

This document sets out key information about your relationship with **Carmichael Site Services Limited**, and the intermediary or **Sterling Solutions Umbrella Limited** and you, the Individual, including details about pay, holiday entitlement and other benefits.

Further information can be found in your contract of employment with Sterling Solutions Umbrella Limited. [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-6pm.

You have chosen to be engaged through Sterling Solutions Umbrella Limited: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. The money earned on your assignments will be transferred to Sterling Solutions Umbrella Limited as part of their income. They will then pay you your wage on a PAYE basis. All the deductions made which affect your wage are listed below. If you have any queries about these please contact Sterling Solutions Umbrella Limited at info@thesterlinggroup.co.uk

GENERAL INFORMATION

Name of Employment Business	Carmichael Site Services Limited
Name of umbrella company (the 'work-seeker')	Sterling Solutions Umbrella Limited
Who will employ the worker ('You')	Sterling Solutions Umbrella Limited
The type of contract you will be on	Employment contract with Sterling Solutions Umbrella Limited
Who will be responsible for paying you:	Sterling Solutions Umbrella Limited
Any business connection between the employment business, umbrella company, your employer and the person responsible for paying you	If any connection, please provide details N/A
The rate of pay (or minimum gross rate of pay) we expect to transfer to umbrella company (a)	Gross pay to the umbrella company will be an amount equivalent to the gross pay due to the worker plus the deductions required by law from umbrella income plus the umbrella margin.
The rate of pay (or minimum gross rate of pay) we expect umbrella company to pay you:	Gross pay will consist of National Living Wage (NLW) or National Minimum Wage (NMW) at the prevailing rate, Bonus Pay and Holiday Pay where applicable
How often we will pay umbrella company	Weekly
How often umbrella company will pay you:	Weekly
Deductions from umbrella company income <u>required by law</u>	PAYE TAX, NIC, Employers statutory cost
Any other deductions from umbrella company income (to include amounts or how they are calculated)	Pension enrolment Umbrella Company weekly timesheet fee
Deductions from your pay which will be made by the umbrella company required by law.	• Apprenticeship Levy- some employers are required to pay the UK's Apprenticeship Levy.

	<ul style="list-style-type: none"> • Employers National Insurance (NIERS) - The amount umbrella pays HMRC as your employer for National Insurance. • Employer's pension contribution
Any other deductions or costs taken from your wage (to include amounts/how they are calculated)	Sterling's service provides Public Liability, Employer's Liability and Personal Accident as standard but additional Professional Indemnity cover would be required for any contractors deemed to be in a Professional role at a charge of £3.00 per week.
Any fees for goods/services for which you must pay:	£10.00
Any further explanation of the difference between the rate of remuneration/minimum rate of remuneration payable to /expected to be achieved for the limited company/umbrella and the net rate of remuneration payable to/expected to be achieved for the Individual (if not fully explained above)	
Any non-monetary benefits You are entitled to receive	Personal Accident, Employers Liability and Public Liability insurance as standard as well as a number of other benefits including <ul style="list-style-type: none"> • Full Health & Safety & HR Support • A purpose-built App for viewing payments which is available 24/7 • Access to the Sterling Rewards Scheme • Discounted membership for the Medicash Cash Plan, allowing you to claim back money on everyday healthcare costs such as Dental, Optical and a wide range of therapies.
Entitlement to any annual leave and holiday pay	28 days per year
Details of any opt-out agreement under Regulation 32	

EXAMPLE PAY

	Intermediary or umbrella income/fees	Worker income
Example gross rate of pay to intermediary or umbrella company from us:	£1,500.00 (weekly 5 x £300)	
Deductions from intermediary or umbrella income required by law:	£165 employer's national insurance	
Any other deductions or costs taken from intermediary or umbrella income:	£25 Umbrella Company fee	
Example rate of pay to you:		Gross: £1310.00

Deductions from your pay required by law:		£283 PAYE Income Tax £102 Employee's NI
Any other deductions or costs taken from your pay:		
Any fees for goods or services:		
Example net take home pay:		£ 925 weekly

Note: Figures included in this document are for indicative purposes only. Actual payments will vary and be specific to your individual assignment.