

# Check that your wages have been paid correctly!

Your payslip is an important piece of paper. It shows the wages you have been paid, taxes that have been withheld, and other deductions. Even if your payslip is sent monthly to your online bank, check it every month and always keep payslips for at least five years in case they are needed to clarify any ambiguity.

Whenever an employer pays an employee wages, it must also provide a statement that shows the amount of the wages and the basis on which the wages were determined. The payslip must also show any holiday pay as well as the amount of holiday compensation and the basis on which it was determined. If you do not receive a payslip, notify your employer immediately. If, despite your request, you still do not receive your payslip, ask your shop steward for help or, if your workplace does not yet have a shop steward, contact SEL's regional office. Failure to provide a payslip is a punishable offence. Compare your payslip to your records of your working hours. If you have not received all of the wages you are owed, request your employer to rectify your wages. If you are unsure or you need help, contact the shop steward or SEL's regional office. An employer must provide the employee with a pay statement upon request, and this is different from a payslip. A pay statement is given to the employee without separate request whenever an employment relationship ends or when redundancy begins for unemployment benefit. The pay statement must show "established earnings" for at least the last 26 calendar weeks. ○

| ESIMERKKIPALKKALASKELMA              |   |                               |   |   |                               |                   |
|--------------------------------------|---|-------------------------------|---|---|-------------------------------|-------------------|
| Lähetettävä:<br>Elintarviketehdas Oy |   | 1/2021                        | Palkkakausi<br>1.1.2021-30.1.2021           | Ajalta  | Työsuhde alk.<br>15.6.2005    |                   |
| Vastaanottaja:<br>Pirkko Porkkana    |   | Henkilö<br>130                | Verokortti<br>25<br>lisä% 37<br>raja 35 000 | Tes/teollisuus<br>palkkaryhmä 4<br>einstyöntekijä | Henkilötunnus<br>030972-1554Å |                   |
| Palkkalaji                           |   | aika/määrä                    | a'hinta                                     | euro  |                               |                   |
| 112                                  | kuukausipalkka                          | TES:n mukainen kuukausipalkka |   | summa   |                               |                   |
| 112                                  | tuntipalkka                             | tehdyt perustunnit            | palkka                                      | tehtyjen tuntien ja palkan summa                  |                               |                   |
| 113                                  | palvelusvuosilisä                       | riippuu työsuhteen pituudesta |   | summa   |                               |                   |
| 114                                  | sunnuntailisä                           | tehdyt tunnit                 | kts. TES                                    | tehtyjen tuntien ja palkan summa                  |                               |                   |
| 115                                  | iitalisä                                | tehdyt tunnit                 | kts. TES                                    | tehtyjen tuntien ja palkan summa                  |                               |                   |
| 116                                  | työajan lyhennys                        | tehdyt tunnit                 | määrä                                       |   |                               |                   |
| 117                                  | sairausajan palkka ajalta 20.–25.1.2021 | sairausajan palkka            | kts. TES                                    | näkyvä mahdollinen erotus                         |                               |                   |
| 118                                  | lomapalkka ajalta 4.1.–9.1.2021         | lomapäivät                    | Lomapäivän palkka                           | summa   |                               |                   |
| 119                                  | lomakorvaus                             |                               |   | summa   |                               |                   |
| palkka kaudelta                      | työtunnit yhteensä                      | työt.vak.maksu                | eläkemaksu                                  | ay-jäsenmaksu                                     | pekkassaldo                   | maksetaan tilille |
| vuoden alusta                        | rahapalkka                              | enn.pid. al. ansio            | tulot yhteensä                              | ennakonpidätys                                    | työt.vak.maksu                | ay-jäsenmaksu     |
| Edellinen vuosi                      | enn.pid.al ansiot                       |                               |   |   |                               |                   |

## DON'T CARRY OUT UNDECLARED WORK!

- » If you carry out undeclared work, you are supporting the grey economy and are only shooting yourself in the foot. You will not accumulate a pension. Your employer will not have insured you against accidents, and you will not be entitled to earnings-related sickness benefits or unemployment allowance.
- » Always do the following: 1. Demand a written employment contract. 2. Only work using your tax card. 3. Ensure that your wages are paid into your bank account. 4. Check your payslip monthly and your pension statement annually.

## EXTRA PAY

**IN ADDITION TO BASIC WAGES**, various kinds of extra pay are paid, and these are agreed on in the collective bargaining agreement and locally. These include extra pay for shift work and service bonuses. Extra pay relating to working hours is paid in accordance with a realised shift list. Record the hours you have worked and compare them with the realised hours on your payslip.

## OVERTIME

**OVERTIME WORKED** should also be shown on your payslip. The employee's consent is always required for overtime. You do not need to provide a reason for declining overtime. Daily overtime = working hours in a single day exceed regular working hours (8 hours). Overtime pay for daily overtime is an extra 50% for the first two hours and an extra 100% thereafter. Weekly overtime = working hours in a week exceed regular working hours (40 hours). Overtime pay for weekly overtime is an extra 50% for the first eight hours and an extra 100% thereafter. The employee's working hours (overtime, including preparation and completion work) may not exceed an average of 48 hours per week over a 4-month inspection period.

## SICK LEAVE

**DURING SICK LEAVE**, the employer will pay wages during that period in accordance with the collective bargaining agreement. The amount of time that wages are paid for sick leave depends on the length of the employment relationship before the sick leave occurred.

## WORKTIME SHORTENING

**THE PAYSIP SHOWS** any worktime shortening that has been taken or has not yet been taken over the course of the year.

## ANNUAL LEAVE PAY, HOLIDAY PAY AND HOLIDAY COMPENSATION

**WHEN YOU TAKE ANNUAL LEAVE** during a salaried period, the holiday wages must be shown on the payslip. Holiday pay is agreed in the collective bargaining agreement and is 50% of annual leave pay. When the employment relationship ends, leave that was accumulated but not taken is paid as holiday compensation. If no leave days were taken during the employment relationship, the holiday compensation is either 9% or 11.5% of the pay paid during the employment period and certain absences. 9% will be paid if the employment relationship lasted for less than a year by 31.3. and 11.5% is paid if the employment relationship lasted for more than a year.

## WAGES

**THE MINIMUM WAGE LEVEL** is determined based on the collective bargaining agreement and on how demanding the task agreed in the employment contract is. The wages should always be at least the amount stated in the collective bargaining agreement, and extra pay should be itemised in the payslip. Wages that are higher than the minimum wages outlined in the collective bargaining agreement are agreed locally. Check your employment contract to see the terms of your wages and how they are determined.

## A PAYSIP MUST CONTAIN

- » The employer's name
- » The employee's name, address, personal ID number and bank account number
- » The pay period; that is, the period for which the wages are paid
- » The date on which the employment relationship began
- » A professional title
- » The wage group; check that you're in the right wage group!
- » The tax rate
- » Fringe benefits, such as housing, car, telephone and food benefits
- » The number of days of leave and compensation (worktime shortening)
- » Annual leave pay, holiday pay, holiday compensation
- » Trade union membership fee
- » Earnings from the pay period, as well as taxes and other payments paid
- » Earnings accumulated from the start of the year, as well as taxes and other payments paid
- » Changes in the employment relationship, e.g. sick leave

## TAXES

**THE PAYSIP SHOWS THE INFORMATION** on your own tax card. Tax card has just one income limit for the entire year. This increases the earner's responsibility for monitoring their earnings. The same tax card is used for both primary and secondary occupations. If it appears that you will exceed your earnings limit for the entire year, it's well worth increasing the limit in good time.

## UNEMPLOYMENT INSURANCE CONTRIBUTIONS

**THE STATUTORY UNEMPLOYMENT INSURANCE** contribution is 1.4% of wages in 2021. Statutory unemployment insurance funds unemployment benefits, or the earnings-related unemployment allowance paid by unemployment funds and the basic unemployment allowance and labour market support paid by Kela.

## PENSION CONTRIBUTIONS

**THE STATUTORY PENSION CONTRIBUTION** for 53–62-year-olds is 8.65%, and for others it is 7.15% of wages in 2021. A pension contribution is the share of pension contributions paid by the employee. The remainder is paid by employers.

## TRADE UNION MEMBERSHIP FEE

**YOUR EMPLOYER WILL WITHHOLD** your SEL's 1.6% membership fee directly from your wages if you have submitted a membership fee collection agreement to your employer. If so, your employer will automatically deduct the membership fee from your wages and send it to SEL. Membership fees are entirely tax-deductible for you. When your membership fees are accounted for in your final taxation, the true amount of the membership fee paid is lower than the membership fee withheld monthly from your wages.