

Working via Umbrella (Paystream)



Key Information Document

This document sets out key information about your relationship with us, including details about pay, holiday entitlement and other benefits.

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	
Your Name	Joe Doe
Name of employment business	Oakleaf Partnership Ltd
Name of intermediary or umbrella company	Paystream My Max Ltd
Your employer	Paystream My Max Ltd
Type of contract you will be engaged under	Contract for Services
Who will be responsible for paying you (if different from your employer)	Paystream My Max Ltd
How often you will be paid	

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an intermediary or 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. We will still be finding you assignments.

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. All the deductions made which affect your wage are listed below. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company listed below.

Name of intermediary or umbrella company	Paystream My Max Ltd
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you	None
Expected or minimum gross rate of pay transferred to the intermediary or umbrella	£150.00 per Day
Deductions from intermediary or umbrella required by law	Employers National Insurance; Apprenticeship Levy; Employers Pension contribution (where applicable)
Any other deductions or costs from your pay (to include amounts or how they are calculated)	Umbrella margin of 15.00/week
Expected or minimum rate of pay to you	National Minimum Wage (NWM)
Deductions from intermediary or umbrella required by law	PAYE Taxes: Income Tax and Employees National Insurance; and if applicable: Student Loan, Pension Contributions 5% of earnings.
Any other deductions or costs taken from your wage (to include amounts or how they are calculated:	None
Any fees for goods or services	None
Holiday entitlement and pay	28.0 days per year inclusive of bank holidays
Additional benefits	0

Example Pay Working via Umbrella (Paystream)

	Weekly Intermediary/Umbrella Deductions	Weekly Worker Deductions
Example gross rate of pay to intermediary or umbrella company from us	£750	
Deductions from intermediary or umbrella income required by law Employers National Insurance	-£65	
Apprenticeship Levy	-£3	
Any other deductions or costs taken from intermediary or umbrella income Employers Pension Contribution	-£16	
Umbrella margin	-£22	
Example rate of pay to you		644.29
Income Tax		-80.51
Employee National Insurance		-48.27
Student Loan/PGL		0.00
Any other deductions or costs taken from your pay Employee Pension		-20.97
Any fees for goods or services		0.00
Example net take home pay		494.53