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## Working with Payments Pro

Our umbrella service provides a hassle-free way to get paid for your contracting services. We work alongside your agency to ensure you are paid efficiently and on time, running daily, weekly, and monthly payroll based on your agency's requirements.

### Our Services

- **Umbrella PAYE:** When you sign up, you become our employee. We fulfil the role of employer for contractors, providing you with the same **statutory rights** that full-time PAYE employees enjoy, such as SSP, maternity leave, and holiday pay.
- **Umbrella CIS:** If you are working within the Construction Industry Scheme (CIS), your eligibility must be confirmed by your agency and you must hold a valid UTR.

### Work & Assignments

- **Carrying out work:** Your shifts and assignments are managed by your agency. It is our duty to pay you for the work you have completed once we have received the necessary details and funds from your agency.
- **Hourly Rate:** This is set and agreed upon by your agency. Any negotiations regarding your rate must be handled directly with them. We cannot adjust your hourly rate without explicit instructions from the agency.
- **Contract of Employment:** Once you have completed our sign-up form, you must read and accept your Contract of Employment, which is provided within your sign-up pack.

### Pay & Deductions

- **PAYE Deductions:** We make all compliant HMRC deductions on your behalf. This includes Income Tax, Employee National Insurance (NI), and the Apprenticeship Levy. As an umbrella employee, your "Gross" pay also accounts for Employer NI (NIERS). We also deduct our weekly margin (only when you work), student loans (if applicable), and auto-enrolment pension contributions.
- **CIS Deductions:** We apply a flat-rate tax deduction of 20% for valid UTRs. UTRs that do not validate will be charged at 30%. We also deduct our weekly margin (only when you work). If you hold Gross Status, you may be eligible for a 0% CIS tax rate.
- **Tax Code:** You will have a single tax code with us. This allows you to work with multiple agencies and companies simultaneously while effectively having one employer: Payments Pro Ltd.
- **Expenses:** All employees are considered under **SDC (Supervision, Direction, & Control)**. You cannot claim expenses through Payments Pro directly. Any expenses must be authorised by your agency and sent to us along with the funds for payment.

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## Compliance & Regulations

- **IR35 & Compliance:** As an employee of our umbrella company, all HMRC contributions are deducted at source. Your legal status under IR35 is fully met.
- **Conduct Regulations 2003:** All agency workers are "opted-in" by default. If you or your agency/client wish to opt out, this must be requested in writing and signed first by you, and then by Payments Pro.

*Please Note: Employees working with vulnerable persons are not eligible to opt out of these regulations.*

## Holiday Pay

You are entitled to paid annual leave which accrues at the rate of **12.07%** of the hours you actually work.

- **Payment Options:** You may elect to receive your accrued holiday pay as a "rolled-up" payment included within each payslip, or you may choose to have the Company retain it to be paid out when you physically take leave.
- **Transparency:** Your accrued or paid holiday will be clearly itemised on every payslip.
- **The Calculation:** For every hour worked, you accrue approximately 7.24 minutes of paid holiday (e.g., 10 hours worked = 1.21 hours of holiday pay).
- **Payment on Termination:** Upon termination of employment for any reason, any retained and unpaid holiday pay will be calculated and paid in your final payslip, subject to usual tax and NI deductions.

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## Further Information & Support

**Policies:** For additional details, including our full suite of company policies and guidance, please visit our downloads page: [www.paymentspro.co.uk/downloads](http://www.paymentspro.co.uk/downloads).

**Helpdesk:** Our dedicated team has in-depth knowledge of the recruitment and payroll industry. They should be your first point of contact for any questions regarding our service or your account. **Email:** [helpme@paymentspro.co.uk](mailto:helpme@paymentspro.co.uk)

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**Confirmation I**, ....., confirm that I have read and fully understood the contents of this document.

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_