

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 pay, holiday entitlement and other benefits.		
Further information can be found at	www.champion-contractors.co.uk	
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 worker:	0	
Name of Employment Business	0	
Name of umbrella company:	Champion Contract Services Limited	
Your employer :	Champion Contract Services Limited	
Type of contract you will be engaged under:	Employment Contract (Contract of Service)	
Who will be responsible for paying you:	Champion Contract Services Limited	
How often the umbrella company and you will be paid	Weekly	
INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION		
You are being paid through an 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. At the bottom you will find a representative example of weekly salary with all relevant deduction 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 umbrella company:	Champion Contract Services Limited	
Any business connection between the umbrella company, the employment business and the person responsible for paying you:	None	

Minimum gross rate of pay transferred to the intermediary or umbrella company from us:	As minimum the employment business will transfer amount required by the umbrella in order to administrate payments in line with National Living Wage regulations	
Deductions from umbrella income required by law:	<ul style="list-style-type: none"> • Apprenticeship Levy- As a large employer umbrella is required to pay the UK's Apprenticeship Levy. • Employers National Insurance (NIERS)- The amount umbrella pays HMRC as your employer for National Insurance. • Employer's pension – 3% employer contribution. • Holiday pay: This will only show as a deduction on request of the contractor. If not, all holiday pay is paid out to you within your weekly/monthly payment. 	
Any other deductions from umbrella income (to include amounts or how they are calculated)	<ul style="list-style-type: none"> • Company Margin: Champion margin is deducted based on the service the contractor is under at a fixed rate. Prime Pay - £24.00 Weekly, £88.00 Monthly, Plan Pay £28.00 Weekly, £98.00 Monthly Plus Pay - £34.00 Weekly, £128.00 Monthly 	
Minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £390.75 for 37.5hrs per week, assuming you are 23 years old and over)	
Deductions from your wage required by law:	<ul style="list-style-type: none"> • Employees National Insurance Contribution • Income Tax • Pension Contributions – 5% employee contribution 	
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	<ul style="list-style-type: none"> • If relevant – student or postgraduate loan deductions • If relevant – earnings attachment orders 	
Any fees for goods or services:	None	

Holiday entitlement and pay:	If you wish to have your holiday pay retained, Champion will deduct 12.07% of their payment in line with your pay schedule. This will then be paid to you at your request. Full Tax & NICs are taken from this amount upon payment.	
Additional benefits:	<u>Champion Reward Scheme including fuel benefit card (no extra cost)</u>	
Any Opt -out agreements under Regulation 32	Opted out	

EXAMPLE PAY

	Umbrella fees		Worker fees		
Example gross rate of pay to umbrella company from us:	£1,000.00				
Deductions from intermediary or umbrella income required by law:	Employers NI	£93.94			
	Apprentice Levy	£4.28			
Any other deductions or costs taken from intermediary or umbrella income:	Margin	£24.00			
	Employers Pension Contribution	£22.07			
Example rate of pay to you:				£855.71	
Deductions from your pay required by law:			Income Tax	£115.40	
			Tax Code	1257L	
			Employee's NI	£73.65	
Any other deductions or costs taken from your pay:			Employee's Pension		
			Contribution	£36.79	
Any fees for goods or services:				N/A	
Example net take home pay:			Weekly	£629.88	