

Key Information Document

This document sets out key information about candidate's relationship with employment business and the intermediary or umbrella company used in the 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. All candidates 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:	Sapphire DNP Limited
Your employer:	Sapphire DNP Limited
Type of contract you will be engaged under:	Employment Contract
Who will be responsible for paying you:	Sapphire DNP Limited
How often the umbrella company and you will be paid:	Weekly following receipt of hours worked

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:	Sapphire DNP Limited
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	None. Supplier/Customer relationship only
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	As minimum, we will transfer amount required by the umbrella in order to administrate payments in line with National Living Wage regulations
Deductions from intermediary or umbrella income required by law:	• Apprenticeship Levy- employers are required to pay the UK's Apprenticeship Levy. • Employers National Insurance (NIERS)- The amount umbrella pays HMRC as your employer for National Insurance. • Employer's pension contribution (if applicable)

	• Holiday Pay (if the employee opts to accrue and be paid at a later date)
Any other deductions from umbrella income (to include amounts or how they are calculated)	• Company Margin (£20/week) • Pension Salary Sacrifice saving (13.8% of the employees' contribution where applicable)

Expected or minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Living Wage (currently £10.42/hour).
Deductions from your wage required by law:	• Employees National Insurance Contribution • Income Tax • Pension Contributions (where applicable) • If relevant – student or postgraduate loan deductions • If relevant – earnings attachment orders
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 days pro rata (calculated at 12.07% of at least the minimum rate of pay to you) which is rolled-up and paid out with each payment unless you have opted to accrue this.
Additional benefits:	Comprehensive Insurance Cover: £10m Employer's Liability £10m Public & Products Liability £5m Professional Indemnity Employee benefits platform – Smart Benefits

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£200 x 5 days a week = £1,000 per week	
Deductions from intermediary or umbrella income required by law:	Employers NI& App Levy - £101.47	
Any other deductions or costs taken from intermediary or umbrella income:	Margin - £20	
Example rate of pay to you:		£878.52 per week
Deductions from your pay required by law:		Income Tax - £127.20 National Insurance - £63.65
Any other deductions or costs taken from your pay:		£0.00
Any fees for goods or services:		£0.00
Example net take home pay:		£ 687.67 week including Holiday pay