

## Key Information Document – Paystream

This document sets out key information about your relationship with us and the umbrella company or other intermediary 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

<b>Name of employment business:</b>	Outsource UK Ltd
<b>Name of intermediary or umbrella company:</b>	Paystream My Max Limited
<b>Your employer:</b>	Paystream My Max Limited
<b>Type of contract you will be engaged under:</b>	Contract of Service (Employment Contract)
<b>Who will be responsible for paying you:</b>	Paystream My Max Limited
<b>How often the umbrella company and you will be paid:</b>	Monthly or Weekly

### Umbrella company or other intermediary pay information

You are being employed by an umbrella company or other intermediary: 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 or other intermediary 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 or other intermediary listed below.

<b>Name of umbrella company or other intermediary:</b>	Paystream My Max Limited
<b>Any business connection between the umbrella company or other intermediary, the employment business and the person responsible for paying you:</b>	None
<b>The gross or minimum amount that we will transfer to the umbrella company or other intermediary:</b>	Varies per assignment – not less than the applicable National Minimum/National Living Wage rate dependent on age
<b>Deductions from intermediary or umbrella income required by law:</b>	Employer's NI Apprenticeship Levy
<b>Any other deductions from umbrella income:</b>	£20 umbrella fee Employer Pension Contribution – calculated on qualifying earnings (Qualifying earnings are gross earnings above £120 if paid weekly/£520 if paid monthly) From April 2020, minimum employer contribution = 3%

	Salary sacrifice (contractor dependent) Accrued holiday pay and employer costs (contractor dependent)
<b>Expected or minimum rate of pay to you from the umbrella or other intermediary:</b>	Not less than the applicable National Minimum/National Living Wage rate dependent on age
<b>Deductions from your wage required by law:</b>	PAYE Employee's National Insurance Student Loan Any DEO/AOE (contractor dependent)
<b>Any other deductions or costs taken from your wage:</b>	Employee Pension contribution – calculated on qualifying earnings ((Qualifying earnings are gross earnings above £120 if paid weekly/£520 if paid monthly) From April 2020, minimum employer contribution = 5%
<b>Any fees for goods or services:</b>	Rewards+ - £2.49 pw (contractor dependent) Personal accident cover: £2.49 pw (contractor dependent)
<b>Holiday entitlement and pay:</b>	28 days per annum
<b>Additional benefits:</b>	Employers Liability, Professional Indemnity & Public/Products Liability Insurance Tax relief on allowable expenses

## Example pay:

	<b>Umbrella or other intermediary fees</b>	<b>Worker fees</b>
<b>The gross or minimum amount that we will transfer to the umbrella company or other intermediary:</b>	£1000	
<b>Deductions that we will make to the gross amount paid to the umbrella or other intermediary required by law:</b>	Employers NI: £97.81 Apprenticeship Levy: £4.39	
<b>Any other deductions that we will make to the gross amount paid to the umbrella or other intermediary's income:</b>	Umbrella Margin: £20 Employers Pension: £0	
<b>Example rate of pay to you from the umbrella or other intermediary:</b>		Gross: £877.80
<b>Deductions from your pay required by law:</b>		Employee's NI: £83.38 PAYE: £127.40 Student Loan/PGL: £0
<b>Any other deductions or costs taken from your pay:</b>		Employee Pension: £0
<b>Any fees for goods or services:</b>		Personal Accident Cover: £0 Rewards+ £0

Example net take home pay:		£667.02
----------------------------	--	---------

## Conduct Regulations opt-out

If you are supplied via an umbrella company or other intermediary, then both parties can opt out of being covered by the Conduct of Employment Agencies and Employment Businesses Regulations 2003 (the Conduct Regulations).

The opt-out must be given in writing to the employment business by both the umbrella or other intermediary and the person being supplied to do the work. The employment business cannot encourage you to do this and it must be your own decision.

This document is for information only and does not qualify as an agreement for opting out of the Conduct Regulations.