

Key Information Document

(Umbrella)

This document sets out key information about your relationship with Badenoch and Clark Limited, ICS Umbrella Ltd 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 ICS Umbrella Ltd.

GENERAL INFORMATION

Name of Employment Business	Badenoch and Clark Limited
Name of umbrella company (the 'work-seeker')	ICS Umbrella Ltd
Who will employ the worker ('You')	ICS Umbrella Ltd
The type of contract you will be on	Overarching Contract of Employment
Who will be responsible for paying You:	ICS Umbrella Ltd
Any business connection between the employment business, the umbrella company, your employer and the, person responsible for paying You	The Employment Business is the Agency and the Umbrella Company employees the Candidate via an overarching Contract of employment
The rate of pay (or minimum gross rate of pay) we expect to transfer to the umbrella company (a)	£300 per day (example based on 5 days at £300) 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:	£8.72 (25 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
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>	Apprenticeship Levy - As a large employer we are required to pay the UK's Apprenticeship Levy. This is 0.5% of the total amount we charge the agency, minus our profit margin. Employers National Insurance (NIERS) - The amount we pay HMRC as your employer for National Insurance. Employer's pension contribution currently 3%.

Any other deductions from umbrella company income (to include amounts or how they are calculated)	ICS Umbrella Ltd Company Margin. £20 per timesheet before Tax and National Insurance.
Deductions from your pay which will be made by the umbrella company required by law.	Employees National Insurance Contribution Income Tax If relevant – student or postgraduate loan deductions If relevant – earnings attachment orders
Any other deductions or costs taken from your wage (to include amounts/how they are calculated)	Pension contribution if applicable. Auto Enrolment begins after the employees 10th week of working through us.
Any fees for goods/services for which you must pay:	<i>None</i>
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)	<i>N/A</i>
Any non-monetary benefits You are entitled to receive	Comprehensive insurances and ICS Umbrella employee benefits. Through the portal you can manage your pay and pension, find huge discounts on your shopping, access an online GP with email prescriptions and much more! All employees are entitled to statutory rights.
Entitlement to any annual leave and holiday pay	Statutory Holiday pay is 20 days and 8 bank holidays. This is paid at 12.07 % on a rolled up basis (unless you choose to accrue).
Details of any opt-out agreement under Regulation 32	All employees must be auto enrolled however if an employee wishes to opt out they can contact the Pension Provider.

EXAMPLE PAY

	Intermediary or umbrella income/fees	Worker income
Example gross rate of pay to intermediary or umbrella company from us:	£1,500.00 (weekly 5 x £300)	
Deductions from intermediary or umbrella income required by law:	Employers National Insurance / App. Levy (Employment Costs) £165.11	
Any other deductions or costs taken from intermediary or umbrella income:	£20 margin	
Example rate of pay to you:		Gross: £1,500.00 (5 days at £300)
Deductions from your pay required by law:		Tax: £285.37 Employees National Insurance: £102.58
Any other deductions or costs taken from your pay:		Student Loans / Pension Auto Enrolment (where applicable)
Any fees for goods or services:		None
Example net take home pay:		£926.93 weekly