

## Key Information Document UMBRELLA (Talent)

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

<b>Name of employment business:</b>	Talent International UK Ltd
<b>Name of intermediary or umbrella company:</b>	PayStream My Max 3 Limited
<b>Candidate's employer</b>	PayStream My Max 3 Limited
<b>Type of contract you will be engaged under:</b>	Contract of Service (Employment Contract)
<b>Who will be responsible for paying you:</b>	PayStream My Max 3 Limited
<b>How often you will be paid:</b>	Monthly
<b>Expected or minimum rate of pay:</b>	No less than the national minimum wage.

### 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 candidate's 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: PayStream My Max Limited**

<b>Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying the candidate:</b>	The employment business and Talent International are not connected. PayStream My Max Limited is independent to Talent International. A contract for services will be in place between PayStream My Max Limited and Talent International.
<b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	Not less than the applicable National Minimum/National Living Wage rate dependant on age
<b>Deductions from intermediary or umbrella income required by law:</b>	Employer's NI Apprenticeship Levy
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	Paystream will charge a weekly £23.00 or £92 monthly margin as part of their fee
<b>Expected or minimum rate of pay to candidate:</b>	<ul style="list-style-type: none"> <li>• £12.21ph (National Living Wage: employees aged 21 years and older)</li> <li>• £10.00ph (National Minimum Wage: employees aged 18-20)</li> <li>• Holiday Pay @ 12.07%</li> <li>• Any bonus/commission</li> </ul>
<b>Deductions from your wage required by law:</b>	PAYE Employee's National Insurance Contributions Employee's Pension Contribution (if opted into pension)
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated):</b>	Employee Pension Contribution Agency deductions
<b>Any fees for goods or services</b>	None in this example
<b>Holiday entitlement and pay:</b>	If you are interested in any additional optional services offered by PayStream such as Rewards+, Salary Sacrifice or My Max Exec, then further information (including pricing) can be provided by PayStream on request.
<b>Additional benefits:</b>	<ul style="list-style-type: none"> <li>• Employer's Liability, Professional Indemnity and Public/Products Liability Insurance</li> <li>• Tax relief on allowable expenses.</li> <li>• PayStream Rewards</li> </ul>

## Example pay (based on monthly Income)

	Intermediary or umbrella fees	Workers fees
<b>Example gross rate of pay to intermediary or umbrella company from us:</b>	£4,333.33 (5 days per week @ £200 per day)	
<b>Deductions from intermediary or umbrella income required by law:</b>	<b>Employers NI:</b> £496.40 <b>Apprenticeship Levy:</b> £18.63	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	<b>Umbrella Margin:</b> £92 per month (£23 per week)	
<b>Example rate of pay to you:</b>		<b>Gross:</b> £3,726.31
<b>Deductions from your pay required by law:</b>		<b>Employee's NI:</b> £214.26 <b>PAYE:</b> £535.60
<b>Any other deductions or costs taken from your pay:</b>		
<b>Any fees for goods or services:</b>		
<b>Example net take home pay:</b>		£2,976.45

**For more examples please visit:**

<https://www.paystream.co.uk/recruiter/agency-docs/my-max-3-documents/#key-information-documents>