

## 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.

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>Name of employment business:</b>	<b>Thorn Baker Limited</b>
<b>Name of intermediary or umbrella company:</b>	Crest Plus Operations Limited
<b>Your employer:</b>	Crest Plus Operations Limited
<b>Type of contract you will be engaged under:</b>	Overarching Contract of Employment
<b>Who will be responsible for paying you:</b>	Crest Plus Operations limited
<b>How often 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 candidate's tax and other deductions and then pay you for the work undertaken for the hirer. Thorn Baker 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.

<b>Name of intermediary or umbrella company:</b>	Crest Plus Operations Limited
<b>Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:</b>	Crest Plus Operations Limited is the contractor responsible for paying the candidate.
<b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	To be confirmed for each role.
<b>Deductions from intermediary or umbrella income required by law:</b>	20% income tax
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	CIS margin of £17.50 per week.
<b>Expected or minimum rate of pay:</b>	To be confirmed for each role.
<b>Deductions from your pay required by law:</b>	CIS tax at the relevant rate verified with HMRC. 20% assumed in example.
<b>Any other deductions or costs taken from your pay (to include amounts or how they are calculated):</b>	None
<b>Any fees for goods or services:</b>	There are no fees charged to the employee. Crest Plus Operations Limited retains an income from the contract sum received.
<b>Holiday entitlement and pay:</b>	N/A

<b>Additional benefits:</b>	A free comprehensive Insurance package which includes personal accident and commute to work.
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**EXAMPLE PAY**

	<b>Intermediary or umbrella fees</b>	<b>Worker fees</b>
<b>Example gross rate of pay to intermediary or umbrella company from us:</b>	£15 Contract Rate (excluding VAT) based on a 45 hour week	
<b>Deductions from intermediary or umbrella income required by law:</b>	None	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	CIS margin £17.50	
<b>Example rate of pay to you:</b>		Gross Income £600.00
<b>Deductions from your pay required by law:</b>		CIS Deduction £116.50
<b>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>		£483.50