

## 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 umbrella company:</b>	PayStream My Max Limited
<b>Your employer:</b>	PayStream My Max Limited
<b>Type of contract you will be engaged under:</b>	Employment Contract
<b>Who will be responsible for paying you:</b>	PayStream My Max Limited
<b>How often the umbrella company and you will be paid:</b>	Weekly

### INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an umbrella company: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. At the bottom you will find a representative example of weekly salary with all relevant deduction. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company listed below.

<b>Name of umbrella company:</b>	PayStream My Max Limited
<b>Any business connection between the umbrella company, the employment business and the person responsible for paying you:</b>	None
<b>Minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	£500 @ £100 Day Rate x 5
<b>Deductions from umbrella income required by law:</b>	Employer's NI Apprenticeship Levy
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	£22 (Employment) pw Umbrella Margin as agreed with agency

<b>Minimum rate of pay to you:</b>	£8.72ph (National Living Wage >25) £8.20ph (21-24) £6.45ph (16-20) + Holiday Pay @ 12.07% + Any bonus/commission
<b>Deductions from your wage required by law:</b>	<ul style="list-style-type: none"><li>• Income Tax/PAYE</li><li>• Employee's National Insurance</li></ul>
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated):</b>	N/A

<b>Any fees for goods or services:</b>	N/A
<b>Holiday entitlement and pay:</b>	28 days per annum
<b>Additional benefits:</b>	<ul style="list-style-type: none"> <li>• Employer's Liability, Professional Indemnity and Public/Products Liability Insurance</li> <li>• Tax relief on allowable expenses</li> </ul>
<b>Any Opt -out agreements under Regulation 32</b>	Opt In

### EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
<b>Example gross rate of pay to umbrella company from us:</b>	Umbrella income: £500	
<b>Deductions from intermediary or umbrella income required by law:</b>	Employers NI: £37.20 Apprenticeship Levy: £2.19	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	Umbrella margin: £22	
<b>Example rate of pay to you:</b>		Gross: £438.60
<b>Deductions from your pay required by law:</b>		Employees NI: £30.67 PAYE: £39.60
<b>Any other deductions or costs taken from your pay:</b>		N/A
<b>Any fees for goods or services:</b>		N/A
<b>Example net take home pay:</b>		£368.33