

## **Key Information Document** (Umbrella)

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**

Your name:	
Name of employment business:	MedicsPro Ltd
Name of intermediary or umbrella company:	Liquid Friday Limited
Your employer:	Liquid Friday Limited
Type of contract you will be engaged under:	Employment contract- You are an Employee of Liquid Friday; this means that you have many right and obligations as laid out in your terms of employment
Who will be responsible for paying you:	Liquid Friday Limited
How often the umbrella company and you will be paid:	Depending on the particular assignment you are working on you may be paid weekly, monthly, fortnightly or on a project-by-project basis

## **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. Agency workers placed in roles working with, or caring for, vulnerable persons cannot opt out of the Conduct Regulations. This document is for information only and does not qualify as an agreement for opting out of the conduct regulations.

Name of intermediary or umbrella company:	Liquid Friday 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:	As per National Minimum Wage.		
Deductions from intermediary or umbrella income required by law:	Apprenticeship Levy- As a large employer we are required to pay the UK's Apprenticeship Levy. This is 0.5% of the total amount we charge the agency, minus our profit margin.  Employers National Insurance (NIERS)- The amount we pay HMRC as your employer for National Insurance.  Company Employer pension contribution- 3% of gross income paid into our pension provider (auto enrolment after 12 weeks)		
Any other deductions from umbrella income (to include amounts or how they are calculated):	Company Profit Margin (Maximum £25)- This is the total amount Liquid Friday earns whilst you are on Assignment, this money is used to pay for the running costs of the business and facilitating your Assignment.  Business Overheads - 1.5% is applied to the amount we charge the Agency/ Client which covers the Operational Costs of facilitating your Assignment  Holiday pay- You are entitled to 28 days pro-rated, inclusive of bank and public holidays in the U.K.		
Expected or minimum rate of pay to you:  Deductions from your wage required by law:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage.  Employees National Insurance Contribution Income Tax  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:	You are entitled to 28 days pro-rated, inclusive of bank and public holidays in the U.K.		
Additional benefits:  Any Opt-out agreements under Regulation 3:	Access to Liquid Perks, an exclusive shopping platform for Liquid Friday Employees, allowing you to save money online, in-store and via your mobile.		
Example Pay			

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**Umbrella Fees** 

**Worker Fees** 

Example gross rate of pay to intermediary or umbrella company from us:	£600 (£15 per hour for 40 hours a week)	
Deductions from intermediary or umbrella income required by law:	Apprenticeship Levy • £2.32 Employers National Insurance (NIERS) £43.52	
Any other deductions or costs taken from intermediary or umbrella income:	Company Profit Margin  • £25  Business Overheads  • £9  Holiday pay  • £56.02	
Example rate of pay to you:		£464.14 (£600 minus all employer's deductions
Deductions from your pay required by law:		Employees National Insurance Contribution • £36.32 Income Tax • £44.40
Any other deductions or costs taken from your pay:		None
Any fees for goods or service:		None
Example take home pay:		£383.42 (£439.44 including Holiday Pay)