



Key Information Document

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about, holiday entitlement and other benefits. Further information can be found at terms and conditions for Core Finance Management at www.corefinancemanagement.com

The Fair Work Agency (FWA) 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.

GENERAL INFORMATION

Your Name:	<i>Worker Name</i>
Name of employment business:	<i>Agency Name</i>
Name of Intermediary or umbrella company:	Core ACS Ltd
Your employer:	Core ACS Ltd
Type of contract you will be engaged under:	Contract of Employment
Who will be responsible for paying you:	Core ACS Ltd
How often the umbrella company and you will be paid:	Weekly

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 then pay you for the work undertake 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:	Core ACS Ltd
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:	£16.21 National minimum wage or national living wage (as relevant) uplifted to cover employer/company costs (inc. Pension)
Deductions from intermediary or umbrella income required by law:	Employer's National insurance Employer's Pension Contributions Apprenticeship Levy Holiday Pay (retained)
Any other deductions from umbrella income (to include amounts or how they are calculated)	£15.00 Umbrella margin
Expected or minimum rate of pay to you:	Not less than National Minimum Wage
Deductions from your wage required by law:	National Tax National Insurance Employee Pension Contributions (5% gross)
Any other deductions or costs taken from your wage (to include amounts or how they are calculated)	None
Any fees for good or services:	None
Holiday Entitlement and Pay:	5.6 weeks pro rata (or as otherwise agreed) Holiday pay is accrued and paid when time off is taken. Paid to average rate to represent a standard week's pay. This will be retained and paid as leave is taken
Additional Benefits:	Core FM Benefits App, Paid leave entitlement may be advanced each pay period

EXAMPLE PAY

	Intermediary or Umbrella Fees	Workers Fees
Example gross rate of pay to intermediary or umbrella company to us:	37.5 hrs at £17.00 ph = £637.50	
Deductions from intermediary or umbrella income required by law	Employers Pension: £10.87 Employers NI: £57.94 Apprenticeship Levy: £2.41 Holiday Pay Retained: £58.21 Holiday Employment Costs: £10.77	
Any other deductions or cost taken from intermediary or umbrella income:	Umbrella margin per week: £15.00	
Example rate of pay to you:		Gross Pay: £482.30
Deductions from your pay required by law:		Tax: £44.40 National Insurance: £19.22 Employee Pension Contribution: £18.11
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£400.57