



# ESSENTIAL INFORMATION FOR UMBRELLA WORKERS

**You are employed and paid by Elite Contractor Accountancy Ltd on an Umbrella PAYE contract.**

## **What does this mean?**

- You immediately benefit from £204 of tax free earnings each week.
- You can reduce the amount of tax you pay each week by submitting work related expenses such as travel and subsistence (meals during the working day).
- You could not claim these expenses under a direct PAYE employment contract and only receive this tax benefit at the end of the year if you were working self-employed.

**If you do not submit your expenses weekly, you pay more tax!**

TURN OVER FOR MORE INFORMATION...

## **Get in touch...**

Elite Contractor Accountancy | Unit 37 | Ransom Hall East Wing  
Ransom Wood Business Park | Southwell Road | Mansfield | Notts NG21 0HJ

Call: **0800 612 9674** E: [sales@elitecontractors.co.uk](mailto:sales@elitecontractors.co.uk)

[www.elitecontractors.co.uk](http://www.elitecontractors.co.uk)



## What expenses can I submit?

- Travel to/from work by public transport (receipts required).
- Travel to/from work by private vehicle (e.g. car, motorbike, bicycle), by making a claim for the mileage travelled.
- Subsistence (meals purchased during the working day).

## Are my expenses reimbursed (paid back)?

No. The amount of allowable expenses you incur each week can be used to reduce your tax, therefore increasing your pay. For example, submitting £100 of expenses per week would increase your pay by approximately £45 per week.

## How do I submit expenses?

Submit your expenses by Monday each week to get the benefit in that week's pay.

- **Subsistence:** Log-in to your MyElite account at [www.elitecontractors.co.uk](http://www.elitecontractors.co.uk) and enter the details. We do not require receipts for these submissions. [IMPORTANT: You can claim a minimum of £5 for every day on site, £10 for meals if you were on site 10 hours or more and £15 for meals if you worked past 8pm. Read the full guidance provided in the Subsistence claim area of your MyElite personal portal to get the most benefit].
- **Mileage:** Log-in to your MyElite account at [www.elitecontractors.co.uk](http://www.elitecontractors.co.uk) and enter the details of our journeys.
- **Other allowable expenses:** Enter the details online and email a copy of receipts to [payroll@elitecontractors.co.uk](mailto:payroll@elitecontractors.co.uk)

## I have been told I cannot benefit from all my expenses submitted this week, why is that?

It could be one of the following reasons (call 0800 612 9541 to find out more):

- The expenses you submitted were not allowed by HMRC (tax authorities) or you did not provide the information we need to justify them e.g. dates or site locations.
- The expenses were submitted too late for that week's payment (in which case you will get the benefit in future wage payments).
- Elite will always process allowable expenses to reduce tax where possible. However, we cannot process expenses where your gross earnings (after deductions) would fall below the National Minimum Wage (i.e. Hours x National Minimum Wage). You should always submit your expenses as you can still personally claim tax relief for these expenses at the end of the tax year. Elite will record your expenses all year and help you submit your claim without any charge.

## What about Holiday Pay?

Elite process holiday payments on a weekly basis, which will be shown as a separate line on your pay slip. Please note that you are not due additional holiday payments outside of your agreed contract rate.

## What do I need to provide to Elite in order to receive my pay?

**Proof of your legal right to work in the UK:** please upload copies of appropriate identification documents to your MyElite account at [www.elitecontractors.co.uk](http://www.elitecontractors.co.uk)

**Agreement to employment contract:** you must agree to our contract of employment, it's easiest to do this online at your MyElite account at [www.elitecontractors.co.uk](http://www.elitecontractors.co.uk)

**Your P45 or P46:** we can pay you without this, but you may be charged a higher tax rate. Fill out your P46 online or over the phone, or send a copy of your P45 to [payroll@elitecontractors.co.uk](mailto:payroll@elitecontractors.co.uk)

Start your contracting journey today, contact Elite on **0800 612 9674** or **[sales@elitecontractors.co.uk](mailto:sales@elitecontractors.co.uk)**

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