

Key Information Document

(Umbrella)

This document sets out key information about your relationship with Pontoon Europe 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 as your employer. 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	Pontoon Europe Limited
Name of umbrella company	ICS Umbrella Ltd
Your employer	ICS Umbrella Ltd
The type of contract You will be engaged on:	Overarching Contract of employment (contract of service)
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 employs the Individual 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)	£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.
The rate of pay (or minimum gross rate of pay) we expect the umbrella company to pay you:	£10.42 (23 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
Costs and deductions <u>required by law</u> which we will make to the sum paid to the umbrella company	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%.
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 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)	Margin £22 Employers Pension Contribution: 3% minimum employer contribution Salary Sacrifice (if chosen) Accrued Holiday Pay (if chosen)
Any other costs and deductions which will affect the amount we pay to the umbrella company <i>Please provide the nature and amount (or where the amount is not known, the method of calculation)</i>	None

Any other costs and deductions which will affect the amount the umbrella company pay to you <i>Please provide the nature and amount (or where the amount is not known, the method of calculation)</i>	Employee Pension contribution if applicable (currently at 5%). Auto Enrolment begins after the employees 10th week of working through us.
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)	All explained above.
Any non-monetary benefits You are entitled to receive	Comprehensive insurances: Employer Liability up to £10,000,000 Professional Indemnity up to £5,000,000 Public Liability up to £5,000,000 Our umbrella employees access a wide range of fantastic benefits, including high-street & online retailer discounts and the Wellbeing Portal, which provides education, support and tools to help live a healthier and happier life.
Entitlement to any annual leave and holiday pay	Statutory Holiday pay is 20 days and 8 bank holidays. ICS's holiday year runs from 1 January to 31 December. This is paid at 12.07 % either advanced or accrued.
Details of any opt-out agreement	As per contract of employment

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: £83.13 Apprenticeship Levy: £3.89	
Any other deductions or costs taken from intermediary or umbrella income:	Margin: £22 Employer's Pension: £19.72 set at 3% (after 10 th week) Holiday Accrual: £93.83	
Example rate of pay to you:		Gross: £777.43
Deductions from your pay required by law:		Employee's NI: £64.25 PAYE: £100.40 Student Loan/: £0
Any other deductions or costs taken from your pay:		Employee Pension: £32.87
Any fees for goods or services:		None
Example net take home pay:		£579.91