

### 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.

You can find out more about working through an umbrella company in the government guidance available at <https://www.gov.uk/guidance/working-through-an-umbrella-company>.

### GENERAL INFORMATION

<b>Your name:</b>	[Workers name]
<b>Name of employment business:</b>	[Agency Name]
<b>Name of intermediary or umbrella company:</b>	ICS Umbrella Ltd
<b>Your employer:</b>	ICS Umbrella Ltd
<b>Type of contract you will be engaged under:</b>	Overarching contract of employment
<b>Who will be responsible for paying you:</b>	ICS Umbrella Ltd
<b>How often the umbrella company and you will be paid:</b>	Weekly / Monthly

### 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. The Agency 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 us.

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

<b>Name of intermediary or umbrella company:</b>	ICS Umbrella Ltd
<b>Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:</b>	None
<b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	£200 per day (example based on 5 days at £200) Gross pay to the umbrella company will be an amount equivalent to the gross pay due to the worker plus the deductions required by law from umbrella income plus the umbrella margin.
<b>Deductions from intermediary or umbrella income required by law:</b>	<b>Apprenticeship Levy:</b> As we a large Employer we are required to pay the UK's Apprenticeship Levy. <b>Employers National Insurance:</b> what we pay to HMRC, as your employer for National Insurance. <b>Employer's Pension Contribution:</b> currently 3% (if you wish to be enrolled / eligible)
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	<b>Margin</b> £20 per week <b>Salary Sacrifice</b> (if chosen) <b>Accrued Holiday Pay</b> (if chosen)
<b>Expected or minimum rate of pay to you:</b>	£11.44 (21 and over) Gross pay will consist of National Living Wage (NLW) or National Minimum Wage (NMW) at the prevailing rate, Bonus Pay and Holiday Pay where applicable
<b>Deductions from your wage required by law:</b>	PAYE Employee's National Insurance Employee Pension Contribution: 5% min (if enrolled/eligible) Student Loan (if applicable) Any DEO/AOE (if applicable)

<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated):</b>	None
<b>Any fees for goods or services:</b>	<b>N/A</b>
<b>Holiday entitlement and pay:</b>	Your Statutory Holiday entitlement is 20 days plus 8 bank holidays. This is paid at 12.07 % and on a rolled-up basis, which means the holiday pay will constitute 12.07% of your take home pay and will be paid out weekly to you (you will not receive pay when you take the leave). You have an option to have your holiday pay accrued.
<b>Additional benefits:</b>	<p>Comprehensive insurances:          Employer Liability up to £10,000,000          Professional Indemnity up to £5,000,000          Public Liability up to £5,000,000</p> <p>Our umbrella employees access a wide range of fantastic benefits, including high-street &amp; online retailer discounts and the Wellbeing Portal, which provides education, support and tools to help live a healthier and happier life.</p>
<b>Any Opt -out agreements under Regulation 32</b>	This is your own choice and the option is chosen in your contract of employment.

#### EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
<b>Example gross rate of pay to intermediary or umbrella company from us:</b>	<b>£1,000</b> (£200 per day for 5 days a week- holiday rolled-up)	
<b>Deductions from intermediary or umbrella income required by law:</b>	<b>Employers NI: £94.41</b> <b>Apprenticeship Levy: £4.30</b> <b>Employer Pension: £22.17</b>	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	<b>Umbrella Margin: £20</b>	
<b>Example rate of pay to you:</b>		<b>Gross: £859.13 per week</b> (This is £766.61 with £92.52 of holiday pay)
<b>Deductions from your pay required by law:</b>		<b>PAYE Tax: £116</b> <b>Employee's NI: £49.37</b> <b>Student loan repayment &amp; EAO- £0</b> <b>Employee Pension £36.96</b> (auto enrolled after 10 <sup>th</sup> week of being employed)
<b>Any other deductions or costs taken from your pay:</b>		None
<b>Any fees for goods or services:</b>		£0
<b>Example net take home pay:</b>		<b>£656.80</b> (incl. £92.52 of holiday pay)

About ICS Umbrella Ltd	
<b>Contact Number</b>	0800 195 3750
<b>Opening Hours</b>	Mon-Wed 8:30-17:30 Thurs-Fri 8:00-18:00
<b>Useful email addresses</b>	<a href="mailto:newbusiness@icsuk.com">newbusiness@icsuk.com</a>
<b>Head Office Address</b>	2 Mannin Way Lancaster Business Park Lancaster - LA1 3SU