

## **KEY INFORMATION DOCUMENT**

### **FOR WORKERS PROVIDING SERVICES THROUGH STERLING UMBRELLA TO CARMICHAEL SITE SERVICES LIMITED TRADING AS CARMICHAEL<sup>UK</sup>**

#### **Purpose of this document**

Carmichael<sup>UK</sup> is required by law, under the conduct regulations, to provide this key information document to candidates who are considering working with us through an Umbrella company. This is to inform you about the contract that you are entering into before you sign it and to give you the opportunity to raise any questions before providing your services to the Umbrella Company.

This document sets out key information about your relationship with us and with the Umbrella Company, including details about your pay, and how and when payments will be made by us to the Umbrella Company. More details will be available in your contract with the Umbrella Company.

If you have any concerns about working with us through an Umbrella Company, you may raise them with us at any time by contacting us on 0208 522 8888. Alternatively, you may raise them with The Employment Agency Standards (EAS) Inspectorate which is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with the EAS directly on 020 7215 5000 or through the ACAS helpline on 0300 123 1100.

#### **Key Information**

The name of the business that you will be providing services to is detailed at the end of this document. Carmichael Site Services Limited who carry out business under the trading name Carmichael<sup>UK</sup> will be bound under contract with that Umbrella Company and not with you.

Your contract will be with the Umbrella Company directly. However, we will discuss any potential assignments with you and will confirm these in writing to you as applicable.

When choosing to work for an Umbrella Company, you must understand that your contract is with them. On a weekly basis, Carmichael<sup>UK</sup> will be responsible for paying the Umbrella Company who will in turn pay you in accordance with your individual contract with them. The amount to be paid to the Umbrella Company for the work you have carried out during the week is calculated using the data supplied and authorised by our clients either via an electronic timesheet or via biometric data.

The expected or minimum rate of pay for the person carrying out the work will be as per the specific agreement for the role, as discussed by your consultant and agreed by you. However, this will not be less than the prevailing or current National Minimum Wage. All rates of pay will be confirmed to you and the Umbrella Company in writing before you start any assignment.

In line with government legislation, Carmichael<sup>UK</sup> are required to make you aware of any deductions that we may need to make from the Umbrella Company's payment before the funds are remitted to them.

As you will be working through an Umbrella Company, they will be responsible for any deductions of income tax, employee national insurance, student loan deductions, any agreed pension contributions, any attachment of earnings, and holiday pay. Additionally, they will be responsible for deducting Employer's National Insurance from any pay that we send to them.

In line with the requirements of the EAS, we are under an obligation to show an example of the standard weekly pay that we will make to the Umbrella Company for the work you have completed.

In the example we have used the median weekly pay statistics from April 2022 as published by the Office for National Statistics (ONS).

**You should be aware that the figures included in this document are for indicative purposes only. Your actual payments will vary and will be specific to your individual assignment, your personal tax situation, and the contract that you have with the Umbrella Company. All deductions and statutory reporting as required by law are the responsibility of the Umbrella Company.**

<b>WORKED EXAMPLE OF WEEKLY PAY TO UMBRELLA COMPANY</b>		
Example of pay sent by us to Umbrella Company	<b>£640.00</b>	Pay rate x hours worked
Deduction from pay by Umbrella Company	<b>-£64.00</b>	Employer's National Insurance Contribution
Deduction of fees by Umbrella Company	<b>-£15.00</b>	You should check with the Umbrella Company
Tax deductions from your wage required by law	<b>-£73.00</b>	Tax is deducted by the Umbrella Company
EENI deductions from your wage required by law	<b>-£48.00</b>	Employees NI is deducted by the Umbrella Company
Optional Pension deduction from your wage	<b>-£26.00</b>	Pension may be deducted by the Umbrella Company
Any fees for goods or services:	<b>-£0.00</b>	Umbrella Company will advise
Example net take home pay from Umbrella Co	<b>£414.00</b>	Amount will vary according to your personal tax code

**The details for Sterling Solutions Umbrella Limited are as noted below:**

**Telephone:** 01925 626 200  
**Email:** [info@thesterlinggroup.co.uk](mailto:info@thesterlinggroup.co.uk)  
**Website:** <https://www.thesterlinggroup.co.uk/>