

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:	Umbrella.co.uk
Your employer:	Umbrella.co.uk
Type of contract you will be engaged under:	Employment Contract
Who will be responsible for paying you:	Umbrella.co.uk
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:	Umbrella.co.uk
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:	Employers National Insurance Apprenticeship Levy Holiday Pay Employer Pension Contribution
Any other deductions from umbrella income (to include amounts or how they are calculated)	Employer Margin £20 per timesheet (Weekly)
Minimum rate of pay to you:	National Minimum Wage
Deductions from your wage required by law:	Employees National Insurance Contribution Income Tax Employees' Pension Contribution
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None (unless otherwise agreed between yourself and the umbrella company)
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"> Pension Salary Sacrifice – Pension salary sacrifice offering where we will pay into an employee's individual SIPP for £5. Rewards - Umbrella Rewards Pro gives contractors access to a BHSF Healthcare Plan, BP Fuel card and cashback at 1,000's of retailers up and down the UK. Contractors can add this on for £5
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:	£750 per week (based on 5 days per week)	
Deductions from intermediary or umbrella income required by law:	Apprentice Levy - £3.17 Employers NI - £80.26 Employers Pension - £15.34	
Any other deductions or costs taken from intermediary or umbrella income:	Company Margin - £20 per week	
Example rate of pay to you:		Gross - £631.23 Holiday Pay - £67.98
Deductions from your pay required by law:		Income Tax - £72.69 Employee NI - £31.12 Pension - £25.55
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:		£501.87