

## Key Information Document – Umbrella

FJWilson Limited

Edition: April 2022

This document sets out key information about your relationship with FJWilson Limited, and the umbrella company (**Pendragon Consultancy Ltd**) you have chosen to use in your engagement including details about pay, holiday entitlement and other benefits.

In electing to be engaged by and paid through an Umbrella you understand that you have chosen a third-party organisation to calculate your tax and other deductions and then pay you for the work undertaken for the hirer. The money earned on your assignments will be transferred to the Umbrella as part of their income. They will then pay you your wage on a PAYE basis (and subject to the deductions listed below). You may be engaged as a statutory worker or an employee by your chosen Umbrella. Please contact them if you have any further queries relating to your contract.

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>	FJWilson Limited ( <b>FJWilson</b> )
<b>Name of Umbrella:</b>	<b>Pendragon Consultancy Ltd</b>
<b>Name of your employer:</b>	<b>Pendragon Consultancy Ltd</b>
<b>Any business connection between the Umbrella, the employment business and your employer:</b>	None
<b>Type of contract you will be engaged under:</b>	You will be engaged by your employer under a contract of service (i.e. employment contract).
<b>Person responsible for paying your employer:</b>	FJWilson
<b>Person responsible for paying you:</b>	<b>Pendragon Consultancy Ltd</b>
<b>How often will Umbrella be paid:</b>	monthly
<b>How often will you be paid by your employer:</b>	Monthly
<b>The gross rate of pay or minimum gross rate of pay FJWilson expects to pay to the Umbrella (Umbrella Income):</b>	£575.41 + VAT per day
<b>Deductions from Umbrella Income required by law</b>	Employers NI Apprenticeship Levy
<b>Any other deductions from Umbrella Income (to include amounts or how they are calculated)</b>	Umbrella or intermediary service margin [Employer auto-enrolment pension contributions]
<b>The rate of pay or minimum gross rate of pay we expect the Umbrella or your employer to pay you (Your Pay):</b>	£500 x 21 Days Includes advanced holiday pay
<b>Deductions that the Umbrella will make to Your Pay required by law:</b>	Employee NI Employee Income tax Employee auto-enrolment pension contributions (subject to deferral period no longer than 12 weeks) Student Loan (if applies) Attachment of Earnings Order (if applies) Deduction from Earnings Order (if applies)
<b>Any other deductions from Your Pay (to include amounts or how they are calculated):</b>	Contractual deductions required to be made by umbrella as instructed by FJWilson (e.g. deduct cost of damage to equipment caused by you)
<b>Any fees for goods or services:</b>	[to be included]
<b>Holiday entitlement and pay:</b>	28 days (including bank holidays)

<b>Additional benefits (non-monetary):</b>	Pendragon Benefits and Rewards
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## Representative example of pay

	Umbrella/intermediary Income	Worker Income
<b>Example Umbrella Income (gross income paid to the Umbrella by FJWilson):</b>	£12,083.61+ VAT	
<b>Deductions from Umbrella Income required by law:</b>	Employers NI - £1,466.16 Apprenticeship Levy - £52.50	
<b>Any other deductions from Umbrella Income:</b>	Umbrella Margin - £65.00 [Employers Pension - £0]	
<b>Example Your Pay (payable to you by your employer):</b>		Gross: £10,499.95
<b>Deductions from Your Pay required by law:</b>		Employees Income Tax £3,152.07 Employees NI £651.10 [Employee Pension Contribution £0] Student Loan
<b>Any other deductions or costs taken from your pay:</b>		[Employee Pension Contribution £] Other deductions £0
<b>Any fees for goods or services:</b>		Insurances - £0
<b>Example net take home pay:</b>		£6,696.78

Statutory

### Conduct Regulations opt out

You and your Umbrella can opt out of the Conduct of Employment Agencies and Employment Businesses Regulations 2003 (the Conduct Regulations). The decision to opt out rests with you and your Umbrella. For an opt out to be valid both you and the Umbrella must give their notice of opt out to FJWilson. This document is for information only and does not qualify as an agreement for opting out of the Conduct Regulations.