

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:

Name of employment business:	Oliver James Associates
Name of umbrella company:	SmartWork
Your employer:	SmartWork
Type of contract you will be engaged under:	Permanent Employment Contract
Who will be responsible for paying you:	SmartWork
How often the umbrella company and you will be paid:	Weekly

Intermediary or Umbrella Company 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
Any business connection between the umbrella company, the employment business and the person responsible for paying you:	The Employment Business and the umbrella company are not connected
Minimum gross rate of pay transferred to the intermediary or umbrella company from us:	£150.00 is the daily rate (also known as Assignment income, contract rate and Umbrella rate)
Deductions from umbrella income required by law:	<ul style="list-style-type: none"> -Apprenticeship Levy – some employers are required to pay the UK's Apprenticeship Levy. -Employers National Insurance (NIERS) – The amount umbrella pays HMRC as your employer for National Insurance -Employers pension contribution – 3% if applicable
Any other deductions from umbrella income (to include amounts or how they are calculated)	£20 SmartWork margin retained by SmartWork from Assignment Income/Contract rate

Minimum rate of pay to you:	Minimum rate of pay = The hours you have worked multiplied by National Minimum Wage
Deductions from your wage required by law:	<ul style="list-style-type: none"> -Employees National Insurance Contribution -Income tax (PAYE) -Employee's pension contributions – 5%, if applicable -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:	28 days per annum, inclusive of bank holidays, pro rata accordingly. This is paid at 12.07% (choice of advance or payment as leave taken)
Additional benefits:	Statutory benefits, discretionary bonus subject to the terms of the contract of employment & private pension scheme

Example pay:

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	£750.00 (£150.00 per day)	
Deductions from intermediary or umbrella income required by law:	Employer's NI: £64.58 Apprenticeship Levy: £3.21 Employer Pension: £19.29	
Any other deductions or costs taken from intermediary or umbrella income:	£20 per week from gross umbrella income	
Example rate of pay to you:		£642.92
Deductions from your pay required by law:		Employee Pension Contributions: £32.15 Employee's NI: £48.14 PAYE Tax: £73.77
Any other deductions or costs taken from your pay:		N/A
Any fees for goods or services:		N/A
Example net take home pay:		£488.86