mab
mortgage advice bureau

PEOPLE & CULTURE POLICY

Adoption & Surrogacy

Supporting you through your journey to 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 throughout this journey.

We understand that for colleagues exploring and/or going through the process of adoption or surrogacy, it can be an emotionally challenging time, so we're committed to supporting you however we can.

Letting us know you're adopting

We encourage you to speak to your manager as soon as you can about what you're going through, to let them know what's happening, how you're feeling and the support you need.

Where adopting, you need to tell your manager that you want to take Adoption Leave within seven days of being told that a child is going to be placed with you. If you're entering into a surrogacy arrangement, you need to tell your manager at least 15 weeks before your baby is due.

Once we've been notified of your intentions, you'll be asked to complete a SAP2 form and return it to the People & Culture Team with your:

- matching certificate, or
- a copy of your surrogacy agreement.

You'll then need to agree with your manager when your Adoption Leave is going to start and how long you're going to take off. Once you've agreed the dates, 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.

Adoption appointments

You're able to attend any appointments you need to during the adoption or surrogacy process, including adoption or antenatal appointments or classes. There's no need to book the time off, just let your manager know when they are.

How much time can I take off?

If a child has been placed with you for adoption or you're having a baby through a surrogacy arrangement, you can take up to 52 weeks of Adoption Leave – it doesn't matter how long you've worked here for.

Adoptions must take place through an adoption agency – private adoptions don't qualify (for example, if you're adopting a stepchild).

You can start your Adoption Leave on any day of the week, either during the week that your child is placed with you or up to 14 days before the placement. If you're having a baby through a surrogacy arrangement, Adoption Leave can begin on the day the baby is born or the day after.

If you're adopting a baby jointly with your partner, you may be able to end your Adoption 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 Adoption 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 Adoption Leave or taken following your return to work – as long as it's within the first 68 weeks of your baby's life.

For example, if your baby is in hospital for three weeks after they're born, you'll be entitled to three weeks 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.

How much will I get paid?

We offer enhanced Adoption 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 Adoption Pay you must:

- have been employed continuously by MAB for 26 weeks before being given notification of matching; 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).

Your benefits

Holidays

Your holiday entitlement will continue to accrue whilst you're on Adoption 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 Adoption 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 Adoption 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 Adoption 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 Adoption 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 reduce your hours on your return, please let us know at this point, so that change can be put in place for your first day back.

If, during your Adoption Leave, you decide that you don't wish to come back to work, you need to give written notice in accordance with the terms of your contract.

'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 Adoption 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 Adoption 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 adopting a child 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.

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

Adoption & Surrogacy

Our priority

Your health & wellbeing. We know that this can be an exciting, yet emotional time and we'll do what we can to support you throughout the process. Speak to your manager to let them know what you need.

Telling us your good news

Let us know as soon as you can, so we can get everything ready and support you through your journey into Adoption Leave.

Time off & pay

All eligible employees are entitled to 52 weeks off and enhanced Adoption Pay *(based on length of service)*. You can also take time off for adoption or antenatal appointments.

Your benefits

All your T&Cs *(other than salary)* remain the same during Adoption 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 Keeping in Touch days *(if you want)*, which enable you to work without bringing your leave to an end.

Returning to work

We'll reach out to you 8 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

All colleagues returning from Adoption Leave can take two paid 'guilt free' days, to help out when childcare falls through and emergency cover can't be found.

Available support

We know it can be difficult returning to work after Adoption Leave. 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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