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.

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:	
Name of intermediary or umbrella company:	PayStream My Max Limited
Your employer:	PayStream My Max Limited
Type of contract you will be engaged under:	Contract of Service (Employment Contract)
Who will be responsible for paying you:	PayStream My Max Limited
How often the umbrella company and you will be paid:	Weekly: Monthly:

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 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:	
Deductions from intermediary or umbrella income required by law:	**Employer's NI Contributions** (for the 2022-23 tax year, includes 1.25% uplift for NHS, health and social care) **Apprenticeship Levy**

Any other deductions from umbrella income (to include amounts or how they are calculated)	• **Umbrella Margin** £15 (Weekly)	
Expected or minimum rate of pay to you:	• £9.50 ph (National Living Wage: employees aged 23 years and older) OR £9.18 ph (National Minimum Wage: employees aged 21-22) OR £6.83 ph (National Minimum Wage: employees aged 18-20) • Holiday Pay @ 12.07% • Any bonus/commission	
Deductions from your wage required by law:	• **Employee's National Insurance Contributions** (for the 2022-23 tax year, includes 1.25% uplift for NHS, health and social care) • **PAYE tax**	
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** If you are interested in any additional optional services offered by PayStream such as Rewards+, Person Accident Cover, Salary Sacrifice or My Max Exec, then further information (including pricing) can be provided by PayStream on request.	
Holiday entitlement and pay:	28 days per annum. For part- time workers, holidays will be pro-rated in accordance with entitlement.	
Additional benefits:	• PayStream Rewards • Employer's Liability, Professional Indemnity and Public/Products Liability Insurance • Tax relief on allowable expenses	

Example pay (based on £15 margin, £1000 umbrella fees)

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£1000 (5 days @ £200 pd)	
Deductions from intermediary or umbrella income required by law:	**Employer's NI:** £105.39 **Apprenticeship Levy:** £4.38	
Any other deductions or costs taken from intermediary or umbrella income:	**Umbrella Margin:** £ 15	
Example rate of pay to you:		Gross: £875.23
Deductions from your pay required by law:		**Employee's NI:** £90.79 **PAYE:** £126.60
Any other deductions or costs taken from your pay:		**None in this example**
Any fees for goods or services:		**None in this example**
Example net take home pay:		£657.84