

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:	PayStream My Max Ltd
Your employer:	PayStream My Max Ltd
Type of contract you will be engaged under:	Contract of Service (Employment Contract)
Who will be responsible for paying you:	PayStream My Max Ltd
How often the umbrella company and you will be paid:	Weekly/monthly

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:	PayStream My Max 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:	£150 per day
Deductions from umbrella income required by law:	Employer's NI Contributions Apprenticeship Levy
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella Margin £20 Weekly
Minimum rate of pay to you:	<ul style="list-style-type: none"> • £11.44 ph (National Living Wage: employees aged 21 years and older) OR £8.60 ph (National Minimum Wage: employees aged 18-20) • Holiday Pay @ 12.07% • Any bonus/commission
Deductions from your wage required by law:	<ul style="list-style-type: none"> • Employee's National Insurance Contributions • PAYE tax
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None in this example

Any fees for goods or services:	None (unless otherwise agreed between yourself and the umbrella company)
Holiday entitlement and pay:	Minimum of the equivalent of least 5.6 weeks of holiday per year.
Additional benefits:	<ul style="list-style-type: none"> • PayStream Rewards • Employer's Liability, Professional Indemnity and Public/Products Liability Insurance • Tax relief on allowable expenses
Any Opt -out agreements under Regulation 32	None

Example pay:

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	£750 (5 days @ £150 pd)	
Deductions from intermediary or umbrella income required by law:	Employer's NI: £66.90 Apprenticeship Levy: £3.30	
Any other deductions or costs taken from intermediary or umbrella income:	Umbrella Margin: £20	
Example rate of pay to you:		Gross: £659.80
Deductions from your pay required by law:		Employee's NI: £33.42 PAYE: £83.40
Any other deductions or costs taken from your pay:		None in this example
Any fees for goods or services:		None in this example
Example net take home pay:		£542.98