

## 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>Name of employment business:</b>	<b>Oliver James Associates</b>
<b>Name of umbrella company:</b>	<b>Umbrella.co.uk (Umbrella-Company Limited)</b>
<b>Your employer:</b>	<b>Umbrella.co.uk (Umbrella-Company Limited)</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 Limited)</b>
<b>How often the umbrella company and you will be paid:</b>	<b>Weekly</b>

### 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.

<b>Name of umbrella company:</b>	<b>Umbrella.co.uk (Umbrella-Company Limited)</b>
<b>Any business connection between the umbrella company, the employment business and the person responsible for paying you:</b>	<b>None</b>
<b>Minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	<b>£150 per day</b>
<b>Deductions from umbrella income required by law:</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Employer's National Insurance</li> <li><input type="checkbox"/> Apprenticeship Levy</li> <li><input type="checkbox"/> Employer pension contributions at 3% of NMW if enrolled</li> </ul>
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	Umbrella margin of £20 per week processed
<b>Minimum rate of pay to you:</b>	£750 (£150.00 per day)
<b>Deductions from your wage required by law:</b>	<ul style="list-style-type: none"> <li>• PAYE income tax</li> <li>• Employee's National Insurance</li> <li>• Employee pension contributions at 5% of NMW if enrolled</li> <li>• Student Loan (if applicable)</li> <li>• Attachment of Earnings Orders (if applicable)</li> </ul>
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated):</b>	N/A

Any fees for goods or services:	N/A
Holiday entitlement and pay:	5.6 weeks per annum
Additional benefits:	<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>
Any Opt -out agreements under Regulation 32	

### Example pay:

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	<b>£750.00 (£150.00 per day)</b>	
Deductions from intermediary or umbrella income required by law:	Apprenticeship Levy: £3.30 Employers NI: £66.90 Employers pension: £0  <b>(Auto-enrolled after 12 weeks)</b>	
Any other deductions or costs taken from intermediary or umbrella income:	Umbrella Company Margin: £20	
Example rate of pay to you:		Salary (Gross): £588.74 Holiday Pay: £71.06
Deductions from your pay required by law:		Income Tax: £83.40 Employee NI: £50.04  Pension: £0 (Auto-enrolled after 12 weeks) Student loan: £0
Any other deductions or costs taken from your pay:		N/A
Any fees for goods or services:		N/A
Example net take home pay:		£526.36

