UMBRELLA CONTRACTS

Key Information Document

This document sets out key information about your relationship with Agency Name and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

Further information can be found at [for Employment Business to insert here]

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

Your name:	Contractor's Name (To be completed by the Agency)
Name of employment business:	To be completed by the Agency
Name of intermediary or umbrella company:	Umbrella Contracts Limited
Your employer:	Umbrella Contracts Limited
Type of contract you will be engaged under:	Contract of Employment – PAYE (see attached sample contract)
Who will be responsible for paying you:	Umbrella Contracts Limited
How often the umbrella company and you will be paid:	Frequency of payment to Umbrella Company: To be completed by the Agency. Frequency of payment by the umbrella company: Upon receipt of identifiable cleared funds.

Intermediary or Umbrella Company Pay Information

You are being paid through an intermediary or 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. 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 intermediary or umbrella company:	Umbrella Contracts Limited
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	None
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	To be completed by the Agency <i>OR</i> "Rate of pay will exceed national minimum wage and will be confirmed at the time of accepting an assignment."
Deductions from intermediary or umbrella income required by law:	Employers NIERS, Pension (where applicable),
Any other deductions from umbrella income (to include amounts or how they are calculated)	Non-vatable umbrella margin of £27 per week or £100 per month, Holiday Pay – Please see holiday entitlement, Apprenticeship Levy



UMBRELLA CONTRACTS

Expected or minimum rate of pay to you:	As per contract of employment (Nothing less than National Minimum Wage as required by law.)
Deductions from your wage required by law:	Tax, National Insurance, Pension contribution (where applicable)
Any other deductions or costs taken from your wage (to include amounts or how they are calculated:	Student Loan (where applicable)
Any fees for goods or services:	None
Holiday entitlement and pay:	28 days holiday entitlement each financial year - advanced and paid at the same time as your salary.
Additional benefits:	None

Example Pay

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£740 (37hrs at £20 p/h)	
Deductions from intermediary or umbrella income required by law:	NIERS: £67.98 Pension: £15.20	
Any other deductions or costs taken from intermediary or umbrella income:	Margin: £27 Holiday Pay: £67.49 Apprenticeship Levy: £3.13	
Example rate of pay to you:		Basic Rate: £559.20 (37hrs @ £15.11 p/h) Holiday Pay: £67.49
Deductions from your pay required by law:		Tax: £76.80 NI: £50.97 Pension: £20.27
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£478.65

