

Key Information Document

This document sets out key information about your relationship with us and the umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

Further information can be found on the Xcede website.

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:	Etonwood to complete
Name of employment business:	Etonwood
Name of intermediary or umbrella company:	Contractor Umbrella Ltd
Your employer:	Contractor Umbrella Ltd
Type of contract you will be engaged under:	Over-arching contract of employment
Who will be responsible for paying you:	Contractor Umbrella Ltd
How often the umbrella company and you will be paid:	Monthly, or as per Xcede payment cycle

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an intermediary or 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:	Contractor Umbrella
Any business connection between the umbrella company, the employment business and the person responsible for paying you:	No business connection
Minimum gross rate of pay transferred to the umbrella company from us:	£11.70 per hour.
Deductions from umbrella income required by law:	<ul style="list-style-type: none"> - Employers' National Insurance - The amount umbrella pays HMRC as your employer for National Insurance - Apprenticeship Levy - As a large employer we are required to pay the UK's Apprenticeship Levy - Employers' Pension Contribution - Our contribution to your pension if you remain opted into the scheme
Any other deductions from umbrella income (to include amounts or how they are calculated)	£25 umbrella margin per week

Minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by £11.70 per hour (For example: £438.75 for 37.5hrs per week, assuming you are 25 years old and over)
Deductions from your wage required by law:	<ul style="list-style-type: none"> • Employees National Insurance Contribution • Income Tax • If relevant – student or postgraduate loan deductions • If relevant – earnings attachment orders • Holiday pay
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	£5 per month to pay into own pension fund
Holiday entitlement and pay:	Statutory holiday leave and pay (pay calculated and deducted as 12.07% of gross taxable pay)
Additional benefits:	<ul style="list-style-type: none"> - Contractor Umbrella Rewards scheme – high street discounts and offers - Flexible payments into company pension scheme

EXAMPLE PAY

	Umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	(£200/day) £1000/week	
Deductions from umbrella income required by law:	Employers' NI: £96.09 Apprenticeship Levy: £4.31 Employers' Pension Contribution £12.32	
Any other deductions or costs taken from umbrella income:	£25 umbrella margin per week	
Example rate of pay to you:		£862.28 per week
Deductions from your pay required by law:		PAYE tax: £121.20 Employees NI: £83.55 per week Employees' Pension Contribution: £15.39
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£642.14 per week