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SCHEDULES

SCHEDULE 5

DEDUCTIONS BY EMPLOYER UNDER ATTACHMENT OF EARNINGS ORDER

PART I

SCHEME OF DEDUCTIONS

Preliminary definitions

- 1 The following three paragraphs have effect for defining and explaining, for purposes of this Schedule, expressions used therein.
- 2 " Pay-day ", in relation to earnings paid to a debtor, means an occasion on which they are paid.
- 3 " Attachable earnings", in relation to a pay-day, are the earnings which remain payable to the debtor on that day after deduction by the employer of—
- (a) income tax ;
 - (b) contributions under any of the following enactments—
 - the National Insurance Act 1965,
 - the National Insurance (Industrial Injuries) Act 1965, or
 - the National Health Service Contributions Act 1965 ;
 - (c) amounts deductible under any enactment, or in pursuance of a request in writing by the debtor, for the purposes of a superannuation scheme within the meaning of the Wages Councils Act 1959.
- 4 On any pay-day—
- (a) "the normal deduction" is arrived at by applying the normal deduction rate (as specified in the relevant attachment of earnings order) with respect to the period since the last pay-day or, if it is the first pay-day of the debtor's employment with the employer, since the employment began; and
 - (b) " the protected earnings" are arrived at by applying the protected earnings rate (as so specified) with respect to the said period.