

Key Information Document

(Umbrella Company) Excluding Pension

This document sets out key information about your relationship with Your World Recruitment Group if you provide your services through an Intermediary or Umbrella Company. Below you will find details about pay, holiday entitlement and other benefits you can expect to receive if you choose this employment option.

As an employment business, it is our responsibility to share details of the Fair Work Agency. The Fair Work Agency is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on 0345 161 6000 or through the Acas helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

Hopefully, the information below is helpful and clear, although further information can be found by making direct contact with candidateservices@yourworld.com. You can also explore your other employment options by visiting [your pay](#).

General information	
Name of employment business	Your World Recruitment Limited
Name of intermediary or umbrella company	Example Umbrella Provider
Your employer	Example Umbrella Provider
Type of contract you will be engaged under	Employment contract
Who will be responsible for paying you	Example Umbrella Provider
How often the umbrella company and you will be paid	Weekly in arrears

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.

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Intermediary or umbrella company pay information

Name of intermediary or umbrella company	Example Umbrella Provider
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	Your assignment rate example £25 per hour for 37.5 hours
Deductions from intermediary or umbrella income required by law	Employers NI, Apprentice Levy, Holiday Pay (where asked to retain), PAYE, employee NI
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella margin
Deductions from your wage required by law	PAYE, employees NI
Any other deductions or costs taken from your wage (to include amounts or how they are calculated)	Example margin £23
Any fees for goods or services	None
Holiday entitlement and pay	12.07% of eligible pay should be either included in your pay from your umbrella company or accrued separately. This would be the equivalent of £86.62 in this example
Additional benefits	None

Example pay

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us	£937.50	
Deductions from intermediary or umbrella income required by law	£106.24 Employers NICs £4.02 Apprenticeship Levy	
Any other deductions or costs taken from intermediary or umbrella income	Umbrella Company Margin £23.00	
Example rate of pay to you		£717.63 Gross Pay £86.62 Holiday Pay
Deductions from your wage required by law		£112.50 PAYE Income Tax £44.98 Employee NICs £0 Employee Pension Contribution
Any other deductions or costs taken from your pay		None
Any fees for goods or services		None
Example net take home pay		£646.76