

Key Information Document (KID)

Umbrella Company

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about 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. 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:	XXXX
Name of employment business:	XXXX
Name of Umbrella company:	Umbrella Company Limited (trading as Umbrella.co.uk)
Your employer:	Umbrella Company Limited
Type of contract you will be engaged under:	Contract of Service (Contract of Employment)
Who will be responsible for paying you:	Umbrella Company Limited
How often the umbrella company and you will be paid:	Weekly

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an 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 umbrella company:	Umbrella Company Limited
Any business connection between the intermediary or umbrella company, the employment business, and the person responsible for paying you:	There is no business connection between the employment business and the umbrella company.
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	[Insert umbrella Rate]
Deductions from intermediary or umbrella income required by law:	None
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella company margin - £20 per week

Minimum rate of pay to you:	<p>You will receive at least the National Minimum Wage (or National Living Wage if you are 23 and older). The current minimum rates are detailed here: https://www.gov.uk/national-minimum-wage-rates</p> <p>Please refer to your contract for details of your gross rate of pay. The net amount payable will depend upon your tax code and applicable deductions (see below).</p>
Deductions from your wage required by law:	<p>Income Tax</p> <p>National Insurance</p> <p>Apprentice Levy</p> <p>Employee Pension Contributions (kicks in after 12 weeks)</p> <p>Student Loan repayment deductions (if applicable)</p> <p>Deductions under a Court Order or Attachment of Earnings Order (if applicable)</p>
Any other deductions or costs taken from your wage (to include amounts or how they are calculated:	None in this example
Any fees for goods or services:	None in this example
Holiday entitlement and pay:	5.6 weeks per annum
Additional benefits:	<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 to access benefits on the go

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£750 (£150 per day for 5 days a week)	
Deductions from intermediary or umbrella income required by law:	<p>Apprenticeship Levy: £3.27</p> <p>Employers NI: £72.17</p> <p>Employers pension: £0</p>	
Any other deductions or costs taken from intermediary or umbrella income:	Umbrella company margin: £20	
Example rate of pay to you:		<p>Salary (Gross): £654.55</p> <p>Holiday Pay: £70.50</p>

Deductions from your pay required by law:		Income Tax: £82.56 Employee NI: £54.66 Pension: £0
Any other deductions or costs taken from your pay:		None in this example
Any fees for goods or services:		None in this example
Example net take home pay:		£517.33