

**ANDERSON  
QUIGLEY**

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# **Key Information Document**

*via* Umbrella Company – Paystream

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This key information document sets out what you need to know about your relationship with us (Anderson Quigley), and the intermediary or umbrella company used in your engagement (if any). This will include details about pay, holiday entitlement and other benefits.

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](tel:03451616000) or through the ACAS helpline on [0300 123 1100](tel:03001231100), Monday to Friday, 8am to 6pm

## GENERAL INFORMATION

<b>Your name:</b>	Candidate
<b>Name of Employment Business:</b>	Anderson Quigley Limited (AQ)
<b>Name of intermediary or umbrella company:</b>	Paystream
<b>Your employer:</b>	Paystream
<b>Type of contract:</b>	Employment contract
<b>Who will be responsible for paying you:</b>	Paystream
<b>How often will you be paid:</b>	Paid when paid by agency but usually monthly
<b>Illustrative pay</b>	£500 per day / 5 days per week (for illustrative purposes, for a 20 day month)

## INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You will be paid through an intermediary or umbrella company; third-party organisation that will calculate your tax and other deductions and then pay you for the work you have undertaken for the end client. The money earned on your assignments will be transferred to the umbrella company as part of their income and they will then pay you your wage. All deductions made are listed below. If you have any queries, please contact the umbrella company directly.

<b>Name of intermediary or umbrella company:</b>	Paystream
<b>Is there any business connection between the intermediary or umbrella company, the employment business, and the person responsible for paying you:</b>	No
<b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from AQ:</b>	£10,000 per month
<b>Deductions from umbrella company required by law:</b>	<ul style="list-style-type: none"> <li>▪ Employer National Insurance (NI) – see further information on rates <a href="#">here</a></li> <li>▪ Apprenticeship Levy - calculated at 0.5% of your gross pay figure</li> <li>▪ Employer pension contribution (if opted in)</li> </ul>
<b>Any other deductions from umbrella income:</b>	Umbrella margin of £15.00 per week (rates may vary)

<b>Deductions from your wage required by law:</b>	<ul style="list-style-type: none"> <li>▪ Pay As You Earn Income Tax (PAYE)</li> <li>▪ Employee National Insurance (NI)</li> <li>▪ Employee pension contribution (if opted in)</li> <li>▪ Student loan (if applies)</li> </ul>
<b>Any other deductions or costs taken from your wage:</b>	No
<b>Any fees for goods or services:</b>	No
<b>Holiday entitlement and pay:</b>	28 days per annum. For part-time workers, holiday will be pro-rated in accordance with entitlement
<b>Additional benefits:</b>	See Paystream benefits <a href="#">here</a>

#### EXAMPLE MONTHLY PAY (excluding holiday pay)

	Intermediary / Umbrella Fees	Worker Fees
<b>Example gross rate of pay to intermediary or umbrella company from AQ:</b>	£10,000 (£500 x 20 days)	
<b>Deductions from intermediary or umbrella income required by law:</b>	£1,275 Employer NI £50 Apprenticeship Levy	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	£60 umbrella margin (£15 x 4 weeks)	
<b>Example rate of pay to you:</b>		£8,615 gross pay
<b>Deductions from your pay required by law:</b>		£368 Employee NI £2,953 PAYE
<b>Any other deductions or costs taken from your pay:</b>		No
<b>Any fees for goods or services:</b>		No
<b>Example net take home pay:</b>		£5,294

**NOTE:** The figures in this Key Information Document are for illustration purposes only. Accurate figures and quotes need to be obtained directly from Paystream. Pension contributions are not included in the Key Information Document illustration.

For further examples see the Paystream pay estimate calculator [here](#).

To contact Paystream find details [here](#).