

## 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>	<b>Oliver James Associates</b>
<b>Name of umbrella company:</b>	<b>Umbrella.co.uk (Umbrella-Company Ltd)</b>
<b>Your employer:</b>	<b>Umbrella.co.uk (Umbrella-Company Ltd)</b>
<b>Type of contract you will be engaged under:</b>	Employment Contract
<b>Who will be responsible for paying you:</b>	<b>Umbrella.co.uk (Umbrella-Company Ltd)</b>
<b>How often the umbrella company and you will be paid:</b>	<b>Weekly</b>

### 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>	<b>Umbrella.co.uk (Umbrella-Company Ltd)</b>
<b>Any business connection between the umbrella company, the employment business and the person responsible for paying you:</b>	There is no business connection between the employment business and the umbrella company.
<b>Minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	£11.43 per hour
<b>Deductions from umbrella income required by law:</b>	Employers National Insurance Apprentice Levy Employers Pension Holiday Pay
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	

  

<b>Minimum rate of pay to you:</b>	National Living Wage
<b>Deductions from your wage required by law:</b>	<ul style="list-style-type: none"><li>• Income Tax</li><li>• National Insurance</li><li>• Employee Pension Contributions</li><li>• Student Loan repayment deductions (if applicable)</li></ul>

	<ul style="list-style-type: none"> <li>Deductions under a Court Order or Attachment of Earnings Order (if applicable)</li> </ul>
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated):</b>	Umbrella.co.uk Margin - £20 per weekly timesheet
<b>Any fees for goods or services:</b>	None
<b>Holiday entitlement and pay:</b>	28 days pro rata, calculated at 12.07% of at least the minimum rate of pay to you
<b>Additional benefits:</b>	<p>Umbrella.co.uk is one of the leading umbrella companies in the marketplace, run by qualified accountants. Working as approved suppliers to the majority of agencies in the UK, meaning our contractors never need to switch.</p> <p>We offer preferential rates, the opportunity of building employment tenure and allow contractors to benefit from all the rights of being employed, whilst enjoying the flexibility of contracting.</p> <p>Further benefits of our Umbrella service include:</p> <ul style="list-style-type: none"> <li>- Pension salary sacrifice</li> <li>- Exclusive high street discounts</li> <li>- VIP medical care package, including GP cover 24/7</li> <li>- Personalised portal and app to access benefits on the go</li> </ul>
<b>Any Opt -out agreements under Regulation 32</b>	

### EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
<b>Example gross rate of pay to umbrella company from us:</b>	<b>£500 (based on 5 days a week)</b>	
<b>Deductions from intermediary or umbrella income required by law:</b>	Employers NI – £37.45 Apprentice Levy – £2.20 Employers Pension - £0	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	Umbrella.co.uk margin - £20	
<b>Example rate of pay to you:</b>		<b>£440.35 (inclusive of £47.43 of holiday)</b>
<b>Deductions from your pay required by law:</b>		<b>PAYE income tax – £39.99 Employees NI – £30.88 Employees Pension – £0 Student Loan – £0</b>

Any other deductions or costs taken from your pay:		
Any fees for goods or services:		N/A
Example net take home pay:		<b>£369.48</b>