

Key Information Document

(Umbrella)

This document sets out key information about your relationship with Badenoch and Clark Limited, Giant Professional Limited and you, the Individual, including details about pay, holiday entitlement and other benefits.

Further information can be found in your contract of employment with your umbrella company

[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-6pm.

You have chosen to be 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. 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 on a PAYE basis. All the deductions made which affect your wage are listed below. If you have any queries about these please contact Giant Professional Limited.

**GENERAL INFORMATION**

Name of Employment Business	Badenoch and Clark Limited
Name of umbrella company (the 'work-seeker')	Giant Professional Limited
Who will employ the worker ('You')	Giant Professional Limited
The type of contract you will be on	Permanent Employment
Who will be responsible for paying You:	Giant Professional Limited
Any business connection between the employment business, the umbrella company, your employer and the, person responsible for paying You	None
The rate of pay (or minimum gross rate of pay) we expect to transfer to the umbrella company (a)	£300.00 per day 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.
The rate of pay (or minimum gross rate of pay) we expect the umbrella company to pay You:	National Minimum Wage 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
How often we will pay the umbrella company	Weekly
How often the umbrella company will pay You:	Weekly
Deductions from umbrella company income <u>required by law</u>	Employer's National Insurance; Apprenticeship Levy; Employer pension contributions at 4% of NMW if enrolled
Any other deductions from umbrella company income (to include amounts or how they are calculated)	Umbrella margin of £14 per week ending timesheet; employee business expenses; optional giant advantage benefits scheme of £3.75 per week if opted in
Deductions from your pay which will be made by the umbrella company required by law.	PAYE income tax; Employee's National Insurance; Employee pension contributions at 4% of NMW if enrolled; and if applicable, Student Loan Repayments; Attachment of Earnings Orders.

Any other deductions or costs taken from your wage (to include amounts/how they are calculated)	
Any fees for goods/services for which you must pay:	
Any further explanation of the difference between the rate of remuneration/minimum rate of remuneration payable to /expected to be achieved for the limited company/umbrella and the net rate of remuneration payable to/expected to be achieved for the Individual (if not fully explained above)	Optional giant advantage employee benefits scheme of £3.75 per week if opted in
Any non-monetary benefits You are entitled to receive	
Entitlement to any annual leave and holiday pay	28 days per year inclusive of bank holidays
Details of any opt-out agreement under Regulation 32	

**EXAMPLE PAY**

	<b>Intermediary or umbrella income/fees</b>	<b>Worker income</b>
<b>Example gross rate of pay to intermediary or umbrella company from us:</b>	£1,500.00 (weekly 5 x £300)	
<b>Deductions from intermediary or umbrella income required by law:</b>	£156 employer's national insurance £6 apprenticeship levy £18 employer pension contributions	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	£14 intermediary margin £10 non-billable business expenses	
<b>Example rate of pay to you:</b>		<b>Gross: £1296.00</b>
<b>Deductions from your pay required by law:</b>		£278 PAYE Income Tax £102 Employee's NI £18 Employee's pension contribution
<b>Any other deductions or costs taken from your pay:</b>		£0
<b>Any fees for goods or services:</b>		£10 non-billable business expenses reimbursed
<b>Example net take home pay:</b>		£907 weekly