

Key Information Document – PAYE Umbrella – Umbrella.co.uk

This document specifies key information which relates to the arrangement between us, **Carmichael Site Services Limited** (the “Employment Business”) and you, the person being supplied to carry out work by and on behalf of **Umbrella Company Limited** (the “Work-Seeker”).

Further information can be found at: <https://www.carmichaeluk.com/>

The Fair Work Agency is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on 0345 161 6000 or through the Acas helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

General Information:

Name of Work-Seeker:	Umbrella Company Limited
Type of contract you will be engaged under by the Work-Seeker:	Contract of Employment
If engaged under a contract of service or apprenticeship, the name of your employer:	Umbrella Company Limited
If engaged under a contract for services, the name of the person responsible for engaging & paying you:	N/A
The nature of any connection, if any, between the intermediary or umbrella company, the employment business and the person responsible for paying you:	None

Worker Seeker Pay Information:

You will be engaged by the Work-Seeker. The Work-Seeker will issue to you the terms and conditions upon which you will carry out the works. The Work-Seeker is responsible for any payments due to you.

For the avoidance of doubt, you will be engaged by the Work-Seeker and it is the Work-Seeker that we will pay for the services provided by them to us. As set out above, the Work-Seeker is responsible for making payment to you in accordance with their agreement with you and taking into consideration their own costs.

The minimum rate of remuneration expected to be paid by the Employment Business to the Work Seeker in respect of the services provided (the “Fee”):	£16.80 per hour
The intervals at which the Fee will be paid to the Work Seeker:	Weekly

The nature of any costs and deductions that the Work Seeker must make from the Fee as required by law:	1. Employers National Insurance 2. Employers Pension Contribution 3. Apprenticeship Levy
The nature and the amount (or at least the method of calculation) of any other costs that the Work Seeker may deduct from the Fee:	Umbrella margin £15 per timesheet

Your Payment Information:

The minimum rate of pay expected to be paid by the Work Seeker to you:	National Minimum Wage
The intervals at which the minimum rate of pay will be paid to you:	Weekly
The nature of any costs and deductions that the Work Seeker must make from the minimum rate of pay as required by law:	1. PAYE Income Taxation 2. Employees' National Insurances 3. Employees' Pension Contribution (after 12 weeks unless you opt out)
The nature and the amount (or at least the method of calculation) of any other costs that the Work Seeker may deduct from the minimum rate of pay:	None
The nature and the amount (or at least the method of calculation) of any fees for services or goods that may be charged to you:	None
The nature and the amount of any non-monetary benefits to which you are entitled:	<u>Salary Sacrifice Pension Contribution:</u> - Voluntarily opted-in personal pension scheme utilising salary sacrifice arrangements. Employee selected percentage or fixed amount pls a £5.00 weekly administration fee. <u>Umbrella Rewards Pro:</u> - Optional subscription providing access to a health cash plan, discounted fuel, and retail reward platforms. £5.00 per week (deducted gross)
Details of any annual holiday entitlement and to any entitlement to payment in respect of the same:	Minimum statutory entitlement (28 days) calculated on your average weekly rumination in the relevant reference period. This can be paid when request or rolled up and paid in advance each week.

Example Pay:

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from the Employment Business:	£630 (£16.80 x 37.5hrs)	
Deductions from intermediary or umbrella income required by law:	£67.32 - Employer's NIC £0.00 - Employers Pension £2.72 - App Levy	
Any other deductions or costs taken from intermediary or umbrella income:	£15 - Margin	
Example rate of pay to you:		£544.96 - Gross Pay £58.69 - Holiday Pay (Rolled Up and Included in Gross Pay above)
Deductions from your pay required by law:		£60.64 - PAYE Tax £24.26 - Employee's NIC £0.00 - Employee Pension
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£460.05 - Net Pay