

KEY INFORMATION DOCUMENT

This document sets out key information about the relationship between us (the agency), you (the worker) and the umbrella company supplying you to complete the work, and includes key details about pay, holiday entitlement and other benefits you will be entitled to.

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:	INSERT CANDIDATE NAME
Name of employment business:	XCEDE
Name of umbrella company:	JSA Services Limited
Your employer:	JSA Services Limited
Type of contract you will be engaged under:	Employment contract
Who will be responsible for paying you:	JSA Services Limited
How often the umbrella company and you will be paid:	Monthly

UMBRELLA COMPANY PAY INFORMATION

You will be paid by an umbrella company that will employ you to undertake the work. The umbrella company will supply you as its employee, and we will pay the umbrella company a fee for the supply of its employee. The umbrella company will account for its costs and profit margin, it will then calculate your tax and other deductions and pay you for the work undertaken. We will still be finding you assignments.

All the deductions made which affect your wage are listed below. If you have any queries about these please contact us.

Name of intermediary or umbrella company:	JSA Services Limited
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us per day:	£500.00
Deductions from intermediary or umbrella income required by law:	Employers National Insurance; Apprenticeship Levy; Employers Pension Contributions (if applicable)
Any other deductions from umbrella income (to include amounts or how they are calculated):	Umbrella company's margin
Expected or minimum rate of pay to you:	Not less than National Minimum Wage
Deductions from your wage required by law:	Statutory deductions only (e.g. Income tax and National Insurance)
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	None
Holiday entitlement and pay:	30 days holiday per year, either paid to you in addition to your salary (the expected or minimum rate of pay to you noted above), or payable to you as and when you request holiday

Additional benefits:	Market leading employee benefits scheme, including wellbeing packages and shopping discounts
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EXAMPLE PAY

	Intermediary or umbrella fees		Worker fees	
Example gross rate of pay to intermediary or umbrella company from us:	£10,830.00	Monthly		
Deductions from intermediary or umbrella income required by law:	£47.56	Apprenticeship Levy		
	£1,211.37	Employers NIC		
	£0.00	Employers Pension		
Any other deductions or costs taken from intermediary or umbrella income:	£60.00	Umbrella margin		
Example salary paid to you:			£8,413.64	
Example holiday pay paid to you:			£1,097.43	
Deductions from your pay required by law:			£2,757.10	Tax
			£513.46	National Insurance
			£0.00	Pension
Any other deductions or costs taken from your pay:			-	
Any fees for goods or services:			-	
Example net take home pay:			£6,240.52	

Your personal tax allowance will reduce to £5504 at year-end due to the abatement for earnings over £100k per year, adjusted Umbrella figures are below:

Year-end tax to set aside based on this payment:	£235.55
Net pay after considering additional year-end tax:	£5,784.92