

## KEY INFORMATION DOCUMENT – UMBRELLA INTERMEDIARY (Sapphire Accounting Ltd)

This document sets out the key information if you decide to engage with Vincent Gurney Ltd through Sapphire Accounting Ltd, which is one of our approved umbrella companies. It includes details about typical pay, holiday entitlement and deductions.

If you have any questions about the information within this Key Information Document, please contact us on 01256 591070 or by email at payroll@vincent-gurney.com.

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

Name of employment business:	Vincent Gurney Ltd
Name of Intermediary:	Sapphire Accounting Ltd
Your employer:	Sapphire Accounting Ltd
Contract type:	Contract of Employment
Who will be responsible for paying you:	Sapphire Accounting Ltd
How often the Intermediary and you will be paid:	Weekly, on the Friday after the week to which your timesheet relates
Any business connection between the Intermediary and us:	None

### PAY INFORMATION

If you choose to be paid through an umbrella Intermediary, this is 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 find you assignments.

The money earned on your assignments will be transferred to the Intermediary as part of their income. They will then pay your wages to you. All the deductions which may affect your wage are listed below.

Expected or minimum gross rate which we will pay to the Intermediary:	£12 per hour
Deductions made by Intermediary from their income as required by law i.e. to determine your gross rate of pay:	Employer's National Insurance Contributions, Employer's Pension Contributions, Apprenticeship Levy, Holiday Pay Accrual
Other deductions from Intermediary income and basis of calculation:	£15 per week administration charge
Expected or minimum rate of pay to you:	£12 per hour
Deductions from your pay required by law:	PAYE Income Tax, National Insurance Contributions and Employee Pension Contributions (where applicable.) Where relevant, Student Loan repayments, attachments of earnings etc will also be deducted.
Other deductions from your pay which are not required by law:	None
Any fees for goods or services:	None
Any other difference between Intermediary income and your pay:	None
Holiday entitlement and pay:	5.6 weeks per annum inclusive of public holidays, which is 28 days based upon a standard 5 day working week. Holiday pay is accrued at 12.07%.
Additional benefits:	Now Pensions pension scheme, to be auto enrolled after 12 weeks
Conduct Regulations Opt Out:	Intermediary has Opted Out under Regulation 32. The Intermediary may give you the option to Opt Out unless you are prevented from doing so by law.

### REPRESENTATIVE STATEMENT

This is an example of how a gross weekly payment is affected by deductions. It is not specific to your own circumstances and assumes a typical tax code of 1250L.

	Intermediary	Temporary Worker
Example gross rate of pay to Intermediary from us:	£480 weekly (based on £12 per hour @ 40 hours per week)	

Deductions from Intermediary income required by law:	£32.64 Employers National Insurance £8.57 Employers Pension £2.03 Apprenticeship Levy £43.67 Holiday Pay Accrual	
Any other deductions or costs from Intermediary income:	£15 administration charge	
Example rate of pay to you:		£480 weekly (based on £12 per hour @ 40 hours per week)
Deductions from your pay required by law:		£32.80 Income Tax £26.70 National Insurance £14.28 Pension Contributions
Any other deductions or costs from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£346.02 weekly