

Payments Pro Ltd: Umbrella Employee Handbook

Welcome to Payments Pro Ltd

Our aim in producing this document was to create a one-stop information point where you can access the essential details you need in relation to your umbrella employment with us.

This document outlines what you can expect from us as your employer. In return, we ask you for a high degree of commitment, dedication, and loyalty to help us achieve the aims and objectives of the Company. We hope you find this a useful guide during your employment. However, if you are unable to find the answer to your question here, please feel free to contact Payments Pro Ltd who will be able to find an answer for you.

1. Starting with Payments Pro Ltd

About the Company

Payments Pro Ltd is the hassle-free, straight-talking umbrella company that provides umbrella employment for UK-based contractors and freelancers. Payments Pro Ltd pioneered the concept of complete transparency and compliance within the Umbrella Company sector to achieve our aim of being at the top of an industry focusing on customer service and corporate integrity. We hold these as core values and believe them to be essential for our continued success.

Statement of Employment Terms and Conditions

The company reserves the right to change its terms & conditions and employment policies from time to time. You will be notified at the earliest opportunity of these changes by way of general notice to all employees affected by the change. Where a contractual change in your terms and conditions of employment results in a change to your written statement of particulars of employment, we will give you a written statement of the change at the earliest opportunity.

General On-Site Expectations

As an employee working off-site at clients' premises, you are expected to adhere to any policies and procedures implemented at the Client's premises, including but not restricted to dress code, smoking, alcohol, drugs, etc.

You are required to attend the Client's premises or their designated location at the times stated in your assignment schedule and work for the agreed number of hours stated. Failure to attend or to complete the required hours could result in disciplinary action being taken against you.

You should comply at all times with the client's requirements for GDPR and computer security which applies in respect of all operations including email and internet access as carried out under the terms of your Assignment. You are required to ensure that you advise the Client / End User of any breaches or potential breaches in security that you become aware of.

When you are on Assignment, you are a representative of both Payments Pro Ltd and the Client; therefore, you should ensure that your behaviour is always appropriate and professional.

2. Attendance, Absence, and Leave Arrangements

Your Attendance at Work

Any assignment that you undertake whilst in the employment of the Company will be for a specific time period and, from time to time, for specific hours. Therefore, should you require time off from work, you should give as much notice as possible.

If you are unable to give advance notice, you must ensure that you contact the Company and the Client to advise your absence by no later than **9am** on the day in question. If your period of absence will extend beyond one day, you must contact the Company and the Client by no later than **9am** on each day that you are absent. If you are unable to personally contact the Company or Client, you should ensure, wherever possible, that someone telephones on your behalf.

If your explanation for absence is deemed to be unsatisfactory by the Client, the Company reserves the right to deduct an appropriate amount from your salary. If you are absent repeatedly or for prolonged periods, the Company reserves the right to receive a full and detailed explanation and, where appropriate, medical evidence, and subsequently disciplinary action may be taken against you.

Statutory Sick Pay (SSP)

If you are absent from work due to sickness, you may be entitled to Statutory Sick Pay (SSP).

Following statutory changes implemented under the Employment Rights Act, the rules governing SSP have been updated to widen entitlement and remove historic barriers for workers:

- **Day-One Entitlement:** SSP is payable from your very **first full day** of sickness absence. The historic 3-day unpaid waiting period has been permanently abolished.
- **Abolition of the Earnings Threshold:** The Lower Earnings Limit (LEL) qualification rule has been removed. You are eligible to receive SSP regardless of whether your weekly earnings fall below the traditional National Insurance lower limit.
- **Rate of Pay:** SSP is paid at a weekly rate calculated as the lower of **80% of your average weekly earnings** or the statutory flat rate of **£123.25 per week**. Payment is calculated based on the days that you would normally work, known as Qualifying Days (QDs).

- **Certification Requirements:** If you are sick for up to seven days, you must provide a self-certification form on the day you return to work, which can be obtained from Payments Pro Ltd. Absences of longer than seven days must be supported by a doctor's certificate (Fit Note), as must any further periods of continued absence. Failure to provide a certificate may result in the non-payment of statutory sick pay.
- **Medical Independent Reviews:** The Company reserves the right to have you examined by a doctor of their own choosing and at their own expense, and we also reserve the right, with your permission, to request a medical report from your doctor.

Annual Leave & Holiday Pay Arrangement

As an employee of Payments Pro Ltd, you are entitled to 28 days of holiday each financial year (per annum pro rata). Under the Working Time Regulations, holiday pay must be shown as a separate entry on your payslip when you take annual leave rather than being implicitly included within your base pay rate.

Important Notice on Rolled-Up Holiday Pay: > By default, we calculate a holiday allowance at **12.07%** of your taxable salary derived from your contract rate and advance this payment to you every time we process a payroll run. This means you must be fully aware that **there will be no retained holiday pay available** when you physically choose to take time off from your assignment. Contractors are expected to budget autonomously for periods of non-working time or holiday closures.

Family-Friendly Leave Policies

Payments Pro Ltd umbrella employees are entitled to statutory family leave and pay provisions. In accordance with the legal updates removing length of service requirements, key entitlements have been restructured into **Day-One rights** available from your first day of employment:

- **Paternity Leave:** Paternity leave is an immediate **Day-One right**. The historical requirement to achieve 26 weeks of continuous employment has been removed, allowing eligible biological or adoptive parents to request leave instantly upon starting employment. *Note: Statutory paternity pay elements continue to follow separate statutory service criteria.*
- **Shared Parental Leave:** Eligible employees are entitled to shared parental leave and statutory pay according to active government guidelines, enabling leave sharing with a partner. Full guidance is detailed in our specific Family-Friendly policies.
- **Unpaid Parental Leave:** Any eligible employee who has or expects to have parental responsibility for a child is entitled to take Unpaid Parental Leave to care for that child (up to 18 weeks total per child up to age 18). This has been updated to a **Day-One right**, removing the prior one-year continuous service hurdle.
- **Bereaved Partner's Paternity Leave:** In the tragic event that a child's mother or primary adopter passes away within the first year of the child's life or placement, the surviving partner has an immediate **Day-One statutory right** to take up to **52 weeks of unpaid leave** to care for the child. This standalone right applies from your first day in a job without any minimum service requirements. Notice procedures are structured with maximum flexibility to support you through bereavement.

Time Off for Dependants

You are legally entitled to take a reasonable amount of time off to deal with certain prescribed emergencies involving your dependants. This leave is called Time Off for Dependants.

Time off for Dependants can be taken, for example, if a dependant falls ill or is injured, if care arrangements break down, or to arrange or attend a dependant's funeral. A dependant is defined as your child (including adopted child), husband, wife, partner, or parent. It also includes someone who lives in your household, or someone who reasonably relies on you, such as an elderly relative.

Any time taken off must be strictly necessary and reasonable in the particular circumstances. **Time Off for Dependants is completely unpaid.**

3. Professional Standards & Workplace Compliance

Conflict of Interest

You should not, directly or indirectly, engage in, or have any interest, financial or otherwise, in any other business enterprise which interferes or is likely to interfere with your independent exercise of judgement in Payments Pro Ltd's best interest.

Generally, a conflict of interests exists when an employee is involved in an activity:

- Which provides products or services directly to, or purchases products or services from, Payments Pro Ltd or related operating entities.
- Which subjects the employee to unreasonable time demands that prevent them from devoting proper attention to their assignment responsibilities.
- Which is so operated that the employee's involvement with the outside business activity reflects adversely on Payments Pro Ltd.

Should you be in any doubt as to whether an activity involves a conflict, you should discuss the situation immediately with Payments Pro Ltd.

Standards of Performance and Behaviour at Work

- **Appearance:** You are expected to dress appropriately at all times in relation to your assignment and role, and to ensure that your personal hygiene and grooming are properly attended to prior to presenting yourself at work.
- **Confidentiality:** It is a condition of your employment that you have a strict duty of confidentiality with regards to Payments Pro Ltd and any companies you are assigned to. You must not discuss any Company-sensitive or confidential matter whatsoever with any outside organisation including the media. Any such breach of confidentiality will be deemed as gross misconduct (except as protected by current legislation, such as protected whistleblowing disclosures) and could lead to your summary dismissal.
- **Bribery and Corrupt Behaviour:** The Company has a strict zero-tolerance anti-bribery and corruption policy in line with the Bribery Act 2010. A bribe is defined as giving someone a

financial or other advantage to encourage that person to perform their functions or activities improperly, or to reward them for doing so. If you bribe (or attempt to bribe) another person, or accept a bribe, this will be considered gross misconduct. You will be subject to formal investigation, and disciplinary action up to and including dismissal without notice may be applied.

Computer, Email, and Internet Use

If you have access to the Company's or your clients' computers, email, and the internet as part of your job, you must not abuse this by using these facilities for purposes unrelated to assignment business. Limited personal use of the internet may be permitted by your client during your formal breaks; you must familiarize yourself with their specific site policies.

- **Prohibited Content:** All internet use is subject to monitoring; accessing pornographic, defamatory, or unsuitable material, including auction or social networking sites, is strictly prohibited and constitutes a serious disciplinary offence which may result in dismissal.
- **Software Restrictions:** Only software packages properly authorised and installed by the Company or Client may be used on business equipment. You must not load unauthorized software.
- **Social Media:** You must not make reference to the Company/Client or its services, or represent yourself on behalf of the Company on social media without formal, written permission.
- **Unacceptable Uses Include:** Personal commercial purposes; sending unsolicited bulk email; disseminating confidential corporate information; any illegal purpose; circumventing security systems without explicit authority; or downloading heavy streams that abuse network bandwidth.
- **Misconduct:** Unauthorised use or tampering with Client equipment will be regarded as gross misconduct and will render the offender liable to dismissal and potential criminal prosecution under the Computer Misuse Act 1990. Excessive personal use of internet or email tools may also result in dismissal for gross misconduct. If in doubt, query the onsite team directly before taking action.

4. Whistleblowing Policy and Protections

Payments Pro Ltd is committed to the highest standards of openness, integrity, and accountability. We recognize that umbrella workers are ideally positioned to identify potential malpractice, dangers, or serious legal wrongdoings either within our organization or at the end-client sites where they fulfill assignments.

Statutory Whistleblowing Protections

In accordance with the Public Interest Disclosure Act (PIDA), any worker who makes a "qualifying disclosure" (a disclosure made in a reasonable belief that it is in the public interest) is strictly protected by law against any form of professional detriment, retaliatory harassment, or unfair dismissal.

Qualifying disclosures traditionally relate to reasonable suspicions of criminal offences, failures to comply with a legal obligation, miscarriages of justice, health and safety dangers, environmental damage, or the deliberate concealment of these matters.

Explicit Protections Against Sexual Harassment

Under whistleblowing law, workers who report or blow the whistle on workplace **sexual harassment** are automatically granted full statutory whistleblowing protections.

- **Protected Disclosure Status:** Concerns regarding sexual harassment that has occurred, is occurring, or is likely to occur are automatically deemed to be "protected disclosures" in their own right. Whistleblowers no longer need to frame harassment reports under generic headers like "breach of a legal obligation" or "health and safety" to qualify for safety from reprisals.
- **Protection from Detriment:** If you make a disclosure regarding sexual harassment, you are legally shielded from adverse treatment, contract termination, or assignment updates by your employer or end-client as retaliation.
- **Voiding Confidentiality Restrictions:** Any confidentiality clause, non-disclosure agreement (NDA), or settlement provision that attempts to prevent a worker from making a valid, protected disclosure relating to sexual harassment is legally void.

Process in Place to Whistleblow

If you discover a serious wrongdoing, breach of safety, or harassment during your employment, you should utilize the following reporting tracks:

1. **Internal Corporate Issues (Payments Pro Ltd Level):** If the concern relates directly to umbrella administration, payroll irregularities, tax compliance, or internal staff actions, raise your concern in writing directly to Payments Pro Ltd or a senior Company Director.
2. **External Assignment Issues (End-Client Level):** If the malpractice or sexual harassment is occurring on-site within the client's workplace, you may raise it using the end-client's own internal whistleblowing procedures or designated compliance officer. You are required to ensure you advise the Client / End User of any significant breaches that endanger safety or legality.
3. **Prescribed Regulatory Bodies:** If you believe an issue remains unaddressed after internal escalation, or you fear immediate detriment on-site, you have the right to report the matter externally directly to a prescribed regulator (such as the Health and Safety Executive, HMRC, the Financial Conduct Authority, or the Equality and Human Rights Commission).

All disclosures will be handled with strict confidentiality, and formal investigations will be conducted promptly.

5. Grievance and Disciplinary Framework

Disciplinary Procedures

Separate, detailed disciplinary procedures are maintained by Payments Pro Ltd to ensure structural fairness in evaluating performance or conduct challenges. Please request a full copy from Payments Pro Ltd.

Grievance Procedures

Separate, detailed grievance procedures are available to view if you wish to raise a formal complaint regarding your treatment, your payroll processing, or operational concerns with Payments Pro Ltd. Please request a copy of the process from Payments Pro Ltd to initiate a review.

6. Data Protection and Access to Information

What this Policy Covers

This policy details your rights and obligations in relation to your personal data and the personal data of third parties that you may come into contact with during your employment. If you have access to the personal data of employees or third parties, you must comply with this Policy. Failure to comply may result in disciplinary action up to and including dismissal without notice.

Your Entitlements

Personal Data means data held either on a computer or in a paper-based filing system which relates to a living individual who can be identified from that data. Payments Pro Ltd strictly complies with current UK Data Protection legislation governing how we collect, retain, and handle personal information. All employees and contractors handling personal data in the course of their work must also comply with it.

Purposes for Holding Personal Data

Personal data relating to employees may be collected by the Company for the purposes of:

- Recruitment, references, CVs, and assignment onboarding.
- Administration and payment of wages, bank/building society details, and emergency contacts.
- Calculation of statutory benefits and workplace pension parameters.
- Disciplinary or grievance tracking.
- Performance management and review records.
- Compliance with statutory legislation and payroll auditing.

Sensitive Personal Data

Sensitive data includes information relating to racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health conditions, or criminal records/alleged offences. The Company processes sensitive data primarily to meet its legal obligations (e.g., health and safety compliance, right-to-work laws) or for equal opportunities monitoring. In most cases, sensitive data will not be processed without your explicit consent.

Accuracy and Security Obligations

The Company reviews personal data regularly to ensure that it is accurate, relevant, and up to date. If you have access to personal data during your work, you must ensure that it is not processed unlawfully, lost, or damaged. If you believe you have lost any personal data in the course of your work, you must report it to your manager immediately. Failure to do so may result in disciplinary action up to and including summary dismissal.

Changes in Personal Information for Employment Purposes

It is essential that our records are correct, as inaccurate or out-of-date information may directly impact your payroll calculations, tax coding, or cause emergency communication failures. You must notify Payments Pro Ltd immediately of all changes in the following details:

- Name, home address, or telephone number.
- Bank account details.
- Emergency contact information.
- DBS status change or new criminal charges, cautions, or convictions.
- Conflict, or potential conflict of interest.

Subject Access Requests (SARs)

Data Protection laws give you the right to access the personal data held about you by the Company. The Company will arrange for you to see or hear personal data held about you within the mandated statutory timeframes following receipt of a formal, written request sent to Payments Pro Ltd.

7. Valuing Diversity and Dignity at Work

Valuing Diversity

Payments Pro Ltd is committed to valuing diversity and seeks to provide all staff with the opportunity for employment, career, and personal development on the basis of ability, qualifications, and suitability for the work, as well as their potential to be developed.

The Company will not tolerate direct or indirect discrimination against any person on grounds of age, disability, gender / gender reassignment, marriage / civil partnership, pregnancy / maternity, race, religion or belief, sex, or sexual orientation. This applies across recruitment, terms and conditions, career progression, or assignment transfers. It is the responsibility of all staff in their daily actions to promote these concepts and to ensure that they do not discriminate against colleagues, customers, or suppliers.

Dignity at Work

The Company believes that the working environment should at all times be supportive of the dignity and respect of individuals. If a complaint of harassment or bullying is brought to the attention of management, it will be investigated promptly and appropriate corrective action will be taken.

8. Pay, Benefits, & Pensions

Salary Arrangements

We will pay you via **Same Day Fast Pay**. Your salary will be paid in arrears by direct credit transfer to your designated bank account.

If any queries arise with regards to pay, or if it looks as if a mistake has been made, speak to Payments Pro Ltd immediately so that they can take appropriate action. Unless agreed otherwise, any pay errors, whether of over or underpayment, will be rectified in the next standard salary payment cycle. Appropriate statutory deductions will be made from pay, including PAYE income tax and National Insurance contributions (NICs).

Pension Scheme

The Company operates a group pension scheme. In compliance with workplace pension duties under the Pensions Act 2008, you will be automatically enrolled as an active member of this scheme (or an established replacement scheme) **3 months** from the start of your employment, unless you formally opt out or request otherwise. You will be subject to the trust deed and rules of the scheme as are in force from time to time. Full details of the scheme, including contribution rates and eligibility criteria, will be sent to you before your auto-enrolment date.

9. Health and Safety

Introduction & On-Site Responsibilities

Payments Pro Ltd recognises and accepts its responsibility as an employer to maintain, so far as is reasonably practicable, the safety and health of its workers. As an umbrella employee working off-site, it is your absolute duty not to put at risk either yourself or others by your acts or omissions.

You must ensure that you are fully familiar with the on-site client health and safety arrangements. Should you feel concerned over any health and safety aspects of your assignment, this must be brought to the attention of your on-site manager and your Payments Pro Ltd Account Manager immediately.

Procedure in the Event of an Accident

An Accident Book must be made available by your on-site manager, and it is the responsibility of each individual worker to report and record any accident involving personal injury. Any accident or near-miss occurrence (where no one was injured but the incident had potential to cause injury or death) must be reported immediately to the on-site management team.

All employees absent from work following an accident must complete a self-certification form clearly stating the nature and cause of the injury. For any injury at work which results in a worker being away from work, or unable to do their normal work for three days or more, it is vital that your manager is

informed immediately as the Health and Safety Executive (HSE) may need to be notified under RIDDOR regulations. Statutory form 2508 should be completed in conjunction with your on-site manager; employees are not expected to complete these regulatory reports themselves.

First Aid

The Company expects that staff have access to a trained First Aider or Appointed Person on-site. Details of these trained staff should be requested from your on-site line manager upon starting your assignment. If you face difficulties gaining this information, contact Payments Pro Ltd and we will endeavour to secure this information for you.

Fire Safety Compliance

The Client / End User will have specific fire and emergency procedures in place. You must ensure that you are fully conversant with them and take part in any organised drills. Obstruction of escape routes, fire escapes, or exits is strictly prohibited and endangers lives; ensure personal items or equipment are never left in these zones.

- **Fire Prevention Steps:** Before using any electrical appliances, carry out a quick check to make sure cables and plugs are not damaged. Do not use equipment that shows signs of wear, even if minor. Report faults to your contract manager and seek an alternative. Place rubbish in proper waste bins and do not overfill them.
- **Action When the Alarm Sounds:** Immediately stop what you are doing and walk (do not run) to the nearest safe fire exit. Follow the instructions of the designated on-site Fire Warden. Do not use a lift to leave the building. Make your way to the designated assembly point and report to the Warden so you are accounted for. Do not attempt to re-enter until instructed.
- **Discovering a Fire:** Immediately RAISE THE ALARM by breaking the glass on the fire call points or shouting "Fire". Raise the alarm instantly even if an automatic system has not yet triggered. Call the fire brigade at the earliest safe opportunity. Do not attempt to tackle a fire unless you have been appropriately trained and it is entirely safe to do so.

Personal Safety and Lone Working

Generally, you should try to avoid working alone whenever possible. If you must work alone, build awareness of the risks and how to minimise them. Prior to making an appointment with someone you do not know, obtain as much information as possible and arrange to meet them within verified commercial premises. Always ring back provided phone numbers to confirm legitimacy, and ask for fixed lines if a mobile number is given. If visiting external sites, let your team know where you are going and your expected timescales.

- **Workstation Layout Risk Minimisation:** Position your computer near electrical sockets to avoid trailing wires. If an extension cable is used, ensure nobody can trip over it. Do not overload sockets; use trailing multi-socket units with surge protection rather than plug adapters. Keep drinks and liquids well away from computers. Regularly check items for frayed cables. Turn off electrical items at the mains at the end of the day wherever possible.

- **Avoiding Repetitive Strain Injury (RSI):** RSI results from performing repetitive movements (e.g., mouse use) for long periods. Organise workloads to avoid using computers for extended, uninterrupted durations. Ensure your screen, keyboard, and mouse are directly in front of you. Adopt good posture and adjust your chair to the most comfortable configuration.
- **Avoiding Eye Strain:** Working for long periods on a computer can strain your eyes. Symptoms include headaches, discomfort, and focus difficulties. Rest your eyes frequently by looking at distant objects or out of a window during thinking time, and visit an optician for regular checkups.

10. Leaving Payments Pro Ltd

Final Deductions and Notice

On leaving, the Company will deduct from any final monies due to you such sums as you may owe to the Company. These may include, but are not restricted to, outstanding loans, advanced funds, or adjustments for advanced holiday pay taken in excess of accrued thresholds.

If you leave or abandon an assignment without giving contractual notice and without the Company's explicit agreement, you are in breach of your contract and may forfeit discretionary elements of pay.

Return of Client Property

Before leaving, you must hand over to your Client all articles belonging to the company or the client, including any documents, equipment, and computer software used at home. Documents and software include correspondence, diaries, files, records, databases, or any other medium for storing information. You must not retain any copies, drafts, reproductions, extracts, or summaries of client documents and software.

Post-Employment Obligations

After your umbrella employment has terminated, you must not:

- Solicit or seek to entice away any Payments Pro Ltd corporate staff or active contractors.
- Use or divulge to any person or competitor organisation any confidential information relating to the business of Payments Pro Ltd.

Disciplinary Terminations and Gross Misconduct

Should your employment be terminated following formal disciplinary action, payment in lieu of notice will be reviewed on an individual basis taking into consideration the reasons behind the dismissal.

Should you be dismissed for reasons of **gross misconduct** (such as theft, fraud, acts of corruption, or severe data breaches), your employment will be terminated immediately without the benefit of notice or payment in lieu of notice.