

Key Information Document

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.

Further information can be found at [relevant delivery team at agency] and/or contact@carringtonumbrella.co.uk.

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:	[Contractor Name]
Name of employment business:	[Agency Name]
Name of umbrella company:	Carrington Umbrella Ltd
Your employer:	Carrington Umbrella Ltd
Type of contract you will be engaged under:	Employment Contract
Who will be responsible for paying you:	Carrington Umbrella Ltd
How often the umbrella company and you will be paid:	Weekly or monthly

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. At the bottom you will find a representative example of weekly salary with all relevant deduction. 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:	Carrington Umbrella Ltd
Any business connection between the umbrella company, the employment business and the person responsible for paying you:	None
Minimum gross rate of pay transferred to the intermediary or umbrella company from us:	As minimum employment business will transfer amount required by the umbrella in order to administrate payments in line with National Living Wage regulations
Deductions from umbrella income required by law:	Apprenticeship Levy- some employers are required to pay the UK's Apprenticeship Levy.
	Employers National Insurance (NIERS)- The amount umbrella pays HMRC as your employer for National Insurance.
	Employer's pension contribution NEST as default pension.

Any other deductions from umbrella income (to include amounts or how they are calculated)	Margin of £17.50 per week for Carrington deducted from gross
Minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £416.80 for 40.0hrs per week, assuming you are 23 years old and over)
Deductions from your wage required by law:	Employees National Insurance Contribution Income Tax Employee's Pension Contributions – 5% of gross salary between weekly earnings of £120 and £967 (March 20 rates) with 20% tax relief and 80% balance deducted from net pay.
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	If relevant – student or postgraduate loan deductions If relevant – earnings attachment orders
Any fees for goods or services:	£10.00 per month fee for salary sacrifice pension option
Holiday entitlement and pay:	28 days including Bank Holidays- it is paid at 12.07% on a rolled-up basis by default and does not need to be requested by you. If you wish for it to be accrued, that can be arranged.
Additional benefits:	None
Any Opt -out agreements under Regulation 32	None-This is a decision for you to make

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	£500/day (£2500 per week of 5 working days)	
Deductions from intermediary or umbrella income required by law:	NIERS - £275.42 Apprenticeship Levy - £10.91 Holiday pay - £236.39 Employers Pension - £25.41	
Any other deductions or costs taken from intermediary or umbrella income:	Margin - £17.50	
Example rate of pay to you:		Gross pay including rolled-up holiday pay £2170.77 per week
Deductions from your pay required by law:		Income tax - £626.20 NIEES - £111.08 Employee Pension £33.88
Any other deductions or costs taken from your pay:		£0.00
Any fees for goods or services:		£0.00
Example net take home pay:		£1399.61 per week inc. holiday

* In this example we have assumed you are eligible for and opted in auto enrolment pension scheme.