Key Information Document

This document sets out key information about candidate's relationship with employment business and the intermediary or umbrella company used in the 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. All candidates can raise a concern with them directly on **020 4566 5333** or **through the Acas helpline on 0300 123 1100, Monday to Friday, 8am to 6pm**.

GENERAL INFORMATION

Name of employment business:	Example Recruitment
Name of intermediary or umbrella company:	Sapphire DNP Limited
Candidate's employer:	Sapphire DNP Limited
Type of contract candidate will be engaged under:	Contract of Employment
Who will be responsible for paying the candidate:	Sapphire DNP Limited
How often the candidate will be paid:	Weekly following receipt of hours worked

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

Candidates are being paid through an intermediary or umbrella company: a third-party organisation that will calculate candidate's tax and other deductions and then pay candidate for the work undertaken for the hirer. Example Recruitment will still be finding candidate's assignments.

The money earned on candidate's assignments will be transferred to the umbrella company as part of their income. They will then pay candidate their wage. All the deductions made which affect candidate's wage are listed below.

Candidate payslip may show candidate as an employee of the umbrella company listed below.

Name of intermediary or umbrella company:	Sapphire DNP Limited
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying the candidate:	N/A
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from Example Recruitment:	£40.00 per hour
Deductions from intermediary or umbrella income required by law:	Employer's National Insurance, Apprenticeship Levy, Employer's Pension Contributions (where applicable), Holiday Pay (if the employee opts to accrue and be paid at a later date)

Any other deductions from umbrella income (to include amounts or how they are calculated)	Company Margin (£25.00/Week) ERs NI Salary Sacrifice Saving (15.00% of the employee's pension contribution where applicable) Pension Salary Sacrifice (5% of the employee's pay (before salary sacrifice))

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Expected or minimum rate of pay to candidate:	National Minimum/Living Wage (currently £12.21/hour)
Deductions from your wage required by law:	Income Tax (PAYE) National Insurance Contributions Pension Contributions (where applicable)
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	N/A
Any fees for goods or services:	N/A
Holiday entitlement and pay:	28.00 days (12.07%)
Additional benefits:	N/A

EXAMPLE PAY

	Intermediary or umbrella fees	**Worker fees**
Example gross rate of pay to intermediary or umbrella company from Example Recruitment:	(25.00 X £40.00) = £1,000.00	
Deductions from intermediary or umbrella income required by law:	Apprenticeship Levy - £4.02 Employer's NI - £106.31 Employer's Pension - £20.54	
Any other deductions or costs taken from intermediary or umbrella income:	Company Margin - £25.00 ERs NI Salary Sacrifice Saving - £5.14 Pension Salary Sacrifice - £34.24	
Example rate of pay to you:		£28.72/hour (£718.08) + Holiday Pay (£86.67)
Deductions from your pay required by law:		Income Tax - £112.40 National Insurance - £45.02
Any other deductions or costs taken from your pay:		£0.00
Any fees for goods or services:		£0.00
Example net take home pay:		£647.33