

Key Information Document

Workers providing Services through our Preferred Supplier Umbrella Company – Paystream My Max limited

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.

Further information can be found at <https://www.paystream.co.uk/umbrella/>

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

Name of employment business:	The JM Group
Name of intermediary or umbrella company:	PayStream My Max Limited
Your employer:	PayStream My Max Limited
Type of contract you will be engaged under:	Contract of Service (Employment Contract)
Who will be responsible for paying you:	PayStream My Max Limited
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 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.

Name of intermediary or umbrella company:	PayStream My Max Limited
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:	Dependent on the role and your age group but never less than the National Minimum Wage per hour of £8.72 (25 yrs and over).
Deductions from intermediary or umbrella income required by law:	<ul style="list-style-type: none"> • Employer's NI • Apprenticeship Levy
Any other deductions from umbrella income (to include amounts or how they are calculated)	<ul style="list-style-type: none"> • £15 Weekly (Employment model) • Employer Pension contribution Calculated on qualifying earnings (Qualifying earnings are gross earnings above £120 if paid weekly/ £520 if paid monthly for 20/21) From April 2020, Minimum employer contribution = 3 % • Salary Sacrifice (contractor dependent)



	<ul style="list-style-type: none"> • Accrued holiday pay and employer costs (contractor dependent)
Expected or minimum rate of pay to you:	<ul style="list-style-type: none"> • £8.72ph (National Living Wage >25) £8.20ph (21-24) £6.45ph (16-20) • Holiday Pay @ 12.07% • Any bonus/commission
Deductions from your wage required by law:	<ul style="list-style-type: none"> • PAYE • Employee's National Insurance • Student Loan • Any DEO/AOE (contractor dependent)
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	<ul style="list-style-type: none"> • Employee Pension contribution Calculated on qualifying earnings (Qualifying earnings are gross earnings above £120 if paid weekly/ £520 if paid monthly) From April 2020, Minimum employee contribution = 5 % • Agency deductions
Any fees for goods or services:	<ul style="list-style-type: none"> • Remus: £2.49 pw (Contractor Dependent) • Person Accident Cover: £2.49 pw (Contractor dependent)
Holiday entitlement and pay:	<ul style="list-style-type: none"> • 28 days per annum
Additional benefits:	<ul style="list-style-type: none"> • Employer's Liability, Professional Indemnity and Public/Products Liability Insurance • Tax relief on allowable expenses

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£1000	
Deductions from intermediary or umbrella income required by law:	Employers NI: £98.42 Apprenticeship Levy: £4.41	
Any other deductions or costs taken from intermediary or umbrella income:	PayStream Margin: £ 15 Employer's Pension: £0	
Example rate of pay to you:		Gross: £882.17
Deductions from your pay required by law:		Employee's NI: £83.90 PAYE: £128.20 Student Loan/PGL: £0
Any other deductions or costs taken from your pay:		Employee Pension: £0
Any fees for goods or services:		Personal Accident Cover: £0 Remus: £0
Example net take home pay:		£670.07