

Key Information Document – Umbrella 3rd party intermediary (Crest Plus Operations Ltd)

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 <https://www.linsco.com/clients/candidates/payment-types> or by contacting your consultant.

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:	A temp worker through Umbrella example
Name of employment business:	Linsco Ltd
Name of intermediary or umbrella company:	Umbrella company business
Your employer:	Crest Plus Operations Ltd
Type of contract you will be engaged under:	Contract of employment with your umbrella company
Who will be responsible for paying you:	Crest Plus Operations Ltd
How often the umbrella company and you will be paid:	Weekly based on authorised client timesheet

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an intermediary or 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. If you have any queries about these please contact the umbrella company.

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

Name of intermediary or umbrella company:	Approved Umbrella Company: Crest Plus Operations Ltd
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	No business connection with Linsco
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	£14.46 per hour
Deductions from intermediary or umbrella income required by law:	Employers National Insurance, Employers Pension, Apprenticeship Levy if applicable, Holiday Pay.
Any other deductions from umbrella income (to include amounts or how they are calculated)	Margin retained from assignment income; £20.00

Expected or minimum rate of pay to you:	£11.44 minimum
Deductions from your wage required by law:	PAYE tax, national insurance and Pensions after 12 weeks Contractors can opt out directly with provider, but they must auto enrol you as per the Pension Regulator
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:	Calculated at 12.07% of National minimum wage
Additional benefits:	None

EXAMPLE PAY BASED ON A 40 HOUR WEEK

	Intermediary or umbrella fees	Worker fees
Gross rate of pay sent to umbrella company from Linsco:	£15.00 x 40 hrs = £600	
Deductions from umbrella income required by law:	£55.80 Holiday Pay £47.36 Employers NI £2.60 Apprenticeship Levy £11.95 Employers Pension	
Any other deductions or costs taken from umbrella income:	£20.00 Margin weekly	
Example rate of pay to you:		£462.29 Weekly
Deductions from your pay required by law:		£40.69 Income Tax £17.63 Employees NI £17.12 Employee Pension
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£386.85 weekly

This example has been prepared by an Umbrella company and not Linsco. They are able to provide you with more accurate illustrations when you contact them about your rate of pay. This Key Information is an example and more detail on the amounts, deductions and fees should be discussed directly between you and your Umbrella provider, and not Linsco. We can only provide you with the rate paid to the Umbrella company and have no decisions as to how you are paid after that rate. For more detail, please contact your Umbrella provider.