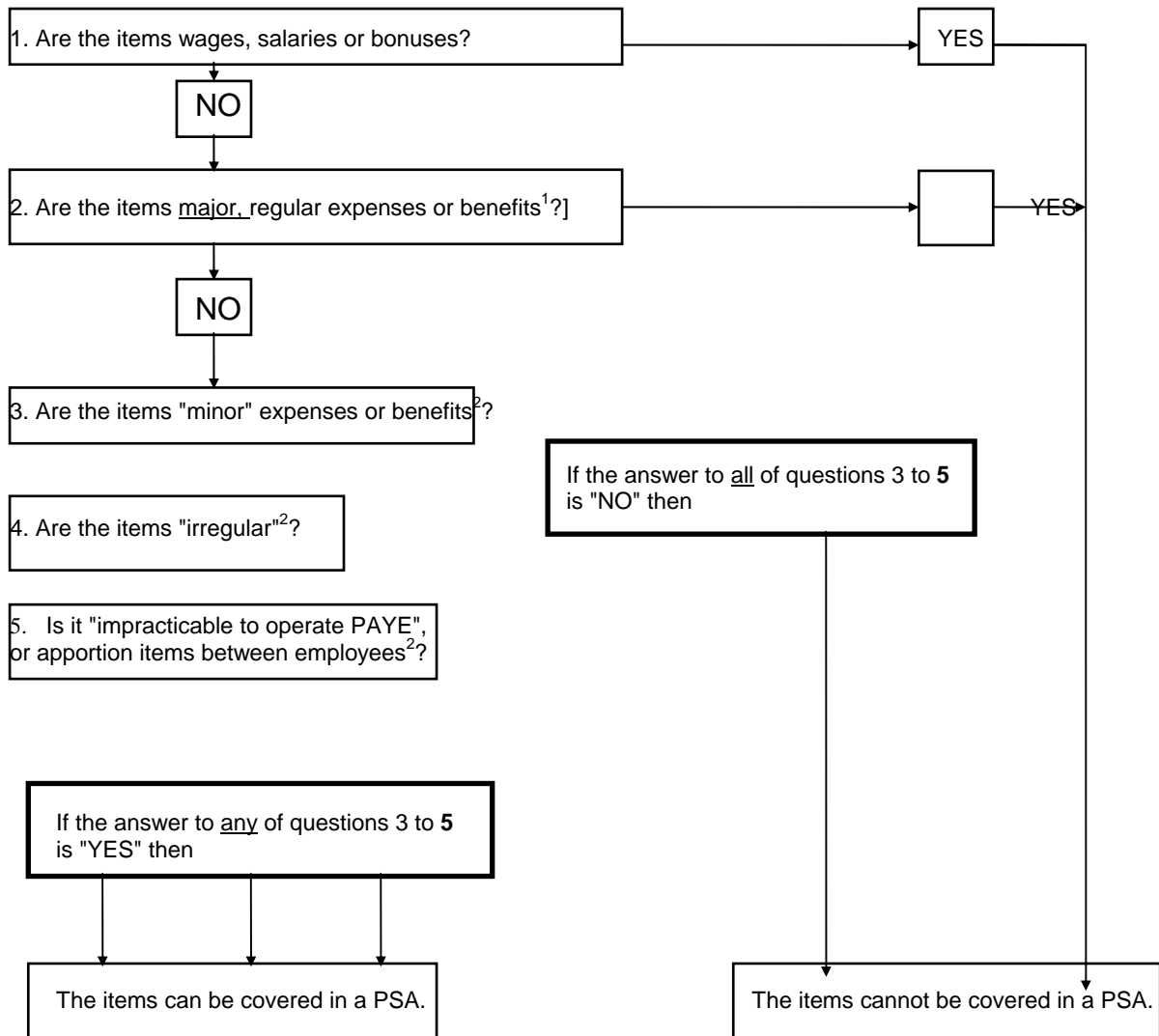


FLOW CHART FOR DECIDING WHICH ITEMS CAN BE INCLUDED IN A PSA



Notes

1. Major benefits such as sole-use company cars, car fuel and beneficial loans are excluded from the scope of PSAs
2. The terms "minor", "irregular" and "Impracticable to operate PAYE or apportion items between employees" are explained in the text of this Statement of Practice