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|--------------|-----------------|---------------------------------------|--------------|---------------|
| <b>Issue</b> | <b>7</b>        | <b>Key Information Document (KID)</b> | <b>Doc</b>   | <b>KID04</b>  |
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### CREST PLUS OPERATIONS – 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 4566 5333 or through the ACAS helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

### 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>            | Crest Plus Operations     |
| <b>Your employer:</b>                                       | Crest Plus Operations     |
| <b>Type of contract you will be engaged under:</b>          | Contract of Employment    |
| <b>Who will be responsible for paying you:</b>              | Crest Plus Operations     |
| <b>How often the umbrella company and you will be paid:</b> | 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 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.

|   |  |
|---|--|
| <b>Name of intermediary or umbrella company:</b>  | Crest Plus Operations  |
| <b>Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:</b> | None   |
| <b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>                                       | £14.75   |
| <b>Deductions from intermediary or umbrella income required by law:</b>   | Not applicable   |
| <b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>  | Company Margin<br><br><i>Company margin of £24 deducted from the contract sum before taxation, contract for service ,including public, personal liability &amp; accident insurances.</i> |

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|   |   |
|---|---|
| Expected or minimum rate of pay to you:   | £11.44  |
| Deductions from your wage required by law:  | Employee National Insurance<br>Tax<br>Apprenticeship Levy |
| Any other deductions or costs taken from your wage (to include amounts or how they are calculated): | Employee Pension on Auto Enrolment                        |
| Any fees for goods or services:   | Not applicable  |
| Holiday entitlement and pay:  | 12.07 % of Gross Taxable Earnings                         |
| Additional benefits:  | Not applicable  |

#### EXAMPLE PAY

|   | Intermediary or umbrella fees   | Worker fees  |
|---|---|--|
| Example gross rate of pay to intermediary or umbrella company from us:    | <b>£395.80</b> Weekly<br>Contract Rate £13.40 x 37 Units  |  |
| Deductions from intermediary or umbrella income required by law:          | <b>£36.21</b> Employers National Insurance<br><b>£2.19</b> Apprenticeship Levy<br><b>£47.11</b> Holiday Pay |  |
| Any other deductions or costs taken from intermediary or umbrella income: | <b>£20.00</b> Weekly Margin   |  |
| Example rate of pay to you:   |   | <b>£358.54</b> Weekly<br><b>£4.76</b> Profit Related Pay       |
| Deductions from your pay required by law:                                 |   | <b>£29.66</b> Tax<br><b>£17.80</b> Employee National Insurance |
| Any other deductions or costs taken from your pay:                        |   | <b>None</b>  |
| Any fees for goods or services:   |   | <b>None</b>  |
| Example net take home pay:  |   | <b>£342.84</b> Weekly  |

Company margin of £24 deducted from the contract sum before taxation, contract for service, including public, personal liability & accident insurances.