

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.

Further information can be found at info@smartwork.com.

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

Your name:	
Name of employment business:	Oliver James Associates
Name of umbrella company:	Smartwork.com Ltd
Your employer:	Smartwork.com Ltd
Type of contract you will be engaged under:	Permanent contract
Who will be responsible for paying you:	Smartwork.com Ltd
How often the umbrella company and you will be paid:	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.

Name of umbrella company:	Smartwork.com Ltd
Any business connection between the umbrella company, the employment business and the person responsible for paying you:	None
Minimum gross rate of pay transferred to the intermediary or umbrella company from us:	As minimum AMS will transfer amount required by the umbrella in order to administrate payments in line with National Living Wage regulations
Deductions from umbrella income required by law:	<ul style="list-style-type: none"> • Apprenticeship Levy - some umbrellas are required to pay the UK's Apprenticeship Levy. • Employers National Insurance (NIERS) - The amount umbrella pays HMRC as your employer for National Insurance. • Employer's pension contribution - 3%, if applicable
Any other deductions from umbrella income (to include amounts or how they are calculated)	<ul style="list-style-type: none"> • £18 per week

Minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Living Wage. (For example: £327 for 37.5hrs per week, assuming you are 25 years old and over)
Deductions from your wage required by law:	<ul style="list-style-type: none"> • Employees National Insurance Contribution • Income Tax • Employee's Pension Contributions -5%, if applicable

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	<ul style="list-style-type: none"> • If relevant – student or postgraduate loan deductions • If relevant – earnings attachment orders
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	None
Holiday entitlement and pay:	The employee statutory entitlement is 20 days holiday and 8 bank holidays. This is paid at 12.07 % on a rolled-up basis.
Additional benefits:	<ul style="list-style-type: none"> • Dedicated Account Manager • Same day payments for funds received before midday • Compliance- We are full FCSA members, APSCo affiliates & TEAM Service providers. • Comprehensive Business Insurances package worth £31 million which includes £10 million Employers' Liability, £10 million Public Liability, £5 million Professional Indemnity, £1 million Medical Malpractice. • Full Statutory rights - Statutory sick pay, maternity/paternity and holiday pay • Overarching employment contract • Extended Office Hours - our employees a help line which is open from 8am-8pm, 7 days a week. • Service Level Agreement • All of your details will be available to you online on the SmartPortal • Pension scheme • No set up or leaving cost
Any Opt -out agreements under Regulation 32	Each worker has the right to opt out or opt in

EXAMPLE PAY*

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	£500 a week (5 days a week for £100 per day)	
Deductions from intermediary or umbrella income required by law:	Employer's NI: £36.13 App Levy: £2.15 Employer Pension: £12.92	
Any other deductions or costs taken from intermediary or umbrella income:	Company margin - £18/week	
Example rate of pay to you:		£430.80/week
Deductions from your pay required by law:		PAYE Tax: £33.74 Employee's NI: £29.77 Employee Pension: £21.54
Any other deductions or costs taken from your pay:		n/a – holiday pay advanced/rolled up
Any fees for goods or services:		0
Example net take home pay:		£345.75 per week including Holiday Pay

*In this example we have assumed you are eligible for and opted in auto enrolment pension scheme