

Key Information Document

This document outlines the key information about the candidate's relationship with the employment business (recruitment agency) and the intermediary or umbrella company used in the engagement. This document includes details regarding 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. All candidates 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	Building Recruitment Company
Name of intermediary or umbrella company	Umbrella.co.uk (Umbrella-Company Ltd)
Candidate's employer	Umbrella-Company Ltd
Type of contract candidate will be engaged under	Employment Contract
Who will be responsible for paying the candidate	Umbrella-Company Ltd
How often the candidate will be paid	Weekly

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

Candidates are being paid through an intermediary or umbrella company: a third-party organisation that will calculate candidate's tax and other deductions and then pay candidate for the work undertaken for the hirer. XXX (Recruitment Agency Employment Business) will still be finding candidate's assignments.

The money earned on candidate's assignments will be transferred to the umbrella company as part of their income. They will then pay candidate their wage. All the deductions made which affect candidate's wage are listed below.

Candidate payslip may show candidate as an employee of the umbrella company set out below.

Name of intermediary or umbrella company	Umbrella.co.uk (Umbrella-Company Ltd)
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying the candidate	Umbrella.co.uk would be responsible for paying the candidate.
Deductions from intermediary or umbrella income	Employers NI Apprentice Levy Employers workplace pension contributions Holiday Pay (where asked to retain)

	PAYE Employee NI
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella Margin – fixed amount of £20

Expected or minimum rate of pay to candidate	£15.00 – Assignment rate
Deductions from your wage required by law	Employees' pension cost PAYE Employees NI
Any other deductions or costs taken from your wage (to include amounts or how they are calculated)	Umbrella Margin retained £20.00
Any fees for goods or services	N/A
Holiday entitlement and pay	12.07% of eligible pay. Advanced from contract rate
Description of the service to which the margin relates	<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"> - Pension salary sacrifice - Exclusive high street discounts - VIP medical care package, including GP cover 24/7 - Personalised portal and app to access benefits on the go
Right to withdraw from the Umbrella company service	Yes, a candidate has the right to cancel or withdraw from the umbrella service. Umbrella-Company Ltd's notice period is just 7 days. Please note this may differ to the contract notice period in the assignment schedule, which takes precedent.

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from xxx (Recruitment Agency)	£15.00	

Employment costs deducted from gross pay received	Employers NI £37.42 Apprentice Levy £2.20 Employers workplace pension contributions £9.60 Margin £20	
Any other deductions or costs taken from intermediary or umbrella income	None	
Example rate of pay to you		£15.00
Deductions from your pay required by law		Employee's pension cost £16.01 PAYE £36.60 Employees NI £30.86
Any other deductions or costs taken from your pay. E.g Direct Earnings Deductions		None
Workplace Pension employee deductions (auto enrolment after 12 weeks)		£16.01
Any fees for goods or services		None
Example net take home pay		£356.68 + Holiday Pay £53.13 = Take home pay £409.81