## **Key Information Document**

This document sets out key information about candidate's relationship with employment business and the intermediary or umbrella company used in the 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. All candidates 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:	Rullion	
Name of intermediary or umbrella company:	Sapphire DNP Limited	
Candidate's employer:	Sapphire DNP Limited	
Type of contract candidate will be engaged under:	Employment Contract	
Who will be responsible for paying the candidate:	Sapphire DNP Limited	
How often the candidate will be paid:	Weekly following receipt of hours worked	

## INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

Candidates 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 candidate for the work undertaken for the hirer. Rullion will still be finding candidate's assignments.

The money earned on candidate's assignments will be transferred to the umbrella company as part of their income. They will then pay candidate their wage. All the deductions made which affect candidate's wage are listed below.

Candidate payslip may show candidate as an employee of the umbrella company listed below.

Name of intermediary or umbrella company:	Sapphire DNP Limited	
Any business connection between the		
intermediary or umbrella company, the	None	
employment business and the person		
responsible for paying the candidate:		
Expected or minimum gross rate of pay	Will always be at least National Living Wage	
transferred to the intermediary or umbrella	plus associated employment costs.	
company from Rullion:		
Deductions from intermediary or umbrella	Employer's National Insurance	
income required by law:	·	
	Apprenticeship Levy	
	Employer's Pension Contributions (where	
	applicable)	

	Holiday Pay (if the employee opts to accrue and be paid at a later date)	
Any other deductions from umbrella income (to include amounts or how they are	Company Margin (£15/week)	
calculated)	Pension Salary Sacrifice saving (13.8% of the employee's contribution where applicable)	

Expected or minimum rate of pay to candidate:	National Minimum/Living Wage (currently £9.50/hour) multiplied by the hours worked. (E.g. £380.00 for 40 hours per week assuming you are over 25)	
Deductions from your wage required by law:	Income Tax (PAYE)	
	National Insurance Contributions	
	Pension Contributions (where applicable)	
	If relevant – student or postgraduate loan	
	deductions	
	If relevant – earnings attachment orders	
Any other deductions or costs taken from	None	
your wage (to include amounts or how they are calculated:		
Any fees for goods or services:	None	
Holiday entitlement and pay:	28 days, payable at 12.07%, as a minimum	
Additional benefits:	Ewage	
Conduct Regulations Opt-out agreements	Yes, unless agreed otherwise in writing or	
under Regulation 32	under 18/working with vulnerable people.	

## **EXAMPLE PAY**

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to	£120/day x 5 days =	
intermediary or umbrella	£600	
company from Rullion:		
Deductions from intermediary	£55.94	
or umbrella income required by		
law:		
Any other deductions or costs	£15.00	
taken from intermediary or		
umbrella income:		
Example rate of pay to you:		£105.81/day (£529.07)
Deductions from your pay		Income Tax - £57.40
required by law:		National Insurance- £44.93
Any other deductions or costs		£0.00
taken from your pay:		
Any fees for goods or services:		£0.00
Example net take home pay:		£426.74