

Key Information Document

(Umbrella)

This document sets out key information about your relationship with Pontoon Europe Limited, Contractor 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 as your employer. All the deductions made which affect your wage are listed below. If you have any queries about these please contact Contractor Umbrella Ltd

GENERAL INFORMATION

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| Name of Employment Business | Pontoon Europe Limited |
| Name of umbrella company | Contractor Umbrella Ltd |
| Your employer | Contractor Umbrella Ltd |
| The type of contract You will be engaged on: | Employment contract |
| Who will be responsible for paying You: | Contractor Umbrella Ltd |
| Any business connection between the employment business, the umbrella company, your employer and the person responsible for paying you | No connection |
| The rate of pay (or minimum gross rate of pay) we expect to transfer to the umbrella company (a) | £15.45 per hour (minimum) |
| The rate of pay (or minimum gross rate of pay) we expect the umbrella company to pay you: | National Minimum Wage |
| How often we will pay the umbrella company | Weekly |
| How often the umbrella company will pay you: | Weekly |
| Costs and deductions <u>required by law</u> which we will make to the sum paid to the umbrella company | From umbrella income: Employers NI, Apprenticeship Levy, Employers Pension, Employees' Pension (salary sacrifice), umbrella margin |
| Costs and deductions <u>required by law</u> which will be made by the umbrella company to the sum paid to you | PAYE Employees NI Student Loan (if applicable) |
| Any other deductions or costs taken from your wage (to include amounts/how they are calculated) | Where applicable |
| Any other costs and deductions which will affect the amount we pay to the umbrella | N/A |

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| company Please provide the nature and amount (or where the amount is not known, the method of calculation) | |
| Any other costs and deductions which will affect the amount the umbrella company pay to you Please provide the nature and amount (or where the amount is not known, the method of calculation) | N/A |
| Any fees for goods/services for which you must pay: | N/A |
| 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) | |
| Any non-monetary benefits You are entitled to receive | Contractor Umbrella Rewards Scheme, flexible pension contributions |
| Entitlement to any annual leave and holiday pay | 28 days per year for full year workers |
| Details of any opt-out agreement | |

EXAMPLE PAY

| | Intermediary or umbrella fees | Worker fees |
|--|--|---|
| Example gross rate of pay to intermediary or umbrella company from us: | £1000 | |
| Deductions from intermediary or umbrella income required by law: | Employers NI: £89.67 Apprenticeship Levy: £4.12 Employers Pension: £21.14 | |
| Any other deductions or costs taken from intermediary or umbrella income: | Umbrella Margin: £25 Employer's Pension (salary sacrifice): £35.24 | |
| Example rate of pay to you: | | Gross: £824.82 (weekly pay includes holiday pay) |
| Deductions from your pay required by law: | | Employee's NI: £46.63 PAYE: £116.40 Student Loan: £0 |
| Any other deductions or costs taken from your pay: | | N/A |
| Any fees for goods or services: | | N/A |
| Example net take home pay: | | £661.79 per week |