

<b>Issue</b>	<b>5</b>	<b>Key Information Document (KID)</b>	<b>Doc</b>	<b>KID05</b>
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## FRS SOLUTIONS LTD – UMBRELLA

This document sets out key information about the relationship with OSS and the contracting company/intermediary /umbrella company used in your engagement (should you use one). This document also includes details about pay, holiday entitlement along with other services and benefits. Further information can be requested by emailing Optima Site Solutions Ltd on [construction@optimasitesolutions.com](mailto:construction@optimasitesolutions.com) or calling 0208 7839222.

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.

The general information below sets out a worker's pay at **AN EXAMPLE RATE** of the National Living Wage of £10.42 by means of a work seekers agreement i.e. PAYE contract. The work seekers agreement is valid until you notified us of your intention to change to an intermediary or umbrella company. If you do not wish to be paid PAYE it is your responsibility to notify us immediately.

**The rate below is an illustration based on the National Living Wage for 2023-2024 for candidates aged 23 years or older. These rates may vary dependant on a candidate's age as per the National Minimum Wages Requirements. Variations of this KID can be provided on request.**

### GENERAL INFORMATION

<b>Your name:</b>	A.N EXAMPLE
<b>Name of employment business:</b>	Optima Site Solutions Ltd
<b>Name of intermediary or umbrella company:</b>	FRS Contractor Solutions Ltd
<b>Your employer:</b>	FRS Contractor Solutions Ltd
<b>Type of contract you will be engaged under:</b>	Contract of Employment
<b>Who will be responsible for paying you:</b>	FRS Contractor Solutions Ltd
<b>How often the umbrella company and you will be paid:</b>	Weekly

### INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

If 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 find you assignments.

The money earned on your assignments will be transferred to the umbrella company. They will then pay you your wage. All deductions made which affect your wage are listed below. If you have any queries about these please contact us.

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<b>Name of intermediary or umbrella company:</b>	<b>FRS Solutions Ltd</b>
<b>Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:</b>	
<b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	<b>£13.63</b>
<b>Expected or minimum rate of pay to you:</b>	<b>£10.42</b>
<b>Deductions from your wage required by law:</b>	<b>Employee National Insurance Apprenticeship Levy Tax</b>
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	<b>Company Margin</b> (8% of Contracted Sum Capped at £25.00)
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated):</b>	<b>Employee Pension on Auto Enrolment</b>
<b>Holiday entitlement and pay:</b>	<b>12.07 % of Gross Taxable Earnings</b>

#### UMBRELLA EXAMPLE PAY

	<b>Intermediary or umbrella fees</b>	<b>Worker fees</b>
<b>Example gross rate of pay to intermediary or umbrella company from us:</b>	<b>£545.20</b> Weekly Contract Rate £13.63 x 40 Units	
<b>Deductions from intermediary or umbrella income required by law:</b>	<b>£40.31</b> Employers National Insurance <b>£2.34</b> Apprenticeship Levy <b>£10.33</b> Employer Pension	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	<b>£25.00</b> Weekly Margin	
<b>Example rate of pay to you:</b>		<b>£467.21</b> Weekly
<b>Deductions from your pay required by law:</b>		<b>£41.60</b> Tax <b>£27.02</b> Employers National Insurance
<b>Any other deductions or costs taken from your pay:</b>		<b>£17.21</b> Employee Pension
<b>Any fees for goods or services:</b>		
<b>Example net take home pay:</b>		<b>£381.38</b> Weekly

#### CONTRACT TYPE, COMPANY MARGINS & OPTIONAL INSURANCES INFORMATION

Company Margin 8% capped at £25 deducted from the contract sum before taxation, with contract of employment including public, personal & accident insurances.

*Offerings are for illustrative purposes only. Company margins are correct as of 3<sup>rd</sup> April 2023 and do not include sliding scale for take home pay, deductions for personal and public liability insurance or personal accident insurance. Company margins may fluctuate seasonally. Please check before confirming provider.*