mab
mortgage advice bureau

PEOPLE & CULTURE POLICY

# Pregnancy & Maternity

Supporting you through your journey into parenthood.



Last updated: 1st April 2026

> Here at MAB, we know that having a baby is an important and exciting time in your life and we want to do all we can to support you through your pregnancy, ensuring your health and wellbeing is prioritised, whilst facilitating a smooth transition into Maternity Leave.

We recognise that you may not identify with the term 'maternity', but in line with current legislation, the term 'maternity' may still be used in our documents, forms and systems, including payroll; so please note that where used, this term includes all pregnant partners.

## Letting us know you're pregnant

At least 15 weeks before your baby is due, you need to let us know that you're pregnant. However, we encourage you to speak to your manager as soon as possible, so that we can start to get things ready for you.

We recognise that each pregnancy is different, so if you're experiencing pregnancy symptoms that are making your work difficult (such as fatigue or nausea), talk to your manager in confidence about what you need. This could include temporary changes to your role, such as:

- Flexible working hours (e.g. later start or earlier finish)
- Home working
- More regular breaks
- Amendment to duties (e.g. less travel requirements)

## Antenatal care

You can attend any appointments you need to during your pregnancy, including antenatal appointments and classes – there's no need to book the time off, just let your manager know.

## What happens next...

Once you've let us know you're expecting, we'll be in touch to arrange a risk assessment, to ensure that the health and wellbeing of both you and your baby is protected. This will be reviewed regularly throughout your pregnancy to ensure it's always up to date and relevant.

Around the 20th week of your pregnancy, you'll be given a MATB1 form by your midwife or consultant. Please let us have a copy of this, as it confirms your pregnancy and due date for payroll.

You'll then need to agree with your manager when your Maternity Leave is going to start and how long you're going to take off. You can start it any time after the 11th week before your due date. Your Maternity Leave will automatically begin if:

- your baby arrives early, or
- you're off sick due to your pregnancy within four weeks of your due date.

Once you've agreed the dates of your Maternity Leave with your manager, you'll be sent a confirmation letter from the People & Culture Team, outlining the details of your leave and pay.

If at any point you change your mind and want to change your return date, you need to let us know at least eight weeks before you're due to come back to work.

## How much time can I take off?

All pregnant colleagues, regardless of length of service, are entitled to 52 weeks of Maternity Leave. You have to take at least two weeks off after your baby is born but after that, it's entirely up to you.

If you're sharing responsibility for the upbringing of your new baby with your partner, you may be able to end your Maternity Leave early and take Shared Parental Leave instead. This allows you to share your remaining leave with your partner. Please see our Shared Parental Leave Policy for more information.

## Neonatal Care Leave

If your baby requires neonatal care for more than seven consecutive days before they turn one month old, you may be eligible for Neonatal Care Leave in addition to your Maternity Leave.

This is a day one right and applies to all colleagues – mums, dads, birthing parents and partners.

The length of your Neonatal Care Leave will depend on how long your baby spends in hospital. You can take up to 12 weeks of paid leave, which can either be added on to the end of your Maternity Leave or taken following your return to work – as long as it's within the first 68 weeks of your baby's life.

Your leave will be calculated based on full weeks spent in neonatal care. For example, if your baby is in hospital for three and a half weeks after they're born, you'll be entitled to three weeks of additional leave.

Please let your manager know as soon as you can if your baby has been admitted into hospital and you'd like to take this type of leave. Once things have settled down, we'll be in touch to arrange this.

## If you lose your baby

In the sad event that your baby doesn't survive, your Maternity Leave and pay may continue where it was due. In these circumstances you may also be eligible for paid time off under our Parental Bereavement Policy. Please reach out to your manager or the People & Culture Team for guidance and support.

## How much will I get paid?

We offer enhanced Maternity Pay to all colleagues, based on length of service:

| Length of service | Full pay | Half pay | Statutory pay | Unpaid |
|---|---|---|---|---|
| **During probation** | 6 weeks | 0 | 33 weeks | 13 weeks |
| **Less than 2 years** | 14 weeks | 14 weeks | 11 weeks | 13 weeks |
| **2 – 5 years** | 18 weeks | 18 weeks | 3 weeks | 13 weeks |
| **5+ years** | 22 weeks | 22 weeks | 0 | 8 weeks |

To qualify for Statutory Maternity Pay (SMP) you must:

- have been employed continuously by MAB for 41 weeks before your due date; and
- be earning at least £123 per week.

Statutory pay is payable for up to 39 weeks. You'll be paid either the statutory rate of £194.32 per week or 90% of your average weekly earnings (whichever is lower).

If you're not eligible for SMP, you may be entitled to Maternity Allowance, which is claimed directly from the government. If this is the case, you'll need to ask the People & Culture Team for an SMP1 form to support your claim.

## Your benefits

### Holidays

Your holiday entitlement will continue to accrue whilst you're on Maternity Leave. Any days not taken before you break up will be carried over into the next holiday year (the usual cap of five days doesn't apply here).

### Pension

If you contribute to our workplace pension scheme, you'll continue to do so during your Maternity Leave. When you drop down to half or statutory pay, your contribution will be based on the actual pay you receive each month and topped up to the full amount by MAB. For example:

- **Full pay:** if you pay £100 and MAB pays £100, the total contribution is £200 per month.
- **Half pay:** you pay £50 and MAB pays £150, so you still get £200 per month.
- **Unpaid:** MAB pays the full £200.

### Other benefits

If you get any other benefits that you contribute to through a salary sacrifice, such as Childcare Vouchers or the Electric Vehicle Scheme, please contact the People & Culture Team to find out how your Maternity Leave may affect these.

If you get any other contractual non-salary benefits, such as private medical insurance, these will continue throughout your period of leave.

## Keeping in touch

We'll try to keep you updated about any important changes or anything else you need to know whilst you're away from work. If at any stage of your leave you have any questions about anything, please contact your manager or a member of the People & Culture Team for more information.

### KIT days

You can take up to 10 paid Keeping in Touch (KIT) days during your leave, which enable you to work without bringing your Maternity Leave or pay to an end. KIT days need to be agreed with your manager and booked off in the HR system. They can be used for anything that would normally be part of your role, including training courses and company events, or to help you phase back into working life at the end of your leave. Any work carried out during a KIT day will constitute a full day's work and you'll be paid accordingly.

It's entirely up to you if you want to take your KIT days – you don't have to and we'll never insist that you do.

## Returning to work

Unless there's a change in the business – in which case, we'll talk to you about what it means for you – you'll usually be able to come back to the same role and same terms and conditions that you had before your Maternity Leave.

Your manager will reach out to you about eight weeks before you're due to come back to work to talk about the arrangements for your return and what you'll be doing. You might want to use a KIT day for this, so you can come into the office and catch up with your team. If you'd like to change your hours, please let us know at this point, so the change can be signed off and put in place for your first day back.

### Breastfeeding

If you want to breastfeed or express milk when you're back at work, we'll do what we can to support you, so please talk to your manager about what you need. HQ colleagues can make use of the Wellbeing Room on the ground floor, which is a comfortable, private space containing a fridge that can be used to store milk.

## ‘Guilt free’ days

No matter how well prepared you are, we understand that childcare can fall through at the last minute and leave you feeling a bit stuck! As such, all parents returning from Maternity Leave are entitled to take two paid ‘guilt free’ days within the first three months of their return, to help out when emergency childcare can’t be found.

## Any questions?

If you have any questions about Maternity Leave or pay, please speak to your manager or a member of the People & Culture Team.

We know that it can be challenging to balance having a new child with your work, so flexible working might help. Take a look at our Flexible Working Policy for more information.

> We recognise that having a baby can mean significant changes in your personal life and you may need extra support and guidance in adapting to these. Our Employee Assistance Programme (EAP) can provide you with support if things start to feel tough. You can contact the helpline on **0800 023 2296**. It’s independent and totally confidential – and there’s no charge for you or your family members.

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**Policy review**

This policy can be read alongside our Shared Parental, Neonatal and Parental Bereavement Leave policies, as well as our Flexible Working Policy. It’s reviewed regularly to ensure it remains up to date, effective and aligned with best practice.
Last updated: 1st April 2026.

THE QUICK READ

# Pregnancy & Maternity

### Our priority

The health & wellbeing of you and your baby is paramount. If something feels off, contact your midwife immediately and follow their advice.

### Telling us your good news

Let us know as soon as you can *(at least 15 weeks before your due date)*, so we can get everything ready for you and support you through your journey into Maternity Leave.

### Pregnancy nausea or fatigue?

We know every pregnancy is different, so let us know what you need – whether that's a later start, more homeworking or regular breaks – we're here to make life a little easier for you.

### Time off & pay

All eligible colleagues are entitled to 52 weeks off and enhanced Maternity Pay *(based on length of service)*. You can also take paid time off for your antenatal appointments.

### Your benefits

All your T&Cs *(other than salary)* remain the same during your Maternity Leave.

### Keeping in touch

We'll agree how to keep you up to date with what's going on at MAB whilst you're off. Want to get more involved? You can take up to 10 paid KIT days, which enable you to work without bringing your leave to an end.

### Returning to work

We'll reach out to you eight weeks before you're due to come back to discuss the arrangements and how we can best support you in those first few months.

### Guilt free days

On your return from Maternity Leave, you'll be eligible for two paid 'guilt free' days, to help out when childcare falls through and emergency cover can't be found.

### Available support

We have Mental Health First Aiders and a 24/7 EAP helpline that can support you if things start to feel a bit much.

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