

## 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 employment business and the person responsible for paying the candidate:	None
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from Rullion:	Will always be at least National Living Wage plus associated employment costs

Deductions from intermediary or umbrella income required by law:	Employer's National Insurance 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 calculated):	Company Margin (£15/week) 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 £8.72/hour) multiplied by the hours worked. (E.g. £348.80 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 your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	None
Holiday entitlement and pay:	28 days, payable at 12.07%, as a minimum
Additional benefits:	Perkbox
Conduct Regulations Opt-out agreements under Regulation 32:	Yes, unless agreed otherwise in writing or under 18/working with vulnerable people.

### EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from Rullion:	£100/day x5 days = £500	
Deductions from intermediary or umbrella income required by law:	£40.27	
Any other deductions or costs taken from intermediary or umbrella income:	£15.00	
Example rate of pay to you:		£88.94/day (£444.73)
Deductions from your pay required by law:		Income Tax - £40.80 National Insurance - £31.41
Any other deductions or costs taken from your pay:		£0.00
Any fees for goods or services:		£0.00
Example net take home pay:		£372.52