Key Information Document



This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

Further information can be found at www.champion-contractors.co.uk

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 4566 5333 or through the Acas helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

GENERAL INFORMATION

Name of employment business:	Reed Specialist Recruitment Limited	
Name of intermediary or umbrella company:	Champion Contract Services Limited	
Your employer:	Champion Contract Services Limited	
Type of contract you will be engaged under:	Contract of Employment	
Who will be responsible for paying you:	Champion Contract Services Limited	
How often the umbrella company and you will be paid:	Weekly	

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:	Champion Contract Services Limited	
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 company from us:	To be confirmed for each role. This will always be above the national minimum wage level.	
Deductions from intermediary or umbrella income required by law:	Employers' national insurance Apprenticeship levy Holiday pay Employer pension contribution	
Any other deductions from umbrella income (to include amounts or how they are calculated):	Company Margin: The Champion margin is deducted based on the service the contractor is under at a fixed rate. Prime Pay - £24.00 Weekly / £88.00 Monthly	
Expected or minimum rate of pay to you:	To be confirmed for each role. This will always be above the national minimum wage level.	
Deductions from your wage required by law:	Employees national insurance contribution Income tax Employee pension contribution	

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Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	Pension Contributions – 5% employee contribution. If relevant – student or postgraduate loan deductions. If relevant – earnings attachment orders.	
Any fees for goods or services:	None	
	You can choose whether your holiday pay is rolled up or accrued. For the purpose of this Key Information Document we have assumed that your holiday pay will be processed on a rolled up basis. This means an amount equal to 12.07% of your wages will be paid to you in addition to your wages to represent your holiday pay.	
Holiday entitlement and pay:	If you wish to accrue your holiday pay, Champion will withhold an amount equal to 12.07% of your wages from the rate transferred to Champion. This will then be paid to you at your request when you take annual leave. Whether you receive holiday pay rolled up or accrued, the amount of holiday pay will be the same and Income Tax & Employee's NIC's are taken from this amount upon payment.	
Additional benefits:	Champion Rewards Scheme (no extra cost)	

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	£1,000/week (excluding VAT) Based on a 40 hour week	
Deductions from intermediary or umbrella income required by law:	Employers NI = £111.29 Employer pension contribution = £21.57 Apprenticeship levy = £4.19	
Any other deductions from umbrella income (to include amounts or how they are calculated):	Employer margin = £24.00	
Expected or minimum rate of pay to you:		Gross taxable pay = £838.95 (£748.59 + £90.35 holiday pay)
Deductions from your wage required by law:		Income tax = £112.00 Employees national insurance = £47.76 Employee pension contribution = £35.95
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):		None in this example
Any fees for goods or services:		None in this example
Example net take home pay:		£643.24 (Includes Employers Pension Contribution £21.57 & Employees' Pension Contribution £35.95)