

## 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.

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>	<b>Oliver James Associates</b>
<b>Name of umbrella company:</b>	<b>Parasol</b>
<b>Your employer:</b>	<b>Parasol</b>
<b>Type of contract you will be engaged under:</b>	Contract of Employment
<b>Who will be responsible for paying you:</b>	Parasol
<b>How often the umbrella company and you will be paid:</b>	<b>Weekly/Monthly</b>

### Intermediary or Umbrella Company 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. All the deductions made which affect your wage are listed below. At the bottom you will find a representative example of weekly salary with all relevant deduction. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company listed below:

<b>Name of umbrella company:</b>	<b>Parasol</b>
<b>Any business connection between the umbrella company, the employment business and the person responsible for paying you:</b>	<b>None</b>
<b>Minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	<b>£150.00 Per day</b>
<b>Deductions from umbrella income required by law:</b>	Employer's National Insurance calculated at 13.8% of the gross pay figure (above the secondary threshold of £175 per week). The apprenticeship Levy is calculated at 0.5% of your gross pay figure.
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	<b>The margin retained by Parasol is £20.00 per week.</b>
<b>Minimum rate of pay to you:</b>	£11.44
<b>Deductions from your wage required by law:</b>	Income tax calculated at 20%/40%/45% above the personal allowance of £242 per week. Your personal allowance will reduce if

	<p>your gross pay will exceed £100,000 per year.</p> <p>Employees NI is calculated at 8% above the primary threshold of £242 per week up to the upper earnings limit of £967 per week, and 2% thereafter.</p> <p>Employee's pension contribution is calculated at 4% net (5% gross) of the national living wage for the hours worked.</p>
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated):</b>	Where directed by HMRC deductions for student loan repayments or attachment of earnings orders.
<b>Any fees for goods or services:</b>	None (unless otherwise agreed between yourself and the umbrella company)
<b>Holiday entitlement and pay:</b>	Minimum of the equivalent of least 5.6 weeks of holiday per year.
<b>Additional benefits:</b>	
<b>Any Opt -out agreements under Regulation 32</b>	You will be opting out of the Conduct of Employment Agencies and Employment Businesses regulations.

### Example pay:

	Intermediary or umbrella fees	Worker fees
<b>Example gross rate of pay to umbrella company from us:</b>	<b>£750.00 (excluding VAT)</b>	
<b>Deductions from intermediary or umbrella income required by law:</b>	£64.43 Employers NIC £3.21 Apprenticeship Levy	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	£20.51 Employer Auto Enrolment Pension £20.00 Parasol Margin	
<b>Example rate of pay to you:</b>		£641.86
<b>Deductions from your pay required by law:</b>		£79.99 Income Tax £32.01 Employees NI
<b>Any other deductions or costs taken from your pay:</b>		£20.51 Employee Auto Enrolment Pension
<b>Any fees for goods or services:</b>		None
<b>Example net take home pay:</b>		£509.33 Per week.