



**CAS recruitment**™  
United Kingdom



# GUIDE TO INTERNATIONAL RECRUITMENT

Welcome to CAS United Kingdom - A World-class Recruitment Agency

With a diverse and experienced team, as well as an extensive network of local organizations, training centers and educational institutions,

We offer effective and efficient recruitment solutions to UK clients.



[www.casrecruitment.co.uk](http://www.casrecruitment.co.uk)



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[andy@casrecruitment.co.uk](mailto:andy@casrecruitment.co.uk)

# About Company

You are probably reading this because you are interested in exploring international recruitment and specifically from the Philippines.

With the ongoing labor shortage in the UK across many different market sectors, the process of sourcing, recruiting and migrating experienced professionals from outside of the UK offers a vast resource to help stem the problem.

CAS Recruitment Group was established in 1991 and have deployed 000's of Filipino professional workers all over the world. We have established 3 recruitment companies in the Philippines employing over 100 recruiters giving us one of the greatest reaches across the country and have developed a specialisation in the ethical relocation of Filipino professionals into permanent roles in the UK.

It is a requirement of the Philippines Government that you use the services of a Philippine land-based recruitment company to manage the process.

We use our extensive experience to take the complexity out of the process and help you to tap into the rich source of qualified professionals from the Philippines to enable you to meet your recruitment objectives, achieve much higher rates of retention and stabilise your workforce to help secure your organisations long term future.

Candidates are hired on either an initial 2 or 3 year skilled worker visa, this can be extended up to 5 years. The skilled worker visa is attached to your business so its very difficult for a competitor to poach your staff or the candidate seek employment elsewhere, so the candidate you hire today has a very high percentage that they will be your employee in 2, 3 or even 5 years times.

The great thing about international recruitment is that we are bringing new labour to the market, unlike UK recruitment firms that are simply transferring labour from one employer to another.

Throughout this document we will attempt to demystify international recruitment and explain every stage of the process



# Are you ready for international recruitment?

The first question you must ask.

Does your vacancy appear on the government skilled work and/or skilled work shortage lists in order to qualify for a Skilled Worker visa?

If you are not sure you can check via the ONS Occupation Coding Tool and look for the code in the Guidance for Skilled Worker Visa. If the occupation code is included in the Guidance, your vacancy is eligible for sponsorship.

[https://onsdigital.github.io/dp-classification-tools/standard-occupational-classification/ONS\\_SOC\\_occupation\\_coding\\_tool.html](https://onsdigital.github.io/dp-classification-tools/standard-occupational-classification/ONS_SOC_occupation_coding_tool.html)

You will be amazed at how many positions are classified as a skilled worker, but you will be even more amazed at the high level of skilled labor that is available to you.

Your next stage is to gain a Sponsor License for your business. If you already have one, great, if not you will have to apply for one you can apply here:

<https://www.gov.uk/apply-sponsor-licence>

Small businesses & charities sponsor license.

If the organization comes within the Companies Act definition of a small business, or is a charity, they will pay the small company application fee, which is £536.

The Companies Act states an organization will be deemed a small company if two of the following apply:

- The company must have a turnover of no more than £10.2 million.
- The company must have a balance sheet total of no more than £5.1 million.
- There must be no more than 50 employees.

# Documentation Required

Companies that do not fall within the definition will be charged the large business fee of £1,476.

It is estimated that the application will take between 20 and 30 minutes and once completed it takes approximately 8 weeks for a decision. We recommend that at this stage clients begin the process of recruiting and the completion of the required documentation.

The documentation required are as follows:

- Copy of your standard terms of employment.
- Addendum to Contract.
- Client Manpower Request
- Visa Guarantee Letter
- Letter of Undertaking
- CAS Service Agreement
- Business certificate of registration if limited company, or letter from Accountants, if business is a sole proprietorship or a partnership, as proof of business
- Passport copy of the signatory

As a business we always recommend that you begin the recruitment process at the same time as you apply for your Sponsor License or you simply extend the process by 8 weeks.

After your first conversation with CAS Recruitment, we will send you copies of all the standard documentation required and information we require from you. Our UK Operations Manager who has over a decade's experience in international recruitment will be there to support and advise you at every step of the process.

## *Standard terms of employment & Addendum to Contract of Employment*

We require you to send a copy of the standard terms of employment so that CAS can make any required amendments to come up with a master contract and to add the Addendum to Contract.

## *Client Manpower Request*

You only need to do this once as long as the job title or number of individuals required are covered. This is why we always recommend that if you are looking to recruit 5 individuals complete with x5 that number and also consider alternative job titles you might require in the future. You are not committed to recruit the additional numbers, but it will save you completing the form again and gaining approval.

## *Visa Guarantee Letter*

The Employer confirms to facilitate the issuance of the certificates of sponsorship and visa to be issued to the number of workers requested on the Manpower Request.

## *Letter of Undertaking*

This document assures the Philippine Government that the employer will monitor the workers and inform MWO of any significant incidents relative to the employment status/condition of these workers as reflected in the Manpower Request.

## *CAS Service Agreement*

This is the signed terms of business between client and CAS Recruitment UK Ltd.



# Why notarise your documents? And how?

Overseas recruitment involves permissions of 2 governments, the UK and the Philippines. The UK gov't requires an employer to be licensed as a sponsor to be able to employ a migrant worker.

The Philippine government would like to be assured that the employer has the capacity to employ a Filipino national. The capability is expressed in documents to be presented to the Migrant Workers Office (MWO) at the Philippine Embassy in London for approval.

Since the documents will be used outside of the UK, there are 3 documents that need to be legalised. Legalisation is asking the UK gov't (Foreign, Commonwealth & Development Office/FCDO) to confirm that a notary public signature, seal or stamp on the document is genuine. Therefore, for a document to be legalised, it must be notarised first. You will need to see a notary public to notarise the documents.

How is a document notarised? The basic process for notarising a document involves three steps: verifying the identity of the signatory, observing the signature and certifying the signature. In certifying the signature, the notary public will write either on the first or last page of the document these words or similar: "I certify that this document is a true copy and signed in my presence." The notary public signs and dates his own signature. Please make sure you get the document certified by a notary public.

The documents need notarising are:

## I. Contract of Employment

You will need to print off a clean new copy. Please counter sign every page – this can be anywhere on the page except the last page where you have your name printed. These signatures need to be done in the presence of the notary. The notary will sign below your signature to show they have witnessed you signing.

## II. Addendum to contract

This needs to be printed off (not required to be on headed paper) Please counter sign every page – this can be anywhere on the page. Please sign the final page where you have your name printed. These signatures need to be done in the presence of the notary. The notary will sign below your signature to show they have witnessed you signing.

## III. Service Agreement (word format)

This needs to be printed off (not required to be on headed paper) Please sign the final page where you have your name printed. These signatures need to be done in the presence of the notary. The notary will sign below your signature to show they have witnessed you signing.

## IV. Business Cert. of Reg (PDF) if limited company, or a letter from the accountants confirming proof of business in the case of sole proprietorship or partnership You don't have to sign this. Only the notary will be required to sign.

# Why notarise your documents? And how?

When you are in the presence of the notary should they / you have any questions, you can ring CAS Recruitment Operations Manager (Lina Barrameda) 07734 468623

After the documents are signed in the presence of the notary please send them together with the rest of the documents via special delivery directly to the home address of our UK Operations Manager which we will provide at time.

Our UK Operations Manager will then travel in person to London with your documents to have them legalised/apostilled (FCDO) and approved by MWO. This is much quicker than sending them in the post to FCDO and MWO. We are well known and respected and able to answer any questions they may have in person. The process takes 1-2 weeks.

Providing the sponsorship licence is already in place, and the documentation are approved by MWO, we recommend applying for DCoS at this stage.

The documents approved by MWO will be sent to the Philippines for further approval of the Department of Migrant Workers (DMW). The documents will be assessed, signed off and entered in the DMW's database, affirming the legitimacy of the employer's job requirement, making the vacancy and the details of our offices in the Philippines available to interested parties. This process takes 2 weeks.

Document	Notarise	Post Recorded to UK OP's Mgr
<b>Contract of Employment</b>	X	X
<b>Addendum to contract</b>	X	X
<b>Service Agreement</b>	X	X
<b>Business Cert. of Reg</b>	X	X
<b>Client Manpower Request</b>		X
<b>Visa Guarantee Letter</b>		X
<b>Letter of Undertaking</b>		X
<b>Passport copy of the signatory</b>		X



# Recruitment Timeline

- Brief CAS Recruitment on the job profiles – this is passed on to our teams in the Philippines.
- Our teams in the Philippines source suitable candidates, documentation required for each candidate will be checked and vetted by the Recruitment Team. Once deemed qualified, they will now be assessed by their Technical Interviewer before sending to CAS Recruitment / Client.
- The candidates must provide a police check as pre-requisite for recruitment process to proceed
- Candidates CV's and where appropriate an introduction video providing a demonstration of their skills – for more technical positions full details of the interview is documented. This normally takes 3-5 days.
- Interviews are arranged and conducted via TEAM's / Zoom or Skype. We request early interviews times as the Philippines are 8 hours ahead. A member of our team in the Philippines is always online to administer the interview. Where possible and where requested by the client a member of our UK team can also be present on the interview.
- Once selected the relevant candidate (if not already acquired) will apply for their IELTS (English exam) and medical. This can take 2-4 weeks. To be granted a skilled worker visa a candidate must pass the IELTS with a minimum of level 4 across reading, writing, spoken & listening. English is spoken as a second language in the Philippines, there will be no issues around communication.
- IELTS timeline - Results will be after 13 days after their examination. Hard copy will be released after 3-5 days once they have received the results.
- Medical timeline - 1 day if no sputum. If the candidate has Sputum, it will be 8-10 weeks
- The client must then apply for a defined CoS (certificate of sponsorship). This must be a defined CoS (DCoS). DCoS application would mean filling in an online form. If you are not sure of the info needed, please reach out to us because the DCoS when granted will be forwarded to you pre-filled so it is crucial that you fill in with the correct info as DCoS once filled in, no edits are allowed. The DCoS is then individually assigned to the selected workers.
- Visa process – on production of the assigned DCoS, the visa can be applied for. We will need a full .pdf copy of the DCoS to check details are in order and for reference of our Visa team in the Philippines. If the application is straight forward (meaning no queries from the Home Office), it takes 5 working days on premium, and 15 working days on standard visa facilitation services.
- The Philippine Recruitment Team will then start the Overseas Employment Certificate (OEC) processing which takes 1 - 2 days max. OEC is one of the travel documents of the workers leaving the Philippines.
- Book flights – our internal flight booking team will source and find the best value flights.
- The Philippine Recruitment Team will conduct a Final Briefing talking about the flight procedure, taxes, accommodation, food, loan agreement, IHS and working in the UK. And do the Final Checking of their Travel Documents.
- The Philippine Recruitment Team will monitor the flight of the candidates until they arrive in the United Kingdom to ensure smooth and hassle-free travel of the candidates.
- Deployment – if you have selected our pastoral care a member of our team will be awaiting in arrivals at the designated airport and bring them to the place of employment / accommodation and support them over their first 48 hours in person, followed by a lifetime support.
- All of the deployed candidates will be monitored by the Philippine Recruitment Team's Welfare Officer to ensure their well-being, quality of life and to check if there are any issues in the workplace.

# Costs Associated with Overseas Recruitment

Estimated fees payable in setting up the documentation (these are one-off):

Notarisation - £300 (roughly, payable to the solicitor/Notary Public)  
 Legalisation - £90 (payable to Foreign, Commonwealth and Development Office) Verification - £207  
 (payable to Phil Migrant Workers Office - London)  
 Admin/Postage/Courier - £350

Required	Cost	Who Pays
COS	£239	Employer
ISC	£1092 / £3000	Employer
IHS	£3105	FMW / Candidate (Employer)
Visa Fee	£719	Employer
VFS Fee	£16/ £540	FMW / Candidate (Employer)
IELTS Exams	£175	FMW / Candidate Employer
Medicals	£52	FMW / Candidate (Employer)
POEA Insurance	£35	FMW / Employer
Philippines Health	£32	FMW / Employer
OEC	£27	FMW / Employer
Bank/Currency Expenses	£105	FMW / Employer
1 Way Flight	£500 - 1000	FMW (PPPC) / Employer

1. COS – Certificate of Sponsorship
2. ISC - Immigration Skills Charge
3. IHS - Immigration Health Surcharge – (not applied to healthcare professionals)
4. Visa Fee – UK Govt application fee (standard or express)
5. VFS – VSF Global official partner of UK Visa & Immigration
6. IELTS – English Language Test
7. DMW – Department of Migrant Workers
8. Bank/Currency Expenses – Online payments 2.9% is a cost.
9. 1 Way Flight – Costs vary depending on how far in advanced the ticket is booked.
10. Where accommodation is not provided free of charge with the job vacancy the MWO like to see the first two weeks accommodation charges covered by the employer to enable the candidates to establish themselves in the UK.

\*These costs are not fixed and provide an estimate only, they are subject to change by both governments, the exchange rate, length of visa, size of business, standard or express, cost of flight. Of these costs CAS Recruitment pay on behalf of the client for everything bar Immigration Skills Charge & CoS as these are direct payments from the employer to the UK Government via the UK visa Sponsorship Management System (SMS)



## Interest Free Loan

This is in line with GLAA licencing and UK employment law.

As the level of income within the Philippines is such, candidates would find it prohibitively difficult to fund the Immigration Health Surcharge (£1035 per year), VFS Fee £16 or £540, IELTS Exams £175 & Medical £52.

Based on a 3-year working visa this would equal £3870 or approx. 24 months earning for a Filipino.

We don't believe any individual should go into debt to search out employment, which is why we pass these costs onto any client. You can however reclaim these costs via an interest free loan with weekly / monthly direct deductions from the candidates earning.

The candidate however must not earn less than the minimum gross salary of £26,200 per year or £10.75 per hour after deductions for the loan repayment. For vacancies that fall within the shortage occupation category such as healthcare professionals then the minimum annual salary is £20,480.

In addition to these charges which are compulsory by the two governments CAS Recruitment Group charges 10% of the first years' salary.

CAS Recruitment Group also offers a pastoral care service priced at £500 per person.

Candidates are met at the airport by a representative of CAS Recruitment Group – for larger groups our luxury minibuses are used to take them to the client location and their accommodation.

We ensure that the candidates have a UK bank account set up, are registered with the appropriate local doctor's surgery and visit a local supermarket.

We also will provide orientation within the local area. All individuals join our WhatsApp groups and have a lifetime support access. We want any issues that may arrive to come to ourselves first rather than the employer as we can often resolve these simply and quickly.

For those individuals who further down the line wish to bring family members over on a dependency visa we are here to support with the relevant paperwork.

## CAS Recruitment Charges

# CAS Recruitment Offers 4 Payment Options

## Option 1 – Pay As You Go

Invoice 1 - Comprised of

Visa Fee (for 3 years)	£719
DMW Overseas Worker Welfare Membership fee	£35
DMW Health Insurance	£32
DMW Overseas Employment Certificate	£27
Bank Charges	£105
Medicals/ TB Screening	£52
IELTS Exams	£175
VFS Fee (standard / premium)	£16 / £540
Immigration Healthcare Surcharge (per year)	£1035

Invoice 2 - Comprised of

Singe one-way airfare	£500 - £1000
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Invoice 3 – Comprised of

CAS Recruitment Fee	10% of annual salary
Post placement Pastoral Care	£500
CoS	£239
Immigration Skills Charge (small)	£364 12 months / £182 each additional 6 months
Immigration Skills Charge (medium / large)	£1000 12 months / £500 each additional 6 months

# CAS Recruitment Offers 4 Payment Options

## *Option 2 – Spread The Costs Over 52 Weeks*

You can opt as many of the standard charges and request CAS Recruitment to pay, including the ISC & CoS via SMS which the employer must pay directly, simply invoice CAS Recruitment and we will settle the invoice in 7 days.

Choosing this option, any payments made by CAS Recruitment (not including the interest free loan if you opt to use this) will attract a 10% uplift. Payment is made over 52 weeks, payable monthly on a 4-4-5 basis until the balance is paid.

## *Option 3 – Spread The Costs Over 104 Weeks*

You can opt as many of the standard charges and request CAS Recruitment to pay, including the ISC & CoS via SMS which the employer must pay directly, simply invoice CAS Recruitment and we will settle the invoice in 7 days.

Choosing this option, any payments made by CAS Recruitment (not including the interest free loan if you opt to use this) will attract a 20% uplift. Payment is made over 104 weeks, payable monthly on a 4-4-5 basis until the balance is paid.

## *Option 4 – Spread The Costs Over 156 Weeks*

You can opt as many of the standard charges and request CAS Recruitment to pay, including the ISC & CoS via SMS which the employer must pay directly, simply invoice CAS Recruitment and we will settle the invoice in 7 days.

Choosing this option, any payments made by CAS Recruitment (not including the interest free loan if you opt to use this) will attract a 30% uplift. Payment is made over 156 weeks, payable monthly on a 4-4-5 basis until the balance is paid.

*\*You may choose a blend of option 1 and any of option 2,3 or 4*



We hope that this document has answered all the questions you may have around international recruitment. With over 30 years' experience our guarantee to you to solve your recruitment issues is our continued success, every year we deploy 000's of individuals around the world. It doesn't matter if you are looking to recruit in small numbers or large-scale recruitment, we have the capability, the experience, the knowledge and the desire to create a solution that's right for you.

We genuinely love what we do. We love the fact that not only do we solve the UK labour crisis but that we have a positive impact and change peoples lives for the better. The career opportunities that you the employer offer are those which are just not available back home in the Philippines and income levels will never be achieved. Our candidates send much of their money home supporting family left behind. Many of our candidates want to make the UK their permanent home and work hard to save the money to be able to bring family over. As a business CAS Recruitment Group and our 3 companies within the Philippines have reinvested heavily into the local community supporting many charitable endeavors.

For more information on CAS Recruitment and how we can support your business please contact our UK Sales Manager

Andy Backhouse  
andy@casrecruitment.co.uk  
0785545566



# ADDENDUM TO CONTRACT OF EMPLOYMENT

The following additional terms shall apply in addition to those set out in the contract of employment:

1. The contract will have a duration of (per Manpower Request), commencing from the date of departure of the employee from the point of origin to the site of employment;
2. The employee will have access to NHS, health and emergency services while living and working in the UK;
3. The employee is contracted to work (per Manpower Request) hours per week as stated in the employment contract. Any authorised hours worked in excess of the standard hour week will be paid in accordance with the UK laws;
4. Termination of Contract – Neither party may unilaterally cancel the contract except for just causes, such as in the following cases:
  - I. Termination by Employer:
    - a. The closure or cessation of operations or business
    - b. Serious misconduct by Employee
    - c. Wilful disobedience of the employer's lawful orders
    - d. Absenteeism or insubordination
  - II. Termination by Employee:
    - a. Commission of crime/offense (in law) by the Employer or his representative
    - b. Violations of the employee's statutory rights, including terms and conditions of employment by the Employer
5. The Company may also change the place of employment of the employee in exceptional circumstances and if necessary, in the interest of the business, but only upon mutual agreement by the parties, and as much notice of any change as possible, provided it is within the United Kingdom only;
6. Settlement of Disputes

All disputes should in the first instance be settled amicably through negotiations with the Employer. In settling disputes, the assistance of the Labour Attaché or any Embassy official from the Embassy of the Philippines may be requested;
7. The Laws of the UK will be applied to this Contract;
8. The employer shall provide transportation by air from the point of hire (Manila, Philippines) from the commencement of the contract and on return to the point of hire upon the conclusion of the contract. This transportation provision will be free of charge with no reclaim against the employee. The return airfare shall only be provided if the employee does not renew his/her contract with the employer and returns to the point of hire permanently. This provision is not applicable if the employee is to remain in the UK with his/her employer under a renewed contract. The employer shall also pay the cost of a standard direct or indirect economy airfare back to the Philippines in the following circumstances:
  - a. If the employment is terminated due to the employee being unable to continue working due to work-related or work aggravated injury/illness;
  - b. If employment is terminated through no fault of the individual.
9. In the event of death of the employee during the duration of employment, the Employer shall immediately inform the Philippine Embassy/Labour Attaché nearest the site of employment and/or the DMW and the Employer's Legal Representative about the said occurrence. His/her remains and personal belongings shall be repatriated to the Philippines at the expense of the employer. In case the repatriation of remains is not possible, the same may be interred/ cremated at the jobsite upon the approval of the employee's next of kin and /or by the nearest Philippine Embassy or Consulate at the worksite, at the employer's expense.
10. In case of force majeure, i.e., calamity, crisis, and/or other analogous circumstances, at the job site within the duration of the employment contract of the worker, the employer will repatriate the worker at its expense.

NAME: \_\_\_\_\_ DESIGNATION: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

ACCEPTED BY THE WORKER:

NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_



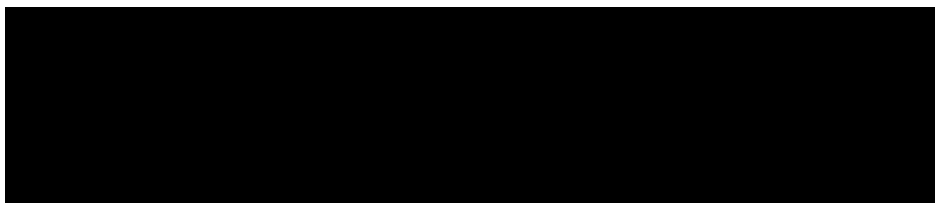
[[PRINTED IN THE OFFICIAL LETTERHEAD]]

Date:

CAS Recruitment UK Ltd  
Station House, Station Road  
Scredington, Lincolnshire  
NG34 0AA

RE: JOB ORDER / MANPOWER REQUEST

We require workers who are able to provide evidence that they meet the minimum requirements for the required position:



Your prompt attention and approval of this request is highly appreciated.

Terms and Conditions:

Contract Duration : \_\_\_years, renewable

Site of Employment : United Kingdom

Working Hours per week : \_\_\_\_

Air Tickets (Round trip) : Employer to provide single airfare from the start, and another single ticket, on completion of the contract of employment.

Other terms and conditions are according to the approved employment contract and as per United Kingdom Labour Law agreed by the Employer and the Employee.

Thank you.

\_\_\_\_\_  
Name  
Position  
Company

PLEASE PRINT IN THE COMPANY LETTERHEAD

TO THE DEPARTMENT OF MIGRANT WORKERS  
THRU: PHILIPPINE MIGRANT WORKERS OFFICE IN LONDON, UNITED KINGDOM

DATE: \_\_\_\_\_

VISA GUARANTEE LETTER

This is to confirm that our company, (name of company), with office address at: (address), will facilitate the issuance of appropriate certificate of sponsorship and visa to the workers who will be recruited per our job order dated (date of job order).

Signed:

\_\_\_\_\_  
(Name Company Representative)

\_\_\_\_\_  
(Company)

\_\_\_\_\_  
(E-mail address and telephone number of employer/company)

PRINT IN COMPANY LETTERHEAD

TO THE DEPARTMENT OF MIGRANT WORKERS (DMW)  
THRU: PHILIPPINE MIGRANT WORKERS OFFICE (MWO) IN LONDON  
UNITED KINGDOM

DATE: \_\_\_\_\_

LETTER OF UNDERTAKING

This is to confirm that our company, \_\_\_\_\_ (name of company), with office address at: \_\_\_\_\_ (registered address of employer), will:

- (1) monitor the employment of workers who will be recruited per our job order dated \_\_\_\_\_ (indicate date of job order); and
- (2) submit a report of significant incidents relative to the employment status/condition of these workers to MWO-London and DMW.

Signed:

\_\_\_\_\_  
(Name of Company Representative)

\_\_\_\_\_  
(Name of Employer/Company)

\_\_\_\_\_  
(E-mail address and telephone number of employer/company)

# LOAN AGREEMENT AND RECOUPMENT OF LOAN AGREEMENT FROM SALARY

Date

BETWEEN:

XXXXX ("the Company")

XXXX ("the Employee")

This agreement forms an express written term of the Employee's contract of employment. The Company has agreed to make an advance of wages to the Employee to cover the costs of the following:

Insert HERE the items to recover costs on as individual lines

Total: £

This sum is to be treated as an interest free short term loan to the Employee and is made on the following basis:

1. The loan is to be repaid in weekly / monthly instalments over a xxx week period from Employee's start date with the Company, by deduction from Employee's salary of £ xx
2. This period may be adjusted, subject to agreement by both parties (excluding in the event that your employment ends in which circumstance the whole of the outstanding balance will be deducted from any monies owed to you.
3. The Employee hereby irrevocably authorises the Company to make such deductions from his/her salary on the dates set out in section 1.
4. The Employee also irrevocably agrees that in the event that he/she leaves the employment of the Company before the date of the final repayment in section 1 above then the Company is irrevocably authorised to deduct the whole amount of the loan outstanding from the Employee's final pay. By countersigning a copy of this agreement the Employee agrees to such a deduction upon leaving. The Employee further agrees that to the extent that there is sufficient monies in the Employee's final pay to cover the full outstanding amount of the loan then the Employee will repay the unsatisfied balance within 28 days of the date of leaving.
5. The Employee agrees to treat the granting of this loan as strictly confidential and agrees that it does not set precedents for future financial assistance. If this confidentiality clause is breached by the Employee then the whole balance of the loan becomes immediately repayable via a deduction from the Employee's next pay packet.

Date .....

Signed ..... (Director, on behalf of the Company)

Date .....

If the Employees employment is terminated howsoever caused within that period then the Company reserves the right to deduct any outstanding amount in full from any final salary due. If the final salary payment is not sufficient to cover the amount outstanding the Employee agrees that the monies owed are as a debt to the Company and the Company has the right to pursue the Employee for any outstanding amount (plus legal costs) and the Employee agrees that he/she will be responsible for the payment.



**CAS recruitment**™  
United Kingdom



THANK YOU ———  
—————  
**CONTACT US**



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