

# Agency Workers Guide

## Pay, National Insurance Contributions & Tax

Once you have started your **temporary assignment** with us, under your contract for services you will receive payment for any hours worked. We are responsible for deducting **Income Tax** and **National Insurance** from your pay through the **PAYE (Pay As You Earn)** system from your gross pay before you receive net pay.

### How we calculate pay

We calculate your pay upon receipt of your completed time sheet, which confirms how many hours you have worked. At the end of each week on assignment, or at the end of the assignment (if for odd days), you need to provide us with a signed time sheet, detailing hours worked which needs to be signed by an authorised representative of the client (usually your manager). You need to provide a copy of this completed time sheet to the client, as well as to ourselves. Failure to sign a time sheet does not absolve the customer from payment (Terms of Business refers), but can delay your pay as we endeavour to get the hours worked confirmed.

### Where to get a time sheet

A time sheet can be downloaded in PDF format from our website at: [www.wh-employment.co.uk](http://www.wh-employment.co.uk) and then printed ready for completion. Alternatively, please contact our Payroll Department at [payroll@wh-employment.co.uk](mailto:payroll@wh-employment.co.uk) who will be happy to email a time sheet to you.

### Time sheet deadlines

To guarantee the efficient processing of the payroll and payment to you, we must receive your completed time sheet at the end of your assignment or before 10.00am on the Monday following the week worked.

- Your time sheet can be sent to us in a number of ways:
- **By Post to:** White Horse Employment, 10 - 12 Fore Street, Trowbridge, Wiltshire, BA14 8HA
  - **By Fax to:** 01225 751 636
  - **By email to:** [payroll@wh-employment.co.uk](mailto:payroll@wh-employment.co.uk)

**Please note that delays in receiving your time sheet will result in payment being delayed.**

### How to complete a time sheet

Hours on time sheets must always be rounded to the nearest quarter and hours should be recorded as below:

- 6 hours & 15 minutes – **6.15**
- 6 hours & 30 minutes – **6.30**
- 6 hours & 45 minutes – **6.45**

Overtime, premium rates, public holidays or breaks will not be paid/charged as standard unless agreed in advance.

### Time sheet errors

Our Payroll Department check all time sheet hours and any errors will be identified and amended prior to the time sheet being processed. We will ensure that you are paid promptly, providing there are not any outstanding queries to be resolved.

### Recording holiday

Holidays should always be booked and agreed in advance to ensure the client has the required cover. It is important that you note down on your time sheet when you take holiday, please write "**HOLIDAY**" in the appropriate day field. To request holiday entitlement in advance, please complete the "Advance Holiday Request Date(s)" area detailing the number of days and the equivalent number of hours. For more information on holiday pay and entitlement, see our guide on frequently asked questions regarding holiday.

### Recording Sickness

It is essential you let us know as soon as possible if you are ill and unable to attend your assignment to ensure we provide appropriate cover, if needed. To record sickness on your time sheet, please write "**SICK**" in the appropriate day field.

## Entitlement to SSP

As an agency worker employed under a "Contract for Services", you are entitled to claim **Statutory Sick Pay (SSP)** in the following circumstances:

- You are actually engaged on an assignment when you become sick;
- Your average earnings in the 8 weeks immediately before you become sick are over the lower earnings limit for National Insurance;
- You are unable to work on the days on which you would normally work due to sickness for at least 4 days in a row including weekends. If you do not have a normal working pattern your contract may state that you must be unable to work for at least 4 consecutive Wednesdays;
- You can provide evidence of your sickness. Within the first 7 calendar days of sickness this means providing self certification of your sickness and after 7 calendar days you must provide a medical note from your doctor. Speak to our Payroll Department on **01225 777157** for details of self certification;
- You are over 16;
- You are employed in the UK and are subject to the UK social security system;
- You have not claimed any incapacity benefit, maternity allowance, invalidity pension or severe disablement allowance within the last 57 days;
- You have not been participating in a trade dispute either during or immediately before your sickness;
- You are not within the Statutory Maternity Pay period (but under the revised SMP rules women can choose between SSP and SMP until the baby is born);
- You are not in legal custody.

## How long is SSP payable?

SSP is payable until one of the following occurs:

- your contract/assignment is terminated
- you return to work or are capable of working
- you have received 28 weeks SSP
- you have been incapable of working for periods which together amount to more than 3 years

For further information on SSP, please contact the Statutory Sick Pay Helpline on 08457 143 143.

## Payment for hours worked

Payment will be made by BACS where bank details have been supplied and will be paid into your bank account on the Friday following the week worked.

Bank details are provided on the "New Worker Details" sheet, completed at the time of registration. If you believe your bank details have changed since the time of initial registration please contact our Payroll Department on **01225 777157**.

**If we have not been supplied with bank details, you will receive a cheque along with your payslip.**

All agency workers receive a payslip corresponding to each week worked.

## Payslip Details

The payslip will show:

- Your earnings before tax – "gross pay"
- Income Tax, National Insurance contributions and student loan repayments, if relevant, that were deducted from your pay
- your earnings after tax – "net pay"
- your tax code – used to calculate the amount of tax to deduct from your pay
- SSP and holiday payments (where relevant)
- Total Pay and total tax to date

## National Insurance Contributions

NI contributions are earnings related - the contributions you pay depend on how much you earn, and are laid down by the government. You pay National Insurance contributions if you are over 16, but stop paying when you reach State Pension age. Currently, State Pension age is 65 for men born before 6 April 1959 and 60 for women born before 6 April 1950. (this will gradually increase to 65 for women between 2010 and 2020).

**If you are exempt from paying National Insurance Contributions, we will need a copy of your National Insurance Exemption Certificate.**

## Tax Codes

There are a number of ways we determine your tax code:

**Using a P45:** Your P45 is a record of your pay and tax deductions, which you will have been given by your previous employer when you stopped working for them. A P45 has four parts. When you start your assignment with us, you must give in Parts 2 & 3 and keep Part 1A for your own records. We will use the tax code detailed on your P45.

**Using a P46:** If you don't have a P45 or the P45 is more than 14 days old, we will ask you to complete a form P46.

**Inland Revenue Notification:** On occasion, we may be sent a PAYE Coding Notice direct from HMRC, which we will use to work out how much tax to deduct from your pay.

## Emergency tax (Basic Rate) code

There are two reasons why you may be on an emergency tax code:

- Your temporary assignment is a second job or,
- We've issued you an emergency tax code as we were not in receipt of an acceptable P45 or P46 before your pay date.

We use an 'emergency tax code' – Basic Rate (BR) until HMRC issues the correct tax code. If you've paid too much tax you will get it back through PAYE. If you leave your assignment before you get the right code, or believe you are on the wrong tax code please contact the Tax Office for details of how to get a refund.

**Please note that following your first payment from us, the Payroll Department is unable to change your allocated tax code, unless instructed by the HMRC, and we are unable to speak to them on your behalf.**

## P60

If you are working on assignment at the end of the tax year you will receive a form P60, which is a summary of all your payments. You need to keep your P60 as a record of your pay and the tax that was deducted.

## Students

If you are on temporary assignment solely during your summer, winter or Easter holidays, we may be able to pay you without having to deduct PAYE tax. In most instances, National Insurance contributions will still have to be

deducted. Otherwise, you are paid through the normal PAYE (Pay As You Earn) procedures.

In this case you will need to complete a form P38(S) for every tax year, for more information on this entitlement please contact our Payroll Department on 01225 777157.

If you have a student loan to repay, it'll happen automatically through PAYE once you start working and earning more than the repayment threshold. The HMRC gives us the information we need to deduct the right amount from your wages, and your payslip details how much has been deducted. If you have any queries about your student loan repayments you can contact your Tax Office on the details below.

**If you have any queries, please do not hesitate to email us at: [payroll@wh-employment.co.uk](mailto:payroll@wh-employment.co.uk) or call the Payroll Department on 01225 777157 and we will be more than happy to help.**

## Useful Contacts

**Directgov - [www.direct.gov.uk/en/MoneyTaxAndBenefits](http://www.direct.gov.uk/en/MoneyTaxAndBenefits)**  
For helpful advice and guidance on money, taxes and benefits

**Jobcentre Plus: 0845 600 0643**

To apply for a National Insurance Number contact the Jobcentre Plus, lines are open 8.00 am to 6.00 pm Monday to Friday.

**Statutory Sick Pay Helpline - 08457 143 143**

For further information on entitlement and payments.

**Pay and Work Rights Helpline - 0800 917 2368**

**Bristol & North Somerset Tax Office for individuals - 0845 300 0627**

For customers who are deaf or have a hearing or speech impairment: 0845 302 1408. A textphone allows you to type what you want to say rather than speaking into a mouthpiece. It is not possible to speak to an adviser by phoning a textphone number.

**HM Revenue & Customs - [www.hmrc.gov.uk](http://www.hmrc.gov.uk)**

For advice, guidance and forms for pay, tax and national insurance processes.

**Your PAYE reference number for White Horse Employment is: 034/LZ14438**