

# Key Information Document – Umbrella Company

This document sets out key information about your relationship with us and the umbrella company or other intermediary 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

<b>Name of employment business:</b>	Corepeople Recruitment Limited
<b>Name of intermediary or umbrella company:</b>	Payme Ltd
<b>Your employer:</b>	Payme Ltd
<b>Type of contract you will be engaged under:</b>	Contract of employment
<b>Who will be responsible for paying you:</b>	Payme Ltd
<b>How often the umbrella company and you will be paid:</b>	Weekly on receipt of workers hours confirmed by the agency

## Umbrella company or other intermediary pay information

You are being employed by an umbrella company or other intermediary: 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 or other intermediary 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 or other intermediary listed below.

<b>Name of umbrella company or other intermediary:</b>	Payme Ltd
<b>Any business connection between the umbrella company or other intermediary, the employment business and the person responsible for paying you:</b>	None
<b>The gross or minimum amount that we will transfer to the umbrella company or other intermediary:</b>	£12.17 per hour
<b>Deductions that we will make to the gross amount paid to the umbrella or other intermediary required by law:</b>	Employer's National Insurance - 13.8% above £242 per week Apprenticeship Levy - 0.5% Employer's Pension Contributions – if applicable, 3% between £123 and £967 per week
<b>Any other deductions that we will make to the gross amount paid to the umbrella or other intermediary's income:</b>	Payme Ltd Margin: £15.00 per week
<b>Expected or minimum rate of pay to you from the umbrella or other intermediary:</b>	National Minimum Wage
<b>Deductions from your wage required by law:</b>	Employee's National Insurance: 12.00% between £242 and £967 per week, 3.25% over £967 per week PAYE Income Tax

	Employee's Pension: if applicable, 5% of earnings between £123 and £967 per week Student or Postgraduate Loan Earnings Attachment Orders
<b>Any other deductions or costs taken from your wage:</b>	None
<b>Any fees for goods or services:</b>	None
<b>Holiday entitlement and pay:</b>	Entitled to 28 days holiday per year which is paid in addition to the expected or minimum rate of pay at a rate of 12.07%
<b>Additional benefits:</b>	First week free of charge Optional Payme Ltd Rewards package - personal accident insurance, discounts at thousands of high street and online retailers, 24/7 GP helpline, fuel card

## Example Pay

	Umbrella or other intermediary fees	Worker fees
<b>The gross or minimum amount that we will transfer to the umbrella company or other intermediary:</b>	£525.00 (£15.00 x 35 hours)	
<b>Deductions that we will make to the gross amount paid to the umbrella or other intermediary required by law:</b>	£40.34 - Employer's NIC £2.34 - Apprenticeship Levy	
<b>Any other deductions that we will make to the gross amount paid to the umbrella or other intermediary's income:</b>	£15.00 - Margin	
<b>Example rate of pay to you from the umbrella or other intermediary:</b>		£467.32
<b>Deductions from your pay required by law:</b>		£45.00 - Income Tax £27.04- Employee's NIC
<b>Any other deductions or costs taken from your pay:</b>		If applicable: Student Loan, Postgraduate Loan, Earnings Attachment
<b>Any fees for goods or services:</b>		None
<b>Example net take home pay:</b>		£395.28

## Conduct Regulations Opt Out

If you are supplied via an umbrella company or other intermediary, then both parties can opt out of being covered by the Conduct of Employment Agencies and Employment Businesses Regulations 2003 (the Conduct Regulations). The opt out must be given in writing to the employment business by both the umbrella or other intermediary and the person being supplied to do the work. The employment business cannot encourage you to do this and it must be your own decision.

Agency workers placed in roles working with, or caring for, vulnerable persons cannot opt out of the Conduct Regulations.

This document is for information only and does not qualify as an agreement for opting out of the Conduct Regulations.