an employer holds some of an **employee's** wages back without a legally valid reason, they can take a claim to an Employment Tribunal.
- Deferred Pension - A pension built up in a scheme that an individual used to be a member of but has not yet started claiming. Usually this will be because a pension has been built up with an old employer but the employee has not yet retired.
- Defined Benefit Pension - This is

another name for a salary related pension. A defined benefit or salary related pension has rules that decide how much pension a member will be paid and will normally depend on the **member's** salary and how long they contributed to the scheme. The size of the pension will not depend on the ups and down of the stock market. This contrasts with a defined contribution or money purchase scheme.

- Defined Contribution Pension - This is another term for a money purchase pension. In a defined contribution/money purchase pension scheme each member builds up their own 'pensions pot'. When they retire this pot is used to provide a pension by purchasing an annuity. The size of the pension will depend on how much the member and their employer contributes, how well the scheme's investments perform and annuity rates on retirement.
- Degrees & Certifications - Recognition bestowed on students upon completion of a unified program of study, including high school, trade schools, colleges and universities, and other agencies.
- Demarcation - These are 'barriers' between work tasks that separate groups of employees from other groups, often within one workplace. A demarcation dispute occurs when these barriers are not clear-cut and there is a dispute over which workers have the right to perform a type of work or task.
- Dependants Leave - Employees are entitled to 'reasonable' unpaid time off to help people who depend on them, such as children, an elderly relative, a partner or even a neighbour. This is sometimes called emergency leave.
- Deregulation - When restraints and influences that affect market forces in employment and industrial relations are loosened by the government, generally to allow more open competition.
- Desirable Qualifications - These may not be stated in all cases. They may include a job candidate's experience, character, work habits, special skills (e.g. second languages, special computer skills) and demonstrated achievements.
- Detriment - A legal term used to describe action taken by an employer against an employee unfairly (other than dismissal) such as refusing training because the employee is in a trade union.
- Direct Discrimination - A legal term meaning intentional discrimination, for example, saying that no women can apply for a driving job.
- Directive - This term relates to a piece of European Union law which applies in

the United Kingdom.

- Disability - For the purposes of the Disability Discrimination Act, disability is defined as an impairment or medical condition that makes it substantially difficult for an individual to carry out normal day-to-day activities.
- Disability Discrimination - Treating someone with a disability less favourably in their employment or attempt to gain employment, because of his or her disability.
- Disability Discrimination Act - The Disability Discrimination Act (DDA) aims to end the discrimination which many disabled people face. This Act includes rights in the areas of:
 - Employment
 - access to goods, facilities and services
 - buying or renting land or property.
- Disciplinary Hearing - A formal hearing organised by an employer where the employee is required to attend and answer for unsatisfactory performance or behaviour.
- Disclosure Of Documents - This is a legal term used when an employment tribunal requires an employee or their employer to produce particular papers for the hearing, for example, timesheets.
- Discrimination - Unfair treatment of a person or group on the basis of prejudice.
- Dismissal - A legal term for termination of a contract of employment. In most cases an employee is entitled to receive notice of their dismissal and be paid for the period of notice and any pay and leave that is owing.
- Double Time - A penalty rate of pay set at twice the standard rate. Double time is usually only paid to employees who work on weekends or on public holidays.
- Downsizing - When an organisation reduces the number of its employees, usually in response to financial hardship.
- Dress Code or Standard - The style of clothing or uniform that employees are required to wear as a condition of their employment.
- Dual Recognition - A course, which is, recognised both academically (by a school or college) and vocationally (by an employer or industry).
- Duties - Acts that an employee or employer must carry out. In employment law many of the implied terms in every contract of employment are expressed as duties, such as the duty of care that every employer owes every employee. Employees also have legal duties such as the duty to co-operate with health and safety measures introduced by their employer.
- Duty of Care - An employer owes its employees a duty of care. This means that they are responsible for ensuring that employees are cared for at work and do not have to work in unsafe or unhealthy conditions. This can include protection against bullying or stress. An implied duty of care exists in all contracts of employment.
- E-Commerce - Electronic commerce is the online buying and selling of goods and services, whether between businesses or from business to customer. Examples of e-commerce are shopping websites, online banking, and Internet advertising and web data management.
- Effective Date of Termination - The date on which an employee finishes working for an employer: when they are dismissed or their contract expires.
- Efficiency in Employment - The ability of an employee to competently perform an activity within a set time.
- Electronic CV - A CV (Curriculum Vitae, also known as a CV) that is sent to the employer electronically, either via e-mail, by submitting to Internet job boards, or residing on their on Web page. Includes numerous formats of CV's linked by their mode of delivery.
- E-mail Cover Letter - A cover letter that is sent to the employer electronically via e-mail.
- Employee - In legal terms an individual who has entered into or works under (or, where the employment has ceased, worked under) a contract of employment.
- Employee Share Plan - A program in which employees are able to buy shares in the company for which they work. Share plans are often based on the expectation that if a worker has a financial interest in the company, they are more likely to work harder and be less likely to participate in industrial disputes.
- Employer Associations - An organisation of employers who share similar interests and areas of trade and which aims to promote and represent their opinions and concerns.
- Employer - A person or organisation that employs workers under a contract of employment. Employers exercise some control over their workers and are responsible for the payment of wages or salaries and for providing a safe working environment.
- Employment Appeal Tribunal - The 'appeal court' for employment tribunals. Appeals can only be made on a point of law, not simply because an individual disagrees with the outcome of their

case.

- Employment - A contract between an employer and employee in which the employee agrees to provide services under the direction and control of the employer in return for a salary or wage paid by the employer.
- Employment Gaps - Periods of time between jobs when jobseekers are unemployed, either by choice or circumstances.
- Employment Relations Act 1999 - This act established a number of new rights at work in the following areas: (1) Trade union recognition de-recognition; (2) Industrial action ballots; (3) Unfair dismissal of strikers; (4) Maternity leave; (5) Parental leave; (6) Time off for dependants; (7) Employment tribunal awards; (8) The right to be accompanied in disciplinary and grievance hearings; (9) Partnership; (10) Part-time work; (11) Employment agencies.
- Employment Rights Act - The Employment Rights Act 1996 brought together most employment rights contained in earlier Acts of Parliament into one new Act.
- Employment Status - The legal definition of whether an individual is a "worker" or an "employee" or "self-employed."
- Employment Tribunal - Special courts of law, which hear employment cases, for example, sex discrimination, unfair dismissal, and non-payment of National Minimum Wage.
- Enterprise Agreement - A deal that is negotiated concerning the conditions under which employees are employed within a business. An enterprise agreement is negotiated by an employer and employees or by their union.
- Enterprise Award - An award that is negotiated specially to suit the workers at a single company.
- Enterprise Bargaining - The process by which employers and employees negotiate a set of rules and conditions for their workplace and which results in an enterprise agreement. Other terms to describe enterprise bargaining include workplace bargaining, collective bargaining, over award bargaining and company bargaining.
- Enterprise - Typically this means a business or a project.
- Enterprise Union - A union, which was created by and for the exclusive representation of employees from a single enterprise or company.
- Entitlements - Work rights, e.g. holidays, sick leave and allowances.
- Entrepreneur - A person who organises or manages a business, particularly if there is a degree of risk involved. Often used to refer to small business people.
- Entry Level Skill - Skills required in order to commence paid employment in an organisation.
- Equal Opportunity - The right to equivalent opportunities for employment regardless of race, colour, sex, age or other discriminatory factors.
- Equal Pay - The principle that men and women should receive the same payment when they perform the same work.
- Express Terms - Express terms are terms that are specified in a contract of employment, for example, the wage or salary to be paid.
- Extranet - An extranet is a private network that uses Internet protocols, network connectivity, and possibly the public telecommunication system to securely share part of an organization's information or operations with suppliers, vendors, partners, customers or other businesses.
- Face Time - Time spent at the office, interacting with co-workers and supervisors (as opposed to telecommuting). Face time is usually deemed important for remote workers in terms of professional development, interaction and social connections.
- Fair Dismissal - A fair dismissal is one where an employer is both justified in dismissing an employee and has followed proper procedures to establish this.
- Fellow Worker - A colleague.
- Final Written Warning - A final stage in a disciplinary procedure at work, after which an employee can be dismissed if the problem persists.
- Fixed Term Contract - A contract of employment that expires on a date specified in the contract.
- Flexitime - A system of work which allows employees to start and finish work between a flexible range of agreed hours, so long as they work a set amount of hours each day or week. For example, an employee may be required to work eight hours a day but may start work at any time between 7am and 9am and finish work eight hours later, between 3pm and 7pm.
- Flow On - The practice of maintaining a fair wage structure by passing on wage increases or improved conditions achieved by one group of workers to employees in other industries.
- Fraud Compensation Fund - If an insolvent employer has reduced a pension scheme's assets through

- dishonest means, the Fraud Compensation Fund can provide compensation.
- Freelance - A person who sells their services to multiple companies.
- FSAVCS - **Shortened term for "Free Standing Additional Voluntary Contributions."** A member of an occupational pension scheme can take out an FSAVC pension policy if they wish to make extra savings to a scheme not provided by their employer.
- Full Time Employment - There is no precise definition in UK law but generally it is considered to be working 35 hours a week or more.
- Fundamental Breach Of Contract - An employer is only likely to win a court case against their employer for breach of contract if the courts believe the change is fundamental. This is hard to define but a minor change in the way an employee works that clearly suits the employer's business needs will not be fundamental. Something that causes real detriment such as a cut in pay or working hours or a raised retirement age will probably be considered fundamental.
- Further and Better Particulars - A legal term meaning documentation to be used in a tribunal hearing, for example, references, records of disciplinary hearings.
- Genuine Occupational Qualifications - These are reasons that make sex discrimination legal. They include: (1) Casting for plays or films; (2) Privacy or decency, for example; when choosing attendants in toilets or swimming baths (also medical profession); (3) Servants in private households; (4) Residential employment - where it is impractical for the employee to live elsewhere; (5) Single sex establishments; (7) Welfare or education services (counsellors, doctors); (8) Duties outside the UK; (9) Where the vacancy is for a married couple.
- Glass Ceiling - The concept of an invisible barrier, which prevents women (and others) from reaching the highest levels of management.
- GMP - This is an abbreviation for Guaranteed Minimum Pension.
- Green Ban - A refusal by employees to work, or allow work to proceed on a project, which may result in damage to the environment - either natural or historical.
- Grievance Procedure - A formal way of resolving a problem at work. There is an ACAS code of practice, which good employers will follow. An employee has the right to be accompanied by a colleague or a union officer in a grievance hearing.
- Gross Misconduct - An employer can dismiss an employee with immediate effect if they are guilty of a sufficiently serious offence. These may be specified in the contract of employment but other offences could also be considered gross misconduct. Assault, theft or fraud would all be classed as Gross Misconduct.
- Gross Pay - The amount an employee has earned before their income tax and other deductions are subtracted from their pay.
- Gross Salary or Wages - Wages inclusive of tax and national insurance and any other elements, e.g., performance related pay.
- Group Personal Pension - This is a personal pension provided through an employer. Each member builds up their own personal pension, but the employer usually collects the **employee's** contribution from their pay packet and passes it on to the pension company. Although provided through an employer, this is not legally speaking an occupational pension. However, such a scheme arranged through an employer may have lower charges, and the employer may make a contribution.
- Guaranteed Minimum Pension - The minimum pension available from a contracted out salary related occupational pension for service before April 5 1997. Since 1997 service is covered by limited price indexation instead.
- Guaranteed Pay - The minimum amount payable by an employer where an employee is laid off, or told to go home until work becomes available.
- Harassment - Any unwanted or uninvited behaviour, which is offensive, embarrassing, intimidating or humiliating. It is against the law for a person to be harassed because of their sex; pregnancy; race (including colour, nationality, descent, ethnic or religious background;) marital status; disability; homosexuality; age; transgender or for their relationship to or association with a person of a particular sex, race marital status etc. Harassment is a form of discrimination.
- Head Hunters - Professionals who are paid by employers to find candidates for specific positions. They often recruit candidates, but jobseekers can also approach them.
- Health And Safety Executive - The Health and Safety Executive (HSE) is the official agency that polices and governs Health and Safety law.
- Hidden Job Market - Only about 5-20 percent of all job openings are ever

publicly advertised. The rest of the job market is "closed," meaning that new openings are not obviously advertised. Strategies for uncovering the hidden job market include networking and cold calling.

- **Hiring Manager** - The person for whom the candidate will actually work if hired - usually the interviewer.
- **Home Based Work** - Unsupervised work performed in an employee's home, which is often a way for parents to strike a balance between family and work. International studies have shown that home-based work arrangements can contribute to improved productivity, reduced absenteeism and improved morale and employee commitment.
- **Hotelling** - A telecommuting program in which employees do not maintain a specific office at the employer's facility, but, rather, make reservations in advance for one of a number of offices on the days that they commute.
- **Human Relations** - Also known as the Personnel Department, or Human Resources Department. In large companies, this organization is responsible for managing posting and advertising, recruiting, staffing, interviewing, hiring, layoffs and firings, career growth, training, and performance measurements.
- **Human Rights** - The basic legal rights of all humans, including the right to liberty and security as well as freedom from discrimination and the right to equal treatment.
- **Human Rights Act** - The Human Rights Act (1998) legislates the European Convention of Human Rights.
- **Implied** - Implied terms are terms that are not written into a contract of employment but are considered to be part of it, for example, a duty to provide a healthy and safe working environment.
- **Implied Duty** - An Implied Duty is a term that is not written into a contract of employment but is considered to be part of it, for example, an employer would have a duty to provide a healthy and safe working environment.
- **Incapacity** - Generally, a term used to describe why an employee cannot attend work (typically for medical reasons).
- **Incentive Scheme** - A scheme devised to encourage employees to produce a greater output or harder work in return for a share in company profits or other bonuses.
- **Income** - Money earned from employment, running a business or other source.
- **Income Drawdown** - The withdrawal of funds (subject to certain rules) directly from a money purchase scheme (instead of buying an annuity straight away).
- **Income Tax** - A government tax collected by HM Revenue and Customs charged on annual income. The amount of income tax due is dependent on an **individual's** income and other entitlements and exemptions.
- **Incorporation (of new terms)** - A contract of employment can have new terms incorporated in it if a collective agreement is made between a recognised trade union and an employer. It will only be enforceable if it is in writing and includes an agreement that it should be legally enforceable.
- **Independent Financial Advisor** - **Independent Financial Advisors (IFA's)** are professionals skilled in giving advice to people about money and investments. An IFA is duty bound to provide a free initial consultation. After that they either make their money from commission they receive on any investments made or charge a fee for their consultation work.
- **Indirect Discrimination** - Indirect discrimination occurs where the effect of certain requirements, conditions or practices imposed by an employer or education provider has an adverse impact disproportionately on one group or other
- **Individual Rights** - A legal right that can be exercised by an individual worker, such as maternity leave. Compare with collective rights that can be exercised by the workforce (or part of the workforce) working together.
- **Induction** - A process of initiation into a new job or organisation. Induction may range from formal orientation programs to informal familiarisation and social events.
- **Industrial Action** - An organised disruptive act taken by a group of workers - such as a strike or stop-work meeting.
- **Industrial Dispute** - A disagreement between employers and workers. Some common subjects for industrial disputes are wages and conditions, occupational health and safety, unfair dismissals or environmental issues.
- **Industrial Relations** - The relationship between employers and employees.
- **Industry** - A particular branch of trade or manufacture or any large-scale business activity.
- **Industry Organisations** - Organisations which represent industry, including business and union organisations, as well as specific

Glossary of Workplace Terms

- Industry Training Advisory Bodies.
- Industry Restructuring - Major changes to an industry, normally to rearrange the way work and companies are organised in order to make companies more competitive.
- Industry Sectors - The division of industry into the interrelated sectors of primary, secondary and tertiary which represent the different sources of national economy and trade.
- Industry Superannuation Fund - An industry superannuation fund is a pension fund run purely to profit members. Industry superannuation fund fees are generally lower and the returns are generally higher than many other pension funds.
- Inflation - Rate of increase in prices as measured by the increase in the price of a 'basket' of goods and services.
- Informational Interviewing - The basis behind informational interviewing is to carry out an interview, which will in turn uncover set required information for an employer.
- Information Commissioner - The Information Commissioner supervises the Data Protection Act 1998. This Act sets rules for processing personal information and applies to paper records as well as those held on computers.
- Information Society - A society where communication and information technologies influence everyday lives. Helped by the advance of the Internet and a 'wired' culture, technology is used for a wide range of personal, social, educational and business activities, and to transmit receive and exchange digital data rapidly between places despite great distances. In an information society, information is as powerful a resource as the manufacturing and agricultural industries were in previous eras. Also known as the knowledge economy, digital era or information superhighway.
- Insolvency - When an employer or individual is officially declared bankrupt i.e. has insufficient assets to pay off their debts.
- Insolvency Service - A government department that can help with outstanding redundancy payments for staff when an employer is declared bankrupt.
- International Labour Convention - An international standard that carries the status of an international treaty. It covers such things as working conditions, equal opportunity, social security, forced labour, freedom of association and minimum age restrictions.
- International Labour Organisation - A specialist agency of the United Nations which seeks the promotion of social justice and internationally recognised human and labour rights. It was founded in 1919 and has established a system of international standards that address work issues. These standards cover such things as working conditions, equal opportunity, social security, forced labour, freedom of association and minimum age restrictions.
- Internships - Temporary work with an emphasis on on-the-job training rather than merely employment, making it similar to an apprenticeship. Besides gaining valuable experience, interns are exposed to the business environment and gain valuable references and network contacts.
- Itemised Pay Statement - A pay statement showing how **an employee's** pay is made up. It will include terms such as basic pay, overtime, performance related pay, gratuities and so on.
- Job Classification - A system where jobs are grouped into categories which correspond with the amount of training, skill, competencies, knowledge or experience required to do them. Each job classification has a specific rate of pay related to it, which is set out in awards and agreements.
- Job Clubs - Also referred to as networking or job finding clubs. These clubs enable individuals to expand their network of contacts - and also serve as a support group when finding a new job is longer or harder than expected. Social networking sites are also a good source of career information.
- Job Description - A document drawn up to outline the purpose, expected activities, role, required qualifications and responsibilities of a particular position. It also usually includes details of salary and experience required to do the job.
- Job Evaluation - A job evaluation scheme is often used to set pay rates and is often conducted by an outside expert. They will look at all the different jobs in an organisation and rate them by different criteria such as the responsibilities involved, the skills required, and the knowledge needed. Usually jobs are given scores.
- Job Interview - An interview to assess **an applicant's suitability for** a job. It can take anything from 30 minutes to several hours and is usually carried out at the employer's premises.
- Job Satisfaction - A term used to describe **an employee's level of** contentment with the work or job they do and their working conditions.

- Job Security - The degree to which a position is protected from dismissal or retrenchment.
- Job Shadowing - One of the most popular work-based learning activities because it provides candidates with opportunities to gather information on a wide variety of career possibilities before deciding where they want to focus their attention. Job shadowing involves observing and asking questions of the individual/s being shadowed.
- Job Share - When two or more people share a single job, and the wage of one person is split between them. This is often carried out in large organisations and local councils.
- Job Skills - The skills required to do a particular job. For example, a Driving Instructor would need to be of a patient nature and have good nerves.
- Junior - A category of pay or status based on age (or experience) that is generally inferior to adult pay or senior status.
- Key Accomplishments - An optional but valuable part of a CV. This area is where a candidate offers a summary of their career or personal accomplishments.
- Knowledge Worker - A worker who manipulates symbols (mostly words or numbers) rather than machines. They often use information technology for data collection and analysis and in the communication of knowledge.
- Labour Law - Laws which deal with employees and employers and the relationship between them. Labour laws cover things like job security, industrial agreements, strikes and conciliation and arbitration.
- Labour Market - The total population available to work, whether working or unemployed.
- Laid Off - When an employee is sent home temporarily by an employer because there is no work for them to do.
- Lay Member - A member of a committee or other group that is not qualified (typically does not have a legal qualification).
- Lay Off - When an employer has run out of work for an employee to do or cannot meet his financial obligations for a temporary period.
- Learn Direct - Learn Direct is a government backed organisation set up to offer lifelong learning to all.
- Leave Loading - A pay bonus related to holiday leave on the premise that workers are entitled to extra money because when they are on holiday leave they won't be paid extra for working overtime.
- Leave Permission - Absence from work that has been agreed with an employer.
- Legal Precedent - A ruling made in a court which then influences future cases involving similar issues.
- Legislation - A law or a group of laws, **which include not only "Acts of Parliament" but also other general legal rules and regulations.**
- Letter of Acceptance - A Letter of Acceptance is sent in response to the receipt of a formal job offer. The job offer should confirm the details of the offer of employment including what salary the role offers, the date of commencement of the employment, any benefits and holiday entitlement and any other conditions that apply.
- Letter of Agreement - Usually this is a brief letter outlining the conditions of employment. This document may sometimes comprise of a short form or it could be a full contract or employment.
- Letter of Recommendation - A letter that outlines the skills, ability, work and often, personal attitudes of the individual to which it pertains. It is usually written by a previous or former employer if the reference is of an employment nature or by a professional such as a Doctor or a Lecturer for a personal reference. It is quite common for previous employers to only confirm the dates of employment and the responsibilities of an employee.
- Liability - An employer or recruiter's legal obligation or responsibility.
- Lieu Days - These are days that are granted as leave in the place of extra payments for such things as overtime or a build up of flexi time. Also known as Time Off In Lieu.
- Like Work - A term used in equal pay and discrimination law to describe a job similar enough to be able to claim equal pay with it.
- Limited Price Indexation - A pension protected by limited price indexation must increase each year by the cost of living or a designated percentage, whichever is the lower.
- Long Service Leave - A long period of absence from work (which exceeds the normal holiday period) and is often granted after extended years of service with a company or organisation. It is often seen as a goodwill gesture for commitment to the firm.
- Lower Earnings Limit - National insurance contributions are payable by (and entitlement to National Insurance Benefits are available to) employees who earn more than the lower earnings limit.

- Management - The persons employed in an organisation that hold a higher degree of responsibility. These people are responsible for the control or the running of the business or organisation.
- Maternity Allowance - An amount of benefit payable by law to pregnant women or new mothers who are unable to get Statutory Maternity Pay.
- Maternity And Parental Leave Regulations - There are specific legal regulations laid down by the Government, which give rights to parents (both mothers and fathers).
- Maternity Certificate - A certificate issued by a midwife or doctor confirming pregnancy.
- Maternity Leave - A mother who is an employee has the statutory right to a minimum amount of maternity leave. Statutory Maternity Leave is for 52 weeks. An employer may also offer their own maternity leave scheme.
- Mentor - An individual within a profession who counsels and helps guide others through their career. Many organisations operate formal mentoring systems, however most informal mentoring relationships develop over time. A mentor relationship is one where the outcome of the relationship is expected to benefit all parties in the relationship for personal growth, career development, lifestyle enhancement, spiritual fulfilment, goal achievement, and other areas mutually designated by the mentor and partner.
- Merit Based Selection - An employment policy that is free from discrimination, which recruits on the basis of a person's skills, qualification and abilities.
- Middle Management - Individuals who are employed between entry-level management and executive or board level.
- Militant - An individual who behaves in an aggressive nature whose intent is to cause unofficial disruption within an organisation.
- Minimum Funding Requirement - A set of rules concerning how much money a salary related pension scheme must have in it in order to meet its future pension obligations.
- Minimum Qualifications - The requirements that must be met to be considered for a position. For example, certain education degrees, experience, proficiencies and licenses.
- Minimum Rates Award - An award, which sets out the minimum, amounts which may legally be paid to employees and which does not prevent the payment of higher amounts.
- Moonlighting - A term used to describe employees working more than one job, often without the knowledge of the employers. It is often a condition of employment that if an employee wishes to take on another job they must get their existing employer's permission first.
- Motelling - A telecommuting program in which employees do not have a specific office at their employer's facility, but are granted one of a number of offices on the days that they **commute to the employer's premises.**
- Multi Skilling - Employers often want staff that can perform several jobs which means training an employee in multiple skills to cover a range of different jobs in one workplace.
- Mutual Trust and Confidence - One of the implied terms held to be in every contract of employment.
- National Group on Homeworking - The NGH is a voluntary organisation that works for the rights of home workers in the UK.
- National Minimum Wage - The minimum wage is a legal right, which covers almost all workers above compulsory school leaving age. There are different minimum wage rates for different groups of workers.
- Natural Attrition In Employment - The gradual reduction in the number of employees by natural means, for example, by retirement, resignation or death. Natural attrition is sometimes used as an alternative to retrenchment when an organisation wants to reduce its workforce.
- Negotiation - When two parties discuss their requirements in order to reach an agreement. In employment this is usually done after the offer stage.
- Netpreneur - Home workers that make a living out of the Internet through their web site.
- Networking - Developing a broad list of contacts, which can include people met through social, professional, or business functions. People in a network may be able to provide job leads, offer advice and information about a particular company or industry, or introductions to others.
- Night Worker - A 'night worker' works more than three hours between 11pm and 6am as a regular part of their job, though this definition can be varied by agreement between the employer and the workforce collectively.
- No Strike Clause - Part of an agreement that rules out strikes during the life of an industrial agreement.

- Notice - A notification of the end of employment that comes from either an employer or employee.
 - Notice of Appearance - A document telling an employer that they must respond to **an employee's** application to have a claim heard by an employment tribunal.
 - Notice of Dismissal - A letter or on occasion a verbal statement from an employer telling an employee that they will be dismissed on a certain date.
 - Notice of Termination - Notice of termination of a contract of employment must be given by an employer setting out the day at which the employee's contract will end.
 - Notice of Termination of Employment - Employees are entitled to notice of termination of the contract of employment. The minimum period of notice is one week for each complete year of service, to a maximum of 12 weeks for 12 years.
 - Notice Pay (Payment In Lieu Of Notice) - An employee may agree to accept payment of wages in lieu of a notice period instead of continuing to work until their date of dismissal. Often known as gardening leave.
 - Notified Day of Return - The date an employee (having notified their employer) will return after taking maternity or parental leave.
 - Occupational Health and Safety - Occupational health and safety is a cross-disciplinary area concerned with protecting the safety, health and welfare of people engaged in work or employment.
 - Occupational Pension - A pension scheme provided by an employer (as opposed to the State pension or any private pension).
 - Occupational Stress - Worry or anxiety at work, typically when a person feels that the demands and pressures of their job are more than they can handle. Stress at work can cause major damage to one's health and overall lifestyle and it is an area that should not be ignored.
 - Occupation - A principal activity undertaken to earn money.
 - Offer Of Employment - An offer by an employer to a prospective employee that usually specifies the terms of an employment arrangement, including starting date, salary, benefits, working conditions. An offer of employment should only be acted upon once it has been made in writing when it becomes a legally binding offer. This is sometimes also referred to as a job offer.
 - Older Workers - These are mature jobseekers who are over the age of 45.
- This group of people often face more challenges in the hunt for employment than other types of candidates. However there are now restrictions set on employers and recruitment agencies when advertising vacancies so that they cannot specify the age of a potential candidate.
- Ombudsman - An independent official appointed to investigate complaints against governments and government agencies.
 - On Call - Being available to work when required, often outside office hours. Positions of this nature may include doctors, social workers, security, police, and other service sectors.
 - OPAS - OPAS is a non profit organisation which looks to assist any member of the public who has a problem, complaint or dispute with their occupational or private pension arrangement.
 - Ordinary Maternity Leave - The initial 26 weeks of paid maternity leave to which all pregnant workers are entitled.
 - Organisational Chart - A map that shows how responsibility is organised in a business. It is often presented in the style of a family tree with the Chairman at the top branching down to department heads at the bottom.
 - Organiser - A union representative who helps other union members with collective action in the workplace to protect workers rights.
 - Out Of Time - Missing the deadline for submitting a complaint to an employment tribunal.
 - Outsource - Where a company or organisation employs another party to perform work, which might otherwise have been done within the structures of that company or organisation. Outsourcing often cuts employment costs.
 - Outwork - Work undertaken at the place of a worker's choosing which is usually at home, in return for payment. It is normally carried out with no direct supervision by the employer. Outwork helps those who are unable to attend a workplace due to family commitments earn an additional income.
 - Over Award - A rate of pay which is higher than that awarded by an industry tribunal for a particular job classification. This happens either formally, as part of an enterprise agreement, or informally as an extra weekly wage payment.
 - Over Qualified - Typically mid-career level candidates who are either over-experienced, have a higher level of education than required, or are too expensive for a job opportunity. The

employers fear is that a candidate may not stay in a job if they get no satisfaction from it because they are over qualified.

- Overtime - The time worked before or after regularly scheduled working hours.
- P45 - A P45 is issued by the employer when an employee leaves. It is a multipart form. In the UK, the front section, Part 1, is given by the employer to Her Majesty's Revenue and Customs, who then record the pay and tax details on to the individual's taxpayer record. Part 1A is to be retained by the employee, Part 2 retained by the new employer, and Part 3 taken by the new employer and sent to their tax office. The P45 contains details of earnings and tax paid during the tax year (tax paid in previous years is detailed on the P60 for that year).
- P60 - A P60 (End of Year Certificate) is a statement issued to taxpayers at the end of a tax year. It is important a taxpayer does not destroy the P60 forms issued to them, as they form a vital part of the proof that tax has been paid.
- Parental Leave - Parental leave offers qualifying parents the right to take unpaid time off work to look after their child or make arrangements for their welfare.
- Parliament - The national or state governing body of elected representatives which has legislative powers.
- Part Time Work - There is no legal definition but generally any one working less hours than full time staff is considered to be working part time. Many part time workers receive benefits like those of full time workers on a proportional or pro rata basis.
- Part Time Workers Regulations - The Part time Workers (Prevention of Less Favourable Treatment) Regulations 2000 implement the European Directive on Part-Time Workers. Employers are prohibited from treating part-timers less favourably than full-timers, unless such treatment can be "objectively justified".
- Passive Smoking - Being exposed to **other people's smoke has for** many years caused great discomfort to non-smokers and has posed a serious health hazard at work for people who do not smoke. This health threat has been vastly reduced since the Smoke-Free Regulations 2006 were passed forbidding people to smoke in public or work places.
- Paternity Leave - The right of fathers to take leave to be with their newborn or newly adopted child.
- Payroll Deduction - A financial amount which is taken with permission directly from an employee's pay before they receive it. Common payroll deductions include income tax, pension payments, union dues and company loans.
- Penalty Rate - A higher rate of pay that compensates for work undertaken outside usual hours such as late at night or on public and bank holidays.
- Pensions Ombudsman - The Pensions Ombudsman investigates and decides complaints and disputes about the way that pension schemes are run. The Pensions Ombudsman's role and powers have been decided by Parliament, and the Secretary of State for Work and Pensions appoints him. He is completely independent and acts as an impartial adjudicator.
- The Pensions Regulator - The Pensions Regulator is the UK regulator of work-based pension schemes.
- Pensions Schemes Registry - A register of all UK pension schemes.
- Performance Appraisal - A periodic review which assesses the standard and efficiency of the work completed by an employee. This is also a time when the employee can discuss their future career development and raise any other issues they may have with their work.
- Personal Pension - A pension plan that is taken out by an individual and is transferable between jobs, so an individual can maintain the pension even when he or she changes employment. The charging structure may vary, and employers may not make contributions to this type of pension.
- Personnel - All of the staff that are employed by a company or organisation are referred to as Personnel. This term can also be used when referring to the department that looks after payroll, human resources and recruitment.
- Picket - A group of workers who gather together outside their place of work whilst carrying out industrial action against their employer. This is one of the most highly publicised forms of industrial action.
- Piece Work - Work that is paid for by the piece made or completed, such as in sewing or manufacturing.
- Posted Workers Directive - Workers who are transferred on a temporary basis from one EU state to another or from outside the EU into an EU country are known as "posted workers".
- Postponement - A legal term often used when a tribunal puts off concluding a hearing, or commencing a hearing, until a future date.

- Pre Hearing Review - Part of an employment tribunal procedure, when the Chair hears the basic details of a case and decides whether or not it is strong enough to proceed.
- Preliminary Hearing - Part of an employment tribunal procedure in which the tribunal will decide a preliminary qualifying issue, for example, whether or not an individual is an "employee" in the legal sense and can proceed with their case.
- Primary Industry - These are industries that produce raw materials and exploit natural resources such as minerals, forestry and farming. Companies such as Shell and BP would be considered as Primary Industries.
- Private Sector - The business or commercial community that is engaged in private enterprise and is free from any government ownership or involvement.
- Production Line - Lines of assembly where a number of people or machines perform separate tasks in the production of a product. Used in the mass production of items such as cars and electrical equipment.
- Productivity - A measure of efficiency based on a comparison between the costs of input and output.
- Profession - An occupation, which is entered into, that requires knowledge gained through academic studies leading to a professional qualification. Jobs in law, medicine, teaching or accountancy would fall into this category.
- Profit - Financial gain: the surplus remaining to the employer or company after basic costs (such as wages) are paid. Gross profit is sales less purchases; net profit is the gross profit less running costs and overheads.
- Profit Sharing - When an employee receives a share in the profits of their company or organisation. This is often offered as a loyalty incentive and there is generally a qualifying period for eligibility.
- Protection From Harassment Act 1997 - The Protection from Harassment Act 1997 gives protection against "stalkers" and creates two new criminal offences. Firstly, a "high-level" offence of putting people in fear of violence and secondly, and more importantly from the point of view of those bullied at work, it creates a new "lower-level" crime of harassment.
- Protective Award - Where an employment tribunal makes a preliminary order to an employer not to take an action such as making employees redundant, until it has had time to hear the case.
- Protective Clothing - Special clothing designed to be worn in the workplace in order to prevent or minimise illness and injury.
- Public Duties - Employers are required to allow employees who hold certain public positions reasonable time off to perform the duties associated with them. They cover a range of public bodies and include Magistrates, School Governors and Local Councillors.
- Public Interest Disclosure Act - The Public Interest Disclosure Act (1998) protects whistleblowers as long as they follow certain laid down procedures.
- Public Sector - The business community which is owned or controlled by government. Examples include local councils, hospitals and schools.
- Public Holiday - An official country wide holiday. These include Bank Holidays, Christmas Day etc.
- Qualification - Often used by employers to describe a training or education achievement, such as a degree, diploma or certificate. It also includes qualities or accomplishments, which make a person suitable for a position.
- Qualifying Period - A legal term meaning the length of time an employee has been working for an employer in order to qualify for certain rights. For example, an employee must have been employed for one year at least before they can claim unfair dismissal.
- Qualifying Period Of Employment - There are many employment rights that do not start on the first day of employment but apply after a period of employment. This 'waiting time' is known as the qualifying period of employment.
- Qualifying Service - This is the time that an employee has been employed that counts towards a qualifying period of employment.
- Quality Assurance - Systems used to make sure that work and products are of a suitable standard.
- Quality Control - A method of monitoring the quality of a manufactured product in order to give the end user a comprehensive product, which is often based on random checks for possible defaults or problems.
- Race Relations Act - The Race Relations Act 1976, as amended by the Race Relations (Amendment) Act 2000, makes it unlawful to discriminate against anyone on grounds of race, colour, nationality (including citizenship), or ethnic or national origin. The amended Act also imposes general duties on many public authorities to

promote racial equality.

- Racial Discrimination - Discrimination against another person, which is based on race, colour, nationality, descent, ethnic or religious background.
- Racial Harassment - An unwelcome or hostile act or series of acts carried out against another person on racial grounds. The Race Relations Act protects an individual if they have been abused or harassed on racial grounds in any of the situations covered by the amended Act.
- Rated as Equivalent - Under equal pay law, women are entitled to an equal level of pay with men doing a job rated as equivalent in a job evaluation study.
- Ratification - The confirmation or the approval of an agreement.
- Reasonable Adjustment - Under the Disability Discrimination Act, an employer may be required to make certain adaptations to the working environment to allow a disabled worker to work for them, for example, installing a hearing loop facility.
- Recession - A downturn in the level of economic activity that is less severe than a depression. A decline in business confidence and prices, an increase in unemployment and a decrease in production are all signs of a looming recession.
- Recognise - The formal term used for an agreement to negotiate certain workplace issues with a trade union such as pay or health and safety.
- Redundancy - When an employee is laid off permanently because the company no longer requires their work. This could be due to economic, technological or other reasons such as a downturn in trading activities.
- Redundancy Payment - A payment made to an employee on redundancy. A minimum statutory payment must be made where the redundant party has met certain conditions (such as terms of service). Many employers pay more than the statutory minimum.
- Re-engagement - When an employee is allowed to go back to work after a dismissal to do the same or another job with the dismissing employer.
- Reference - This is usually provided in written format but can be given verbally and is usually obtained from a previous employer, school or college, or a professional impartial adult. The idea is to provide the employer with an overview of the abilities of the applicant to do the job, which they are applying for, and the applicant's personal and professional conduct.
- Registered Agreement - An agreement about wages and conditions of employment which has been negotiated between a union and an employer and which has been formally endorsed by the relevant tribunal.
- Registered Training Organisation - A registered organisation that delivers a range of training products and services, and is also nationally regarded and recognised as the provider of those services.
- Regulation - When governments control industrial relations matters through the force of law, tribunals and labour courts.
- Rehabilitation - Assistance for employees who are injured at work to return to the workforce (into an old or new job) either through therapy, training, or by a gradual process of return to work.
- Reinstatement - When a person who has been wrongfully dismissed, demoted or transferred is returned to their former position.
- Religious Discrimination - When an individual is treated less favourably because of his or her religious beliefs.
- Remote Access - Access to an employer's computer system away from the employer's location.
- Remuneration - Money paid or a benefit given to a person in return for their services. Usually a wage or salary but can also take the form of a special payment such as a bonus or a benefit.
- Repetitive Strain Injury - An injury or condition caused by repetitive work. This injury is often of a clerical nature (such as typing or keyboard use) or from manual use of equipment like pneumatic drills.
- Representatives of Employee Safety - In a non-union workplace employees have a right to appoint "representatives of employee safety" who have similar powers to safety representatives.
- Research and Development - Research to discover ways of improving, developing, or inventing new products, services, techniques and production processes in a bid to become more cost efficient. This can also refer to a department of an organisation, a whole organisation, or a division of an industry, which performs research and development activities.
- Researching Companies - The process of gathering information about a company, its products, its locations, its corporate culture and its financial successes.
- Resignation - When an employee formally advises their employer of their intention to leave their job and therefore terminate their contract of employment. This must always be

confirmed in writing to be legally binding.

- Resolution - A decision of a meeting or the settlement of an industrial dispute or issue. This term is often used when completing decisions that have been made at board level which are **then entered into the minute's book**.
- Respondent - The employer against whom a claim is being made at an employment tribunal.
- Restraint of Trade - An employer may insert a clause into a contract of employment that prevents an employee from working for a competitor for a set time. A general ban would not stand up in court as this is a restraint of trade. However, specific restrictions, known as restrictive covenants, may be allowed if they are reasonable to protect the former employer's legitimate business interests.
- Restrictive Covenant - A restrictive covenant is usually a clause in a contract which prohibits an employee from competing with his ex-employer after the employee has parted company with the business, or prevents the ex-employee from soliciting customers of the business by using knowledge of those customers gained during his prior employment.
- Retainer - Money used to secure the services of a professional or adviser and to ensure that they are available when required. Sometimes, payment for actual services is made separately.
- Retirement - When an individual stops working permanently or withdraws from their position, usually because of their age but occasionally due to illness.
- Retrenchment - The permanent dismissal of an employee or employees in order to reduce the workforce in times of economic hardship.
- Right to Strike - The right of workers to withdraw their labour in order to protect their interests. The right to strike is widely regarded as a fundamental freedom, although is usually limited by certain restrictions.
- Right to Work - The right of workers not to be excluded from employment because of discrimination; the right of workers to employment, a decent living, job protection and compensation.
- Risk Assessment - Every employer must conduct a risk assessment to identify potential health and safety hazards. They are then required to act on it to minimise risks to their staff or anyone else at their workplace.
- Rolling Reference Period - Used to determine how an aspect of a job measures against a given standard. For example, when checking working hours against the Working Time Directive limits working hours are averaged over 17 weeks. After 17 weeks, the average is taken from weeks 1 to 17. In a rolling reference period, at week 18 the average is taken from weeks 2 to 18 and so on.
- Safety Net - A protective condition contained in an award which prevents employers from paying their employees less than the award minimum, or offering working conditions below the award standard.
- Safety Representative - A recognised trade union may appoint safety representatives. They in turn can establish a formal safety committee. Employees who are not members of trade unions have a similar right to appoint "representatives of employee safety".
- Salary - Financial compensation for performing a job. This forms part of a compensation package which may include overtime pay, bonuses, and commissions.
- Salary History - A salary history reveals the level and frequency of an **individual's** promotions with full compensation details.
- Salary Negotiation - An extremely important process in which jobseekers attempt to obtain the best compensation package possible, based on skills and experience, the industry salary range, and the company's guidelines.
- Salary Related Pension Scheme - A pension scheme that pays a pension on retirement related to salary. It does not depend on how well the investments owned by the scheme perform. It is also known as a defined benefit scheme.
- Satellite Office - Remote office locations placed within a large concentration of employee residences, allowing employees to telecommute.
- Seasonal Work - Work, which is only carried out during certain seasons of the year, such as fruit or vegetable picking.
- Secondary Industry - The manufacturing sector of industry, where raw materials are turned into saleable products such as oil and wood.
- Self Certification Form - A form completed by an employee to certify absences between four and seven calendar days. All absences in excess of **seven days require a signed doctor's** certificate.
- Self Employed - An individual who derives an income from their own work or business, rather than working for someone else and receiving a salary or wage.

- SERPS - Otherwise known as the State Earnings Related Pension. This is the extra state pension that employed people could build up until April 2002. It has now been replaced by the State Second Pension.
- Settlement - When an industrial dispute is concluded and all of the parties involved agree or accept a compromise. A settlement is also the name for the decision of an industrial tribunal when it resolves a dispute.
- Severance Pay - The final payment made to an employee when their employment is terminated. It includes payment for any unused leave. It may also refer to a payment made by an employer in return for the employee agreeing to leave without pursuing a claim against the employer.
- Sex Discrimination - The Sex Discrimination Act 1975, makes it unlawful for an individual to be discriminated against in the workplace in relation to selection for a job, training, promotion, work practices, dismissal or any other disadvantage such as sexual harassment because of their sex, marital status, pregnancy or family responsibilities.
- Sexual Harassment - Unwanted or uninvited sexual behaviour, which causes offence, embarrassment, intimidation or humiliation. Sexual harassment is a form of sex discrimination and is against the law.
- Shift Work - A period of work, which is performed outside of what is considered to be the normal working period. It is often carried out where a company operates around the clock and a workforce is required on a twenty-four hour basis.
- Shop Floor - The area of a factory, warehouse or workshop where machinery is operated.
- Shop Steward - An elected union official with the responsibility of representing union members in disputes with employers or governments and communicating between workers and their union. Also known as union delegate or union representative.
- Sick Leave - Paid official absence from work granted to employees when they are ill.
- Skills Shortage - When there are not enough skilled workers to meet employers' demands.
- Small Business - An independently owned and managed business which employs less than 50 people.
- Social Networking - Using social network sites such as Facebook, MySpace and Twitter.
- Social Wage - The financial benefits provided to workers in addition to their wages, e.g. pension payments, childcare, maternity allowance.
- Specified Time Limit - In employment law this is usually the period during which an employee must make an application to an Employment Tribunal.
- Split Shift - A working shift that is split by a period of time off. An example might be working in a pub or restaurant for four hours over lunchtime and then working another four hours in the evening.
- Staff - Employees and workers.
- Staff Handbook - A manual that explains how the company operates, its aims and objectives, and, usually, general terms and conditions of employment. Typically provided at the start of employment.
- Stakeholder - A person with an investment (financial or otherwise) in the outcomes or success of a enterprise.
- Stakeholder Pension - A relatively new and low cost type of pension, easy to transfer between jobs. All employers who employ more than 5 employees and don't provide an occupational pension, or a group personal pension with at least 3% employer contribution, have to provide a stakeholder scheme. It is a money purchase scheme.
- Standard Rate - The award or agreed rate of pay for a job, grade or occupation. It is usually a weekly, monthly or annual rate of pay.
- State Second Pension - An additional pension introduced by the government in April 2002 to replace SERPS. It is more generous to the low paid than SERPS.
- Statute - A law.
- Statutory Adoption Pay - Qualifying employees are entitled to receive statutory adoption pay for 39 weeks when they adopt a child.
- Statutory Fair Dismissal - Where an employee has been dismissed from employment lawfully for one of the following reasons: capability; qualifications or conduct; illegality; redundancy or some other substantial reason.
- Statutory Maternity Pay - The minimum amount which an employer must pay when an eligible employee takes Ordinary Maternity Leave. It is paid for 39 weeks.
- Statutory Paternity Pay - The minimum amount which an employer must pay when an eligible employee takes Paternity Leave. It is paid for 2 weeks.

- **Statutory Rights** - Rights at work included in current legislation such as the National Minimum Wage. This contrasts with contractual rights provided by a contract of employment.
- **Statutory Sick Pay** - The minimum amount of money an employer must pay an employee absent from work due to illness.
- **Strike** - The withdrawal of workers' services in order to pressure an employer or third party to yield to demands, or to protest against working terms or conditions. Strike action may take the form of mass non-attendance at work, or employees remaining at work but idle.
- **Study Leave** - An allowance made for employees to take time off from their work to attend education.
- **Summary Dismissal** - Where an employer dismisses an employee for gross misconduct.
- **Sunday Working** - If a worker is required to work on a Sunday then this must be stipulated in their employment contract. Special rules apply to Sunday trading.
- **Superannuation** - The money put aside during a working life for retirement.
- **Survival Job** - A low paid job that a jobseeker may take on a temporary basis to cover their basic living costs.
- **Suspension** - When an employee is sent home from work, usually during a disciplinary procedure, often on full pay, pending a dismissal decision.
- **Suspension on Medical Grounds** - An employee can be suspended from work for health and safety reasons if they are considered a danger to themselves or others.
- **Sustainability** - The maintenance or preservation of items which are considered to be natural resources in order that they are not exhausted in the short term.
- **Sweatshop** - A workshop or factory which employs workers at low wages for long hours in unsanitary, hazardous or otherwise unsatisfactory conditions.
- **Tax** - A compulsory financial charge imposed by governments for example on income, goods and property.
- **Technician** - A skilled or non-professional individual with specialist training in the method or performance of an operation.
- **Technology** - A branch of knowledge that deals with science, computers or engineering or its practice; a scientific innovation or an invention associated with computers or engineering.
- **Telecommuting** - Working from home but typically linked to an employer's office via the Internet.
- **Temporary Worker** - Those engaged in employment for a short period of time or employed to do a specific job.
- **Terms** - The terms and conditions an employer expects an employee to adhere to as part of their employment. They will outline the work, working hours and other conditions. Once signed, they are legally binding on both parties.
- **Tertiary Education** - Advanced level formal education at a college, university or any other specialist college once secondary schooling is completed.
- **Tertiary Industry** - A section of industry, which covers basic infrastructure and the provision of services. Areas such as finance or transport and the direct marketing or selling of products would be included under this category.
- **Testing** - Employers often use a different variety of career and skill tests in order to screen new job applicants. These tests may include aptitude, psychometric, honesty and drug tests.
- **Time Off** - In employment law this refers to legally permitted time off, for example time off for public duties.
- **Trade And Labour Councils** - Regional peak bodies, which represent unions within a specific area.
- **Trade Practice's Act** - Laws which govern the conduct of business.
- **Trade Union Activities** - The legal term used for dismissal just for being an active trade unionist.
- **Trade Union** - An organisation of employees, which acts collectively for mutual protection and assistance for each individual with its main area of concerns being wages, conditions of employment workforce protection. Unions represent workers in dealings with both employers and the government and many unions also offer extra services to their members.
- **Trade Union Duties** - Where a trade union is recognised by the employer, union representatives have the right to reasonable time off with pay (based on hourly average earnings) so that they may carry out trade union duties or undertake relevant training or education.
- **Trainee** - An employee who receives training whilst doing their job. This can be further extended to include formal education.

- **Training** - The development of skills or knowledge through instruction or practice; a kind of vocational learning such as an apprenticeship or traineeship, which includes both formal education and experience gained whilst doing their job.
- **Transferable Skills** - Any type of skill acquired throughout life including workplace or job skills, hobbies, interests and social skills.
- **Transfers Of Undertakings** - The transfer of an undertaking (business) as a going concern from one employer to another. In such circumstances, all employment rights transfer from the transferor (the original owner) to the transferee (new owner).
- **Trial Period** - A period of time at the start of a job where an employee and employer assess the suitability of the employee for the job. Typically an employee is not eligible for full benefits during a trial period. There may also be a reduced notice period during the trial period.
- **Tribunal** - A special court of law, which hears and settles industrial disputes.
- **Trust Deed** - Occupational pensions are a special kind of trust. A trust is formed to hold money or assets on behalf of a group of people. The "Trustees" who operate what's known as the "trust deed" administer the trust on the beneficiary's behalf. This is a legal document outlining how the trust should be run and it is basically set out to protect the beneficiary's.
- **TUPE - Transfer Of Undertakings (Protection of Employment) Regulations**. These protect people when their employer changes such as when a company is taken over or a public service is contracted out.
- **Unauthorised Deduction from Wages** - Money, which is taken out of an employee's wages without permission or contractual agreement. There are certain exceptions that are allowed, for example; an order may be made by a court to deduct money from wages for child support.
- **Under Qualified** - Candidates with insufficient commercial experience or education for an advertised role.
- **Unemployed** - Individuals who find themselves involuntarily and temporarily without a job. They are usually able and willing to work and are seeking employment.
- **Unemployment Benefits** - Regular social payments made to individuals who are registered with the Government as unemployed and out of work. The unemployment benefit helps with basic living costs whilst the individual looks for new employment.
- **Unfair Dismissal** - A legal term for a dismissal carried out without good reason and possibly on illegal grounds. Usually the company has not gone through the correct procedure for carrying out the dismissal and the individual may take legal action against the company to be reinstated or paid compensation.
- **Union Delegate** - Also known as a shop steward or union representative, an individual elected officially by the union who represents other union members in a workplace or company. The delegate has many duties including keeping his colleagues up to date with union news and reporting back to the union letting it know what its members want.
- **Union Recognition** - When an employer agrees and recognises that their employees can be represented collectively by a trade union.
- **Unpaid Trial Work** - An illegal activity sometimes used to exploit young people starting out in their careers who are trying to gain work experience to get them on the career ladder. This type of work is not the same as "Work Experience" programmes operated by schools and colleges.
- **Unskilled Work** - Work that requires no specialist training, ability or qualifications and typically involves very simple manual operations that can be learned in a short time. Work such as crop and vine picking would be considered to be in this sector.
- **User Pays** - A system set up to make each person pay their own way (for example Educational studies) irrespective of the amount of money they or their parents earn.
- **Venture** - A business project or enterprise, which sometimes carries a degree of financial risk.
- **Verbal Warning** - The first warning of the disciplinary procedure. This may be followed by a further written warning and ultimately dismissal.
- **Victimisation** - The act of being unfairly singled out and mistreated. This could be on the grounds of race, religion or sexual orientation or may have no recognisable grounds. It is an illegal action and damages could possibly be claimed against both the victimiser and the employer.
- **Vocational Education And Training** - Usually on the job training or education that focuses on preparing students for a trade or career in a commercial environment.
- **Vocation** - An occupation, profession or trade, which is likely to become a long-term career.

- **Void** - A legal term for a contract, which is invalid and unenforceable.
- **Voluntary Arbitration** - Voluntary Arbitration involves appointing an independent party to assess a conflict situation and then make a decision based on the facts presented to them.
- **Voluntary Redundancy** - When an employer or company needs to lay off some of the workforce it may ask whether any employees are interested in being made redundant. In return the company will make a one off redundancy payment to the individuals concerned often on better terms than statutory redundancy.
- **Wage** - An amount of money paid over to cover work or services. It can be payable by the week, day or by the individual job performed.
- **Wage Fixation** - When an Industrial Tribunal establishes an appropriate wage level for workers, rather than through enterprise bargaining between the workers and their employer.
- **Wage Indexations** - A system of national wage adjustments based on movements of the consumer price index.
- **Wages** - Gross wages are the amount of pay earned during a period prior to compulsory deductions (such as income tax or National Insurance). Net wages are the amount left after compulsory deductions have been applied.
- **Waive** - Also known, as waiver this is a legal term meaning to agree to do without something. For example an individual may agree to waive their right to statutory redundancy pay if they are on a fixed term contract, which lasts more than two years.
- **Weekend Penalty Rate** - A higher rate of pay which employees may receive for working on or over weekends. However if weekend work forms part of an overall contract employees may not be entitled to any higher payments.
- **WELL** - The Workplace English Language and Literacy program. It helps workers develop the English language skills necessary for their job. It further provides help to workers who speak English as their second language so that they can participate more fully in their workplace.
- **Whistle Blower** - An informant who exposes wrongdoing within an organization in the hope of stopping it. They are legally protected against any action taken against them by their employer in response provided they have followed the correct procedures.
- **White Collar Workers** - Employees who carry out non-manual work. These individuals could be professional or work in positions within administration, legal, finance or clerical and are nearly always salaried (paid monthly) rather than on a wage.
- **Witness Orders** - An order made by a court of law or tribunal demanding that a witness appear in court to make a statement in an ongoing case.
- **Workaholic** - An individual whose work becomes obsessive and totally consuming, where the job itself becomes more important to the individual than anything outside of the working environment, including friends, personal and family obligations.
- **Worker** - This is a broader category than 'employees' but normally excludes those who are self-employed. A worker is any individual who works for an employer, whether under a contract of employment, or any other contract where an individual undertakes to do or perform personally any work or services. Workers are entitled to core employment rights and protections. The following groups of people are likely to be workers but not employees:
 - most agency workers
 - short-term casual workers
 - some freelancers
- **Workforce Agreement** - Some employment law requirements - such as those to do with working time - can be altered if employer and employees agree. The agreement must be with the workforce collectively. This will usually take place therefore by agreement with a union, but where there is no recognised union there are procedures for electing workforce representatives.
- **Workforce** - A term used to describe the entire population available for work, whether they are employed or unemployed.
- **Working Conditions** - Each place of work offers a physical environment. This environment must be safe, have adequate space, heat, light, noise and ventilation together with any other safety conditions in force for the workers protection.
- **Working Time Regulations** - The Regulations implement the European Working Time Directive and parts of the Young Workers Directive, which relate to workers above the minimum school leaving age but below 18.
- **Workplace** - Any place where people are employed or working, not necessarily inside (for example building sites).
- **Work Practices** - Generally, any informal practice or custom that governs or influences the behavioural patterns of employees at work.

- **Work Rated As Equivalent** - Under equal pay law, women are entitled to equal pay with men doing a job rated as equivalent in a job evaluation study. Also known as Work of Equal Value.
- **Work To Rule** - A conscious reduction of output by workers by interpreting **work rules on a "literal" basis as part of** industrial action, e.g. teachers may refuse to attend meetings or offer assistance at lunchtime or after school hours.
- **Written Statement of Reasons for Dismissal** - An employer must formally provide a written document stating the **reason/s for an employee's dismissal**.
- **Written Statement of Employment Particulars** - Not to be confused with a contract of employment. This document **is an abbreviation of an employee's** basic employment terms and conditions and may not necessarily include all of the terms and conditions of their contract. This document often forms part of the overall employment contract and a copy of this will be included with the contract of employment.
- **Written Warning** - This document usually follows on from a verbal warning and is part of a disciplinary procedure. It may state that if an employee continues the behaviour that has given rise to the warning they will be disciplined or dismissed.
- **Wrongful Dismissal** - When an employee is dismissed and the dismissal **is not a "fair dismissal"**. In such cases the wrongfully dismissed employee has the right to seek compensation for lost earnings, and can take their claim to an industrial tribunal. The employer may even be made to reinstate the employee.
- **Zero Hours Contract** - A contract of employment that obliges an employee to work when asked by the employer.

Further Information

This guide is for general interest - it is always essential to take advice on specific issues.

We believe that the facts are correct as at the date of publication, but there may be certain errors and omissions for which we cannot be responsible.

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