

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:

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| 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 Overarching Employment Contract |
| Who will be responsible for paying you: | SmartWork.com 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:

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| Name of umbrella company: | SmartWork.com Ltd |
| 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 is the Daily Rate (also known as Assignment Income, Contract Rate and Umbrella Rate) |
| Deductions from umbrella income required by law: | Employers National Insurance (NIERS), Apprenticeship Levy, Employer's pension contribution - 3%, if applicable, Holiday Pay (accrued or advanced) |
| 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, Optional personal pension/SIPP scheme margin £25 per month, Additional deduction for contribution to pension (if applicable) |

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| 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: | Income Tax & National Insurance |
| Any other deductions or costs taken from your wage (to include amounts or how they are calculated: | Employee's Pension Contributions - 5%, if applicable, If relevant - student or postgraduate loan deductions, If relevant - earnings attachment orders |
| 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: | Statutory Benefits, Discretionary Bonus subject to the terms of the Contract of Employment, Workplace & Private Pension scheme |
| 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: | £150 x 5 Days worked per week = £750 | |
| Deductions from intermediary or umbrella income required by law: | Employer's NI: £64.57 Apprenticeship Levy: £3.21 Employer Pension: £19.29 | |
| Any other deductions or costs taken from intermediary or umbrella income: | £20 SmartWork margin retained by SmartWork from Assignment Income / Contract Rate 3 £0 Private Pension | |
| Example rate of pay to you: | | Pay: £642.92 |
| Deductions from your pay required by law: | | Employee Pension Contributions: £32.15 Employee's NI: £32.10 PAYE tax: £73.77 |
| Any other deductions or costs taken from your pay: | | N/A |

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|---------------------------------|--|--------------------|
| Any fees for goods or services: | | N/A |
| Example net take home pay: | | Net Pay £504.90 |