



Key Information Documents – Umbrella Companies

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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 <https://www.gov.uk/government/publications/providing-a-key-information-document-for-agency-workers-guidance-for-employment-businesses>

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:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	Amaze Umbrella Ltd
Your employer:	Amaze Umbrella Ltd
Type of contract you will be engaged under:	Lawspeed contract of employment
Who will be responsible for paying you:	Amaze Umbrella Ltd
How often the umbrella company and you will be paid:	Amaze runs daily payroll Monday - Friday

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:	Amaze Umbrella Ltd
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:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24
Deductions from intermediary or umbrella income required by law:	Apprenticeship Levy- As a large employer we are required to pay the UK's Apprenticeship Levy. This is 0.5% of the total amount we charge the agency, minus our profit margin. Employers National Insurance (NIERS) The amount we pay HMRC as your employer for National Insurance. 3% Employer's pension contribution if you stay opted into the pension scheme however auto enrolment is postponed for the first 3 months
Any other deductions from umbrella income (to include amounts or how they are calculated)	Margin £17.95 per week

Expected or minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £327 for 37.5hrs per week, assuming you are 25 years old and over)
Deductions from your wage required by law:	Employees National Insurance Contribution Income Tax 5% Employees' pension contribution if you stays opted in pension scheme, however auto enrolment is postponed for the first 3 months. If relevant – student or postgraduate loan deductions If relevant – earnings attachment orders
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	None
Holiday entitlement and pay:	Statutory Holiday pay is 20 days and 8 bank holidays. This is paid at 12.07 % on a rolled-up basis by default and does not need to be requested by you. If you wish for it to be accrued, it can be arranged
Additional benefits:	Perkbox Premium Benefits

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£500 (£100 per day for 5 days a week/Holiday Accrued)	
Deductions from intermediary or umbrella income required by law:	Employers NI- £37.81 App Levy - £2.20	
Any other deductions or costs taken from intermediary or umbrella income:	Margin - £20	
Example rate of pay to you:		£439.99
Deductions from your pay required by law:		Employee NI - £32.88 PAYE tax- £39.92
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£367.19

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GENERAL INFORMATION

Name of employment business:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or 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 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:	Champion Contract Services 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:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24
Deductions from intermediary or 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.

	<ul style="list-style-type: none"> 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 - £22.00 Weekly, £76.00 Monthly Plus Pay - £32.00 Weekly, £116.00 Monthly
Expected or minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £327 for 37.5hrs per week, assuming you are 25 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:	Champion Reward Scheme including fuel benefit card (no extra cost)

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£1,000.00 (£200.00 per day for 5 days a week)	
Deductions from intermediary or umbrella income required by law:	Employer's NI - £94.90 Apprentice Levy : £4.28	
Any other deductions or costs taken from intermediary or umbrella income:	Margin - £22.00 (Primepay) Employer Pension Contribution – £22.10	
Example rate of pay to you:		£856.71
Deductions from your pay required by law:		Income Tax - £115.80 (1250L Tax Code) Employee's NI - £80.85
Any other deductions or costs taken from your pay:		Employee Pension Contribution - £36.84
Any fees for goods or services:		N/A
Example net take home pay:		£623.23/week

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.

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GENERAL INFORMATION

Name of employment business:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	Ducas Ltd
Your employer:	Ducas Ltd
Type of contract you will be engaged under:	Contract of Employment
Who will be responsible for paying you:	Ducas Ltd
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:	Ducas Ltd
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	N/A
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24
Deductions from intermediary or umbrella income required by law:	Employer's National Insurance, Apprenticeship Levy, Employer's Pension Contributions, Holiday Pay

Any other deductions from umbrella income (to include amounts or how they are calculated)	Margin of 6% capped at £14 per week
Expected or minimum rate of pay to you:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24
Deductions from your wage required by law:	PAYE Tax, Employee's National Insurance Contributions, Pension contributions, Student Loan Deductions (if applicable) , Deduction of Earnings Orders (If applicable)
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	N/A
Any fees for goods or services:	N/A
Holiday entitlement and pay:	Holiday pay is accrued at 12.07% of the hourly rate. This is set aside and can be requested to be paid at the employee's discretion.
Additional benefits:	N/A

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£360.00	
Deductions from intermediary or umbrella income required by law:	£19.57 – Employer's NI £1.62 – Apprenticeship levy	
Any other deductions or costs taken from intermediary or umbrella income:	£14.00 – Margin £6.14 – Employer's Pension	
Example rate of pay to you:		£318.67
Deductions from your pay required by law:		£16.96 - Tax £18.70 - Employee's NIC
Any other deductions or costs taken from your pay:		£10.24 – Employee's pension £34.98 – Holiday Pay
Any fees for goods or services:		N/A
Example net take home pay:		£237.79 – Net Pay

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GENERAL INFORMATION

Name of employment business:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	Giant Professional Limited
Your employer:	Giant Professional Limited
Type of contract you will be engaged under:	Permanent employment
Who will be responsible for paying you:	Giant Professional 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:	Giant Professional 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:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24
Deductions from intermediary or umbrella income required by law:	Employer's National Insurance; Apprenticeship Levy; Employer pension contributions at 4% of NMW if enrolled
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella margin of £22 per week processed; employee business expenses; optional giant advantage benefits scheme of £3.75 per week if opted in; optional personal salary sacrifice pension scheme margin of £4.75 per week if taken

Expected or minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £327 for 37.5hrs per week, assuming you are 25 years old and over)
Deductions from your wage required by law:	PAYE income tax; Employee's National Insurance; Employee pension contributions at 4% of NMW if enrolled; and if applicable, Student Loan Repayments; Attachment of Earnings Orders.
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	None
Holiday entitlement and pay:	28 days per year inclusive of bank holidays
Additional benefits:	Optional giant advantage employee benefits scheme of £3.75 per week if opted in; optional personal salary sacrifice pension scheme margin of £4.75 per week if taken

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£2,500	
Deductions from intermediary or umbrella income required by law: Employer's national insurance Apprenticeship levy Employer pension contributions	£276 £11 £0	
Any other deductions or costs taken from intermediary or umbrella income: Intermediary margin Non-billable business expenses	£22 £25	
Example rate of pay to you:		£2,167
Deductions from your pay required by law: PAYE income tax Employee's NI Employee's pension contribution Student loan repayment		£675 £118 £0 £0

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GENERAL INFORMATION

Name of employment business:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	Greenwich Contracts Limited
Your employer:	Greenwich Contracts Limited
Type of contract you will be engaged under:	Contract of Employment – PAYE
Who will be responsible for paying you:	Greenwich Contracts Limited
How often the umbrella company and you will be paid:	Upon receipt of identifiable cleared funds.

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

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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:	Greenwich Contracts 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:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24
Deductions from intermediary or umbrella income required by law:	Employers NIERS, Pension (where applicable), Student Loan (where applicable), Court Order Deductions (where applicable)

Any other deductions from umbrella income (to include amounts or how they are calculated)	Non-vatable umbrella margin of £27 per week Repayment of any funds paid in error (if applicable) Holiday Pay – Please see holiday entitlement
Expected or minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £327 for 37.5hrs per week, assuming you are 25 years old and over)
Deductions from your wage required by law:	Tax, National Insurance, Pension contribution (where applicable)
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	None
Holiday entitlement and pay:	Holiday Entitlement of 28 days each financial year. (This is rolled up and paid at the same time as your salary.)
Additional benefits:	None

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£2125 (5 days at £425 per day)	
Deductions from intermediary or umbrella income required by law:	Employers NIERS: £230.85 Pension: £25.26	
Any other deductions or costs taken from intermediary or umbrella income:	Holiday Pay: £198.37 Umbrella Margin: £27	
Example rate of pay to you:		Basic Pay: £1643.52 Holiday Pay: £198.37
Deductions from your pay required by law:		Tax: £496 National Insurance: £111.08 AE Pensions: £33.68
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£1200.97

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GENERAL INFORMATION

Name of employment business:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	I4 Pay Partners Limited
Your employer:	I4 Pay Partners Limited
Type of contract you will be engaged under:	Contract of Employment
Who will be responsible for paying you:	I4 Pay Partners Limited
How often the umbrella company and you will be paid:	Weekly in arrears of work completed

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:	I4 Pay Partners Limited
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	No
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24
Deductions from intermediary or umbrella income required by law:	Employers NIC; Employers pension contribution; Apprenticeship levy
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella margin: 10.00% on billings exVAT Max fee £28.00

Expected or minimum rate of pay to you:	£8.72 (£9.77 Including Holiday Pay)- if over 24
Deductions from your wage required by law:	PAYE; Employees NIC; Employee pension contribution; [Student loan/DWP deductions if applicable]
Any other deductions or costs taken from your wage (to include amounts or how they are calculated:	Optional Perkbox membership (£1.20/week)
Any fees for goods or services:	No
Holiday entitlement and pay:	28 days per annum calculated at 12.06897% of gross pay
Additional benefits:	No

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£342 (9.5 x £36)	
Deductions from intermediary or umbrella income required by law:	£16.79 Employers Ni £5.12 Company Pension £1.45 Apprenticeship Levy	
Any other deductions or costs taken from intermediary or umbrella income:	£28.00 Umbrella Margin	
Example rate of pay to you:		£290.64
Deductions from your pay required by law:		£12.92 Employees Ni £6.00 Tax £6.82 Pension
Any other deductions or costs taken from your pay:		£0.00
Any fees for goods or services:		£0.00
Example net take home pay:		£264.90 Net Pay

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GENERAL INFORMATION

Name of employment business:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	Mercy Global Consult Limited
Your employer:	Mercy Global Consult Limited
Type of contract you will be engaged under:	Contract of Service
Who will be responsible for paying you:	Mercy Global Consult Limited
How often the umbrella company and you will be paid:	A week in arrears of completed work

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:	Mercy Global Consult Limited
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	No
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24

Deductions from intermediary or umbrella income required by law:	Income tax and National Insurance Employer's National Insurance (NI-Ers) Apprenticeship levy Employees' pension Holiday Pay @ 12.07% (accrued and paid upon request *if applicable*) @ National Minimum Wage
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella fee
Expected or minimum rate of pay to you:	£15 at 37.5 hours Gross pay = £562.50
Deductions from your wage required by law:	Income tax = £50.95 National Insurance = £37.45 Employer's National Insurance (NI-Ers) = £52.37
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	N/A
Any fees for goods or services:	Umbrella fee £15 per week
Holiday entitlement and pay:	28 days per annum pro rata based on time are accrued at 12.07% @ National Minimum Wage or option to retain.
Additional benefits:	N/A

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£562.50	
Deductions from intermediary or umbrella income required by law:	Employer's National Insurance (NI-Ers) = £52.37	
Any other deductions or costs taken from intermediary or umbrella income:	£15 margin weekly	
Example rate of pay to you:		£495.13
Deductions from your pay required by law:		Income Tax = £50.95 National Insurance = £37.45
Any other deductions or costs taken from your pay:		N/A
Any fees for goods or services:		N/A
Example net take home pay:		£406.73

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GENERAL INFORMATION

Name of employment business:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	Mutual Group Limited (CO-OP GROUP)
Your employer:	Mutual Group Limited (CO-OP GROUP)
Type of contract you will be engaged under:	Contract of employment
Who will be responsible for paying you:	Mutual Group Limited (CO-OP GROUP)
How often the umbrella company and you will be paid:	Weekly

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

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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:	Mutual Group Limited (CO-OP GROUP)
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	N/A
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24
Deductions from intermediary or umbrella income required by law:	Income tax and National Insurance Employer's National Insurance (NI-Ers) Apprenticeship levy Employees' pension

	Holiday Pay @ 12.07% (accrued and paid upon request *if applicable*)
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella fee
Expected or minimum rate of pay to you:	£15 at 37.5 hours Gross pay = £562.50
Deductions from your wage required by law:	Income tax = £99.07 National Insurance = £39.52 Employer's National Insurance (NI-Ers) = £54.71 Apprenticeship levy = £2.47
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	N/A
Any fees for goods or services:	Umbrella fee £16.15 per week
Holiday entitlement and pay:	28 days per annum pro rata based on time accrued at 12.07%
Additional benefits:	N/A

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£562.50	
Deductions from intermediary or umbrella income required by law:	Employer's National Insurance (NI-Ers) = £52.37 Apprentice levy @ 0.5% = £2.47	
Any other deductions or costs taken from intermediary or umbrella income:	£16.15 margin weekly	
Example rate of pay to you:		£491.51
Deductions from your pay required by law:		Income Tax = £50.23 National Insurance = £37.02
Any other deductions or costs taken from your pay:		Employee's pension contribution @ 2% = £11.25 (unless opt out)
Any fees for goods or services:		N/A
Example net take home pay:		£393.01

Key Information Document

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GENERAL INFORMATION

Name of employment business:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	MyPay Limited
Your employer:	MyPay Limited
Type of contract you will be engaged under:	Contract of Employment
Who will be responsible for paying you:	MyPay Limited
How often the umbrella company and you will be paid:	MyPay operates a daily payroll and will pay on cleared funds/ authorisation from agency via FastPay (same day payment). This is usually every Friday the week after the work has been completed.

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:	MyPay Limited
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	N/A
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	National minimum wage or national living wage if applicable e.g. £8.72 if over 24 or £8.20 if 21 – 24

Deductions from intermediary or umbrella income required by law:	-Apprenticeship Levy- As a large employer we are required to pay the UK's Apprenticeship Levy. This is 0.5% of your taxable pay. -Employers National Insurance (NIERS)- The amount we pay HMRC as your employer for National Insurance. Company -Employer's pension contribution if applicable
Any other deductions from umbrella income (to include amounts or how they are calculated)	MyPay margin £25 per pay period (regardless of how many times paid).
Expected or minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £327 for 37.5hrs per week, assuming you are 25 years old and over)
Deductions from your wage required by law:	-Employees National Insurance Contribution -Income Tax -Employees' pension contribution if applicable -If relevant – student or postgraduate loan deductions -If relevant – earnings attachment orders
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	None
Holiday entitlement and pay:	Statutory Holiday pay is 20 days and 8 bank holidays. This is paid at 12.14 % on a rolled-up basis.
Additional benefits:	MyRewards – MyPay's Employee Benefits Programme (discounts, rewards etc).

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	37.5 hours @ £18.88 = £708	
Deductions from intermediary or umbrella income required by law:	Employers NI £61.96 Apprenticeship Levy £3.09	
Any other deductions or costs taken from intermediary or umbrella income:	MyPay margin £25	
Example rate of pay to you:		£617.95
Deductions from your pay required by law:		Tax £75.40 NI £52.19
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£490.36

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 <https://www.gov.uk/government/publications/providing-a-key-information-document-for-agency-workers-guidance-for-employment-businesses>

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:	MSI Group including MSI Recruitment and NRS Global
Name of intermediary or umbrella company:	Orange Genie Umbrella
Your employer:	Orange Genie Freelancer Services Ltd
Type of contract you will be engaged under:	Permanent Employment Contract
Who will be responsible for paying you:	Orange Genie Freelancer Services Ltd
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:	Orange Genie Freelancer Services Ltd
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:	National minimum wage or national living wage if applicable e.g. £12.12
Deductions from intermediary or umbrella income required by law:	Employers National Insurance Employers Pension Contribution Apprenticeship Levy Holiday Pay

Any other deductions from umbrella income (to include amounts or how they are calculated)	Company Margin = £59
Expected or minimum rate of pay to you:	Minimum Rate: £12.12
Deductions from your wage required by law:	Employers National Insurance Employers Pension Contribution Apprenticeship Levy Holiday Pay
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	No
Any fees for goods or services:	No
Holiday entitlement and pay:	Holiday entitlement is 28 days per annum and this is calculated as a percentage of Gross Pay, currently 12.07%.
Additional benefits:	Statutory Employment Rights. Access to Employee Health, Wellbeing and Benefits platform

EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£500	
Deductions from intermediary or umbrella income required by law:	Employers NI £31.00 Employers Pension £8.39 Apprenticeship Levy £2.00 Holiday Pay £43.04	
Any other deductions or costs taken from intermediary or umbrella income:	Umbrella Company Margin £59	
Example rate of pay to you:		Gross Pay £356.58 Holiday Pay £43.04
Deductions from your pay required by law:		PAYE £28.78 Employers NI £18.91 Pension £13.98
Any other deductions or costs taken from your pay:		No
Any fees for goods or services:		No
Example net take home pay:		£337.94