

# Welcome to Exchequer Solutions Ltd

## WHAT'S SO GOOD ABOUT BEING AN EMPLOYEE OF EXCHEQUER SOLUTIONS?

- As an employee of Exchequer Solutions you will be working for a long standing, financially sound company staffed by high calibre and experienced employees.
- You will enjoy the security of being employed, with holiday pay paid in accordance with working time legislation as well as statutory benefits (where the relevant criteria are met).
- You will be able to claim expenses in accordance with the company's expenses policy.

Exchequer Solutions values it's employees both in it's head office and field based. As a minimum we will ensure you are paid promptly and accurately and will deal with any queries you may have in a professional and courteous manner.

We make our money by retaining a margin of £20 from the income we invoice our client for. If we invoice our client for less than £350 per week then we reduce our margin to £15; less than £100 we reduce our margin to £10; and less than £50 to £5.

If you enjoy working for us please tell your friends, if not please tell us.

## WHAT HAVE WE SENT YOU TODAY?

### **Employee Details form**

Please complete all relevant boxes. We care about the environment so would prefer to communicate with you via email and SMS, ensuring you provide these details will help us to help you.

### **2 x Contracts of Employment**

These are important legal documents, please read them carefully and call if you have any queries. Then please sign and return one copy, retaining the other for your records.

### **A guide to expenses**

As a responsible employer we will allow you to claim expenses in accordance with our strict expenses policy. If you believe you are entitled to claim for an item not listed in this guide please call to discuss further.

### **A word or two about your payslip**

Again, please read this carefully and call our payroll department if you would like more information.

### **FAQ's**

We want you to enjoy working for Exchequer Solutions. We have tried to answer queries that are frequently raised to save you and us time. If you have questions that we have not addressed here, please call and we will be happy to help.



**If you have any further questions please do not hesitate to contact us.**



# Umbrella (employed) frequently asked questions

## What is the main benefit of being an Exchequer Solutions employee?

By becoming an employee of Exchequer Solutions you are entitled to employment rights that you may not otherwise enjoy such as Holiday Pay. You can also claim legitimate expenses provided that are backed up by a valid receipt and in line with our company policy.

## What margin does Exchequer Solutions retain?

£20 from the income we invoice our client for. If we invoice our client for less than £350 per week then we reduce our margin to £15; less than £100 we reduce our margin to £10; and less than £50 to £5.

## Will I receive Holiday Pay?

Exchequer Solutions provides you with the option to receive your holiday pay each week or to have it retained by us and paid to you when you have holidays, this option is clearly shown on your Registration form. If you choose neither we will retain your Holiday Pay and pay it to you when you take holidays.

## What can I claim for in expenses?

You can claim legitimate business expenses in accordance with the company's expenses policy. All expenses must be deemed reasonable and only claims that are wholly, exclusively and necessarily incurred in the course of your employment will be allowable. We require receipts for ALL expenses claimed.

## Why do I need to send receipts in with all claims?

HMRC can challenge any of the expenses that you claim and as such we ask for receipts to be able to validate your claim therefore reducing the need for HMRC to open a formal enquiry and scrutinise your tax affairs and penalise you at a later date. If an expense has genuinely been incurred then there should be a receipt.

## When will I get paid?

You will get paid every Friday via BACS or by Cheque if you prefer.

## What insurance do Exchequer Solutions have in place for when working in third party premises?

We have in place Employers Liability, Public Liability and Professional Indemnity insurances.

## How do I become an Exchequer Solutions employee?

You will need to speak to one of our consultants, who will send you out our application form. You must complete the relevant paperwork and send in proof of right to work before you are fully registered.

If you have a current P45, it is best to send it in to us at this point also.

## What if I don't have a P45?

We have included a P46 within this pack, please simply complete and return to us with the rest of your documentation."

# Registering couldn't be easier, you simply need to...

1. Complete the enclosed registration form, ensuring you provide your Unique Tax Reference number, and have read and signed your contract for services.
2. Photocopy your public liability insurance certificate, if you have one.
3. Send a copy of your passport or other ID document.
4. Return all of the above using one of the options below:



Use the pre-paid envelope in this pack



Fax to 0844 846 5008



Email: [info@exchequersolutions.co.uk](mailto:info@exchequersolutions.co.uk)



MMS: 07557 229220



Whats App: 07557 229220 – please add us to your contacts



BBM: 7C84C75F



Skype: exchequersol



**DON'T FORGET** to send us your proof of ID /  
right to work with your registration paperwork

Please note: we may need to share your data with your end client solely for the purpose of confirming your identity.

# A word or two about your payslip

When you get your first payslip from Exchequer Solutions it may not look like other payslips you have had in the past. The information sheet helps explain.

Exchequer Solutions charges its clients (often an agency) a fee for your services. The fee we charge is described on your payslip as "Exchequer Solutions Income". We tell you how much we receive from the agency for your information only – it is important to remember that this is not the amount of your wages.

The amount we pay you is slightly less than we receive, to account for our costs and employer's National Insurance that we are required to pay. From this figure we:

- Work out the National Minimum Wage for the hours you have worked
- Add on holiday pay (currently 12.07%)
- Pay you any tax free expenses you have legitimately incurred
- If necessary, add on further salary and holiday pay

So you receive wages (at least National Minimum Wage, potentially higher), holiday pay and your tax free expenses.

If you have a reasonable level of legitimate expenses including mileage to and from site you should always be better off week on week by working for Exchequer Solutions.

Your remittance advice slip also shows the amount of employer's national insurance we have to pay and the amount we deduct to cover our costs – again this is only for your information. Even after these deductions you should still be better off.

Please help us to help you. We can only pay you genuine and legitimate allowable expenses and we rely on you sending us receipts for everything except mileage allowances, which is detailed as a log on your expenses form.

You must tell us if you move house or change your place of work. If you do not you may be missing out or over-claiming expenses. You do not want to have the tax man on your back. Help us to help you.

Please complete your registration paperwork. We cannot pay you unless you have signed and return your contract of employment and completed the other forms sent to you. We hope you found this information helpful.

**Please contact Exchequer Solutions with any queries on 0844 846 5007**

## EMPLOYEE DETAILS FORM

Please sign and complete this form as soon as possible. Until we have processed your application and received your ID papers you cannot enjoy the benefits of being an Exchequer Solutions employee.

Complete the whole form if you can, but YOU MUST COMPLETE ALL AREAS OF THE FORM MARKED WITH \* before we can accept your application. Please print IN CAPITAL LETTERS and post this form to Exchequer Solutions, 1st Floor, The Exchange, St John Street, Chester CH1 1DA together with all supporting documents (such as your proof of ID and P45).

### 1 Your Details

\* Title  Mr  Mrs  Ms  Miss

Other (please state)

\* First Name

\* Middle Name

\* Surname

\* Address

\* Post Code

\* Date of Birth

\* National Insurance Number

\* Telephone No.

\* Mobile No.

Email

We prefer to send payslips via email –  
if you prefer to receive them via post please tick here

Fax No.

\* We are required to check that you are eligible to work in the UK.  
Please confirm whether you are a:

British citizen

Citizen of other European Economic Area (EEA<sup>1</sup>) country

Which one?

Citizen of other country

Which one?

### 2 Password

When we contact you we may ask you to confirm your password as part of security checks – please do not let anyone else know your password.

\* My password is:

### 3 Your Bank or Building Society Details

\* Name of Bank or B. Soc.

\* Sort Code

\* Account No.

\* Address

\* Account Name  
(e.g. Mr J Brown)

\* Reference No.  
(for Building Society Accounts)

### 4 Your Job Title

\* Job title/profession

### 5 Agency Details

\* Name of Employment Agency / Company

\* Agency Branch

Agency Tel No.

Agency Fax No.

Agency Contact

Start Date

## 6 Holiday Pay

Please tick below to select how you would like your holiday pay to be received:

- Included with your pay each week
- Retained and paid to you when you have a holiday

If you do not tick either box we will retain your Holiday Pay and pay it to you when you take holidays.

## 7 Agreement to Terms

1. I understand that Exchequer holds information about me for certain purposes, including (but not limited to), confirming entitlement to work in the UK, administering personnel and pay records and otherwise as reasonably required to operate its business. I understand that I can request access to this information (subject to applicable exemptions) by contacting Exchequer Solutions at the address below.
2. By signing this application form, I am consenting to the processing of personal data (and sensitive personal data) as described above. Further, I agree to such data being released to third parties (such as insurance providers) where necessary for the foregoing purposes.
3. By signing below, I consent to Exchequer Solutions providing references on my behalf to future employers or third parties.
4. I consent to the checking of my personal data and qualifications to work in specific areas, where these are required for the purpose of compliance with legislation.
5. I agree that all the information supplied on this form is correct and true to the best of my knowledge.
6. I agree to keep Exchequer Solutions informed in writing of any changes in my personal details, contact details and any changes in my personal circumstances which might affect my immigration status and eligibility to work in the UK and to supply any such information on request.
7. I agree to provide on request documents and information which will enable Exchequer Solutions to make any necessary statutory checks on my eligibility to work in the UK.

\* Signature

\* Print Name

\* Date

## 8 Equal Opportunity Monitoring

We are an equal opportunity employer. The aim of our policy is to ensure that no job applicant or employee receives less favourable treatment on the grounds of race, colour, ethnic or national origin, religious belief, political opinion or affiliation, sex, marital status, sexual orientation, gender reassignment, age or disability, or is disadvantaged by conditions or requirements which cannot be shown to be justifiable.

All employees are given equal opportunity and are encouraged to progress within the organisation.

We are committed to an ongoing programme of action to make this policy fully effective. To ensure that this policy is fully and fairly implemented and monitored, and for no other reason, would you please provide the following information:- (Please note – the information below is requested but is not mandatory).

**1) Ethnic Category:** The following categories are based on those recommended by the EHRC. Please note the ethnic questions are not about nationality, place of birth or citizenship. UK citizens can belong to any of the ethnic categories indicated.

Please tick the box below which best describes the ethnic category to which you belong:

**a) White**

- British  Irish
- Any other White background, please specify

**b) Mixed**

- White and Black Caribbean  White and Black African
- White and Asian
- Any other Mixed background, please specify

**c) Asian or Asian British**

- Indian  Pakistani
- Bangladeshi
- Any other Asian background, please specify

**d) Black or Black British**

- Caribbean  African
- Any other Black background, please specify

**e) Chinese, Chinese British or other Ethnic Group**

- Chinese
- Any other Ethnic background, please specify

**2) Gender**

- Male  Female

**3) Disability:** Please state if you have any long-term physical or mental condition that affects your ability to carry out day-to-day activities.

- Yes  No

**4) Religion:** Please state your religion:

Please return with proof of I.D. and right to work in the UK together with your P45 or P46.  
For further information please contact Exchequer Solutions on 0844 846 5007.