

## Key Information Document

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on 020 7215 5000 or through the Acas helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

### GENERAL INFORMATION

<b>Your name:</b>	
<b>Name of employment business:</b>	Oliver James Associates
<b>Name of intermediary or umbrella company:</b>	Parasol Ltd
<b>Your employer:</b>	Parasol Ltd
<b>Type of contract you will be engaged under:</b>	Contract of employment
<b>Who will be responsible for paying you:</b>	Parasol Ltd
<b>How often the umbrella company and you will be paid:</b>	Weekly

### INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

The worker is being paid through an intermediary or umbrella company: a third-party organisation that will calculate the worker's tax and other deductions and then pay worker for the work undertaken for the hirer. We will still be finding the worker assignments.

The money earned workers assignments will be transferred to the umbrella company as part of their income. They will then pay worker their wage. All the deductions made which affect workers wage are listed below. If the worker has any queries about these, they can contact us.

Workers payslip may show them as an employee of the umbrella company listed below.

<b>Name of intermediary or umbrella company:</b>	Parasol Ltd
<b>Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:</b>	The employment business and Parasol are not connected. Parasol is independent to Oliver James Associates. A contract for services will be in place between Parasol and Oliver James Associates.
<b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	£100 per day to Parasol
<b>Deductions from intermediary or umbrella income required by law:</b>	Employers National insurance calculated at 13.8% of the gross pay figure (above secondary threshold of £166 per week). Apprentice Levy is calculated at 0.5% of the gross pay figure. Auto enrolment employers pension contributions at 4% of national living wage.

<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	The margin retained by Parasol is £28.50. Voluntary contributions into a private pension scheme
<b>Expected or minimum rate of pay to you:</b>	The minimum rate of pay you will receive will be £8.21 per hour.
<b>Deductions from workers wage required by law:</b>	Income tax calculated at 20%/40%/45% above the personal allowance of £12,500. Employees NI calculated at 12% up to £50,000 and 2% thereafter. Employees pension contribution calculated at 4% net (5% gross)
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated):</b>	
<b>Any fees for goods or services:</b>	
<b>Holiday entitlement and pay:</b>	Your holiday entitlement per annum is 28 days. Your holiday pay is included in the rate that is paid to Parasol by Oliver James Associates. This will be paid to you with your weekly pay.
<b>Additional benefits:</b>	

#### EXAMPLE PAY

	<b>Umbrella fees</b>	<b>Worker fees</b>
<b>Example gross rate of pay to intermediary or umbrella company from us:</b>	£500.00 Weekly	
<b>Deductions from intermediary or umbrella income required by law:</b>	£34.94 Employer's NI £2.29 Apprenticeship Levy £13.80 Employer Pension Contribution (Auto Enrolment)	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	£28.50 Parasol Margin	
<b>Example rate of pay to you:</b>		£375.20 Weekly Pay £45.28 Holiday Pay £420.48
<b>Deductions from your pay required by law:</b>		£33.22 Income Tax £30.54 Employees NI £13.80 Employee Pension Contribution (Auto Enrolment)
<b>Any other deductions or costs taken from your pay:</b>		
<b>Any fees for goods or services:</b>		
<b>Example net take home pay:</b>		£342.91 Weekly