

## INFORMATION

# EMPLOYEE HANDBOOK



*For over 20 years, we have been the preferred supplier for some of the UK's largest recruitment agencies.*

**OUR COMPLIANCE, ACCREDITATION,  
AND EXPERIENCE MAKE US AN IDEAL  
CHOICE FOR CONTRACTORS**



## INTRODUCTION

We are delighted that you have chosen SmartWork as your flexible employer, and we look forward to supporting and guiding you through your contracting career.

At SmartWork we pride ourselves on supplying a simple, professional employment service, designed to be as flexible as possible to suit your individual needs. Our service is tailored to minimise your administrative requirements and maximise your retention of earnings, leaving you free to concentrate on your role.

This handbook is an in-depth guide to being a SmartWork employee and should provide answers to any questions you may have about our service. However, should you have any further queries, your dedicated Business Manager will be more than happy to assist you.

## CONTENTS

- 1 - Introduction
- 2 - Our service
- 3 - Contractual documents
- 4 - Timesheets & Invoicing
- 5 - Expenses
- 6 - Payroll
- 6 - Pensions
- 8 - Maternity Pay and Leave
- 10 - Paternity Pay and Leave
- 14 - Sick pay
- 16 - Holiday pay
- 18 - Agency Workers Regulations
- 19 - Real Time Information
- 19 - Additional services
- 20 - Useful contacts

**0800 434 6446**

**[info@smartwork.com](mailto:info@smartwork.com)**

## OUR SERVICE

SmartWork originated from the vision of creating an umbrella solution which places its employees' needs first by taking away the burden of administration, remaining compliant with regulatory bodies and up to date with current legal requirements, and ensuring that the take-home earnings of our employees are fully optimised and processed efficiently.

Our service has been shaped by a flexible workforce in mind, and we guarantee that each of our valued employees receives full employee benefits, complete security and unrivalled customer care throughout their employment with us.

## OUR ASSURANCES & RESPONSIBILITIES

### WE WILL:

- Provide you with your own dedicated business manager.
- Invoice your agency/end client on a weekly or monthly basis.
- Review and process your expenses if applicable and ensure you receive the correct tax relief and repayments
- Process payroll daily and pay your net earnings by CHAPS to your bank account
- Pay your tax and National Insurance to HM Revenue & Customs (HMRC)
- Actively chase late payments and payment dates for outstanding invoices
- Provide you with all required insurances, which include:  
£10m Public Liability, £10m Employer's Liability, £10m Products Liability, £5m Professional Indemnity and £2m Medical Malpractice.
- Complete your P60s, P11Ds and P45s (upon leaving).
- Process Statutory Sick Pay, Maternity/Paternity Pay, Student Loan repayments and Holiday Pay.
- Keep you updated on any legislation/industry changes.

## WHAT WE NEED FROM YOU:

- Submit your timesheet to us each week or month in a timely manner.
- Submit your expenses, along with any required receipts, at the same time as your timesheet each week or month.
- Keep us updated on any new contracts and contract extensions.
- Provide us with signed contractual paperwork when requested.
- Ensure you update us with any required documentation upon renewal, i.e. work visa.

## CONTRACTUAL DOCUMENTS

All contractual documents are to be e-signed via Signable. Upon registration, you will become a permanent employee of SmartWork. Once details with your agency/end client have been finalised, your contract of employment will be issued. Within this, you will find details on our policies, including:

- Disciplinary
- Grievance
- Health and Safety
- Fire Alarm
- Bomb Alarm
- Code of Conduct

An accompanying health and safety form will also require completion.

With each new assignment, or upon a contract extension, you will be issued a worker's schedule. This will detail the specific arrangements for your contract, including:

- Services provided
- Client name
- Working Hours
- Start/end date
- Notice periods
- Rate of Pay

Once you receive these documents, it is vital that they are reviewed and signed as soon as possible. We are not authorised to make payment until these have been received.

## TIMESHEETS AND INVOICING

We process timesheets and raise invoices daily between Monday and Friday. For us to raise an invoice for you, you will need to submit your hours via our SmartPortal. If you have any queries, please contact the invoicing team by emailing [invoicing@smartwork.com](mailto:invoicing@smartwork.com).

If you wish us to raise weekly invoices, please ensure that you complete your timesheet and expenses weekly. For monthly processing, please forward your timesheet and expenses to us at the end of each calendar month.

- Timesheets received before 12 pm GMT will be processed the same day.
- Timesheets received after 12 pm GMT will be processed the next working day.

It could be that we have a self-billing agreement with your agency or end client, whereby you submit your time to them, and they pay funds across to us in line with their payment terms. If this is the case, you do not need to submit your timesheets to us.

While we guarantee the above timescales for invoicing, we cannot guarantee payment until funds have been received in full from your agency. We guarantee that once they are received, we will pay you the same day. We recommend ascertaining the payment terms set out by your agency or end client to determine when you can expect funds, as we will always reflect these terms.

To summarise:

- Complete your timesheet with your hours/days worked.
- Send us a copy of your timesheet along with your expenses form and any required receipts.
- We will raise an invoice and forward it to your agency/end client for payment.

Remember to keep the expense receipts for your records!

## EXPENSES

Those workers, who are deemed to be under Supervision, Direction & Control (SDC) will not be able to claim ANY expenses.

The below are all applicable to those who are not subject to SDC:

### MILEAGE

These are claimable via the SmartWork mileage form. These can be claimed weekly or monthly when a worker travels from site to site. Travel from home to your regular place of work is not allowable.

### TAX-REDUCING EXPENSES

These expenses can be claimed at the end of the tax year. You will then need to claim the relief due back to you via a P87 or SA100 form. We recommend keeping a record of your expenses and receipts on a monthly basis, at the same time as completing your timesheet, so that at the end of the year you have all the supporting documentation needed to submit to HMRC. Further information can be found [here](#).

### REBILLABLE EXPENSES

These expenses are suffered by the end client, and SmartWork will invoice the client for this on your behalf. We require a copy of the receipt to claim this in full. If no receipt is provided, the amount will be included in your pay and Income Tax & National Insurance will be suffered. Re-billable expenses must be entered into the agency/end client expenses form and sent to us along with copies of the supporting receipts. Your agency/client will also need to receive the above to authorise the payment.

Expenses form and supporting receipts can be emailed directly to [invoicing@smartwork.com](mailto:invoicing@smartwork.com).

A separate [expenses handbook](#) is available with further details on the process.

## PAYROLL

We understand the importance of getting our employees paid quickly and efficiently, and pride ourselves on ensuring this happens.

How it works:

- We run payroll from Monday to Friday. Your actual payment date will be determined by your agency's payment cycle, which they will confirm at the start of your contract.
- Your salary payment, along with any re-billable expenses or mileage, will be processed the same day we receive funds from your agency. If we receive funds from your agency after 12 pm GMT, you will be paid the following working day.
- We pay by same-day CHAPS, with funds reaching your account between 3:30 pm and 6:30 pm, depending on how quickly your bank accepts the transfer.
- Your payment will be made to your personal bank account provided to SmartWork on the registration form. These can be changed at any time by contacting your Business Manager.
- Once your payment is made, we will issue you a payslip that will be viewable on the SmartPortal.

## PENSIONS

The Government wants to encourage us to save for our retirement. So, every employer, including us, must enrol their workers in a qualifying pension scheme. This is called automatic enrolment.

The company must pay a minimum contribution of 3% on qualifying earnings (from 6th April 2019). Topped up with your contribution of 5% results in a total pension contribution of 8%.

SmartWork has joined forces with The People's Pension, a non-profit pension provider owned by B&CE. The People's Pension provides support for over 1000 businesses in the UK.

You will automatically be opted into The People's Pension 12 weeks after your start date. We will evaluate if you meet the following criteria:

- You're at least 22 years old.
- You're under the State Pension age.
- You earn more than £10,000 per annum (equal to £768 per month or £192 per week).
- You usually work in the UK.

We will send you a letter informing you of your enrolment. Once you have been enrolled on the pension scheme, you can stay enrolled if you wish; however, you also have the opportunity to opt out within a set time period or leave the scheme at a later date. Details of how to opt out will be contained in your joining pack, which will be supplied by The People's Pension Group.

Paying into a pension provides financial stability for your future. With SmartWork as your employer, you can feel secure knowing that we will make the automatic enrolment process simple and seamless. For more information, please contact your business manager.

You can get more information about automatic enrolment at:

**<http://www.direct.gov.uk/betterfuture>**

You can get more information about The People's Pension at:

**<http://www.thepeoplespension.co.uk/employees>**

## STATUTORY MATERNITY PAY & LEAVE

Statutory Maternity Leave is 52 weeks. It's made up of:

- Ordinary Maternity Leave - first 26 weeks
- Additional Maternity Leave - last 26 weeks

You do not have to take 52 weeks, but you must take two weeks' leave after your baby is born (or four weeks if you work in a factory).

### EMPLOYMENT RIGHTS

Your employment rights are protected while on Statutory Maternity Leave. This includes your right to:

- pay rises
- build-up (accrue) holiday
- return to work

### STATUTORY MATERNITY PAY

Statutory Maternity **Pay** (SMP) is paid for up to 39 weeks. You get:

- 90% of your average weekly earnings (before tax) for the first six weeks
- £194.32 (2026/27) or 90% of your average weekly earnings (whichever is lower) for the next 33 weeks

SMP is paid in the same way as your wages (for example, monthly or weekly). Tax and National Insurance will be deducted.

If you take Shared Parental Leave, you'll get Statutory Shared Parental Pay (ShPP). ShPP is £194.32 (2026/27) a week or 90% of your average weekly earnings, whichever is lower.

ISMP usually starts when you take your maternity leave. It starts automatically if you're off work for a pregnancy-related illness in the four weeks before the week (Sunday to Saturday) that your baby is due.

## ELIGIBILITY

You qualify for Statutory Maternity Leave if:

- you're an employee not a 'worker'
- you give us (your employer) the correct notice

It does not matter how long you've been with us, how many hours you work or how much you get paid.

To qualify for Statutory Maternity Pay, you must:

- earn on average at least £129 a week
- give the correct notice and proof you're pregnant
- have worked for your employer continuously for at least 26 weeks, continuing into the 'qualifying week' - the 15th week before the expected week of childbirth

If you usually earn an average of £125 or more a week, and you only earned less in some weeks because you were paid but not working ('on furlough') under the Coronavirus Job Retention Scheme, you may still be eligible.

You can still get Statutory Maternity Leave and SMP if your baby:

- is born early
- is stillborn after the start of your 24th week of pregnancy
- dies after being born

## HOW TO CLAIM

To claim Statutory Maternity Leave and Statutory Maternity Pay (SMP), you must give us at least 28 days' written notice (ideally at least 15 weeks before your due date) that includes:

- Your baby's due date
- When you want to start your maternity leave
- When you want your SMP to start
- Proof that you're pregnant

We will respond within 28 days to confirm your maternity leave dates, your SMP amount, and the start and end dates of your SMP.

If we decide you're not eligible, we will give you form SMP1 within seven days of making our decision and explain why.

You need to give us proof of the pregnancy to get SMP. You do not need it for maternity leave.

Within 21 days of your SMP start date (or as soon as possible if the baby's born early) give us either:

- a letter from your doctor or midwife
- your MATB1 certificate - doctors and midwives will give you this no more than 20 weeks before the due date

## STATUTORY PATERNITY PAY AND LEAVE

You may be eligible for Statutory Paternity Leave and Pay if you and your partner are:

- having a baby
- adopting a child
- having a baby through a surrogacy arrangement

### PATERNITY LEAVE

You can choose to take either 1 or 2 weeks. You get the same amount of leave if your partner has multiple births (such as twins).

You must take your leave in one go. A week is the same number of days you normally work in a week - for example, a week is two days if you only work on Mondays and Tuesdays.

Leave cannot start before birth. It must end within 56 days of the birth (or due date if the baby is early).

You must give us 28 days' notice if you want to change your start date.

You do not have to give a precise date when you want to take leave (for example, 1 February). Instead, you can give a general time, such as the day of the birth or one week after the birth.

The rules are different if you adopt.

You can take unpaid leave to accompany a pregnant woman to 2 antenatal appointments if you're:

- the baby's father
- the expectant mother's spouse or civil partner
- in a long-term relationship with the expectant mother
- the intended parent (if you're having a baby through a surrogacy arrangement)

You can take up to 6 and a half hours per appointment.

You can apply for leave immediately if you're a permanent employee. You'll need to have been doing a job for 12 weeks before you qualify if you're an agency worker.

## **PATERNITY PAY**

The statutory weekly rate of Paternity Pay is £194.32 (2026/27), or 90% of your average weekly earnings (whichever is lower).

Any money you get is paid the same way as your wages, for example, monthly or weekly. Tax and National Insurance will be deducted.

The money is usually paid while you're on leave. We will confirm the start and end dates for your Paternity Pay when you claim it.

To change the start date, you must give us 28 days' notice.

## ELIGIBILITY

You must be taking time off to look after the child and be one of the following:

- the father
- the husband or partner of the mother (or adopter) - this includes same-sex partners
- the child's adopter
- the intended parent (if you're having a baby through a surrogacy arrangement)

You cannot get Paternity Pay and Leave if you've taken paid time off to attend adoption appointments.

To be eligible for **Paternity Leave**, you must:

- be an employee
- give the correct notice

The 'qualifying week' is the 15th week before the baby is due. This is different if you adopt.

To be eligible for Paternity Pay, you must:

- be employed by your employer up to the date of birth
- earn at least £129 a week (before tax)
- give the correct notice

- have been continuously employed by your employer for at least 26 weeks up to any day in the 'qualifying week'

The 'qualifying week' is the 15th week before the baby is due. This is different if you adopt.

## IF YOU LOSE YOUR BABY

You can still get Paternity Leave or Pay if your baby is:

- stillborn from 24 weeks of pregnancy
- born alive at any point during the pregnancy

## IF YOU'RE NOT ELIGIBLE

Your employer must tell you within 28 days if you do not qualify and why, using form SPP1.

## HOW TO CLAIM

Claim Paternity Leave and Pay through your employer at least 15 weeks before the baby is due.

You can do this by [filling in the online form](#) (previously called form SC3). Once you have completed the form, you must download or print it and send it to us.

You'll need to include:

- the due date
- when you want your leave to start, for example, the day of the birth or the week after the birth
- if you want 1 or 2 weeks' leave

You do not need to give proof of the pregnancy or birth.

The rules and forms are different [if you adopt](#).

## SICK PAY

If sickness or injury prevents you from attending work, you (or someone on your behalf) should inform your Business Manager.

While working at a client site, you must also inform the client of the reason for your absence as soon as possible, but no later than 10 am on each day of absence.

You may be entitled to Statutory Sick Pay (SSP) if you have been off work sick for four or more days in a row (including non-working days).

If you're eligible, you can get £123.25 a week Statutory Sick Pay (SSP) or 80% of your normal weekly earnings - whichever is lower. It's paid for up to 28 weeks.

You'll be paid SSP for all full days you're off sick that you would normally have worked.

We will use your average weekly earnings over an 8-week period to work out how much you get. You still qualify if you started your job recently and have not yet received 8 weeks' pay.

SSP is paid the same way as your normal wages, for example, weekly or monthly. Tax and National Insurance will be deducted.

### ELIGIBILITY

To qualify for Statutory Sick Pay (SSP), you must:

- be classed as an employee
- have done some work for your employer
- have been ill for at least one full working day

## INFORMING SMARTWORK

You must usually tell us you're unable to work before the deadline they set (or within 7 days if they have not set one). You could lose some of your SSP if you do not tell us in time.

## EXCEPTIONS

You will not qualify if you:

- have received the maximum amount of SSP (28 weeks)
- are getting Statutory Maternity Pay

## LINKED PERIODS OF SICKNESS

If you have regular periods of sickness, they may count as 'linked'. To be linked, the periods must:

- last more than one full working day
- be 8 weeks or less apart

You're no longer eligible for SSP if you have a continuous series of linked periods that lasts more than 3 years.

## FIT NOTES AND ASKING FOR PROOF

You must provide us with a [fit note](#) if you're off work for more than 7 days in a row (including non-working days).

You can get a fit note (sometimes called a sick note) from the following healthcare professionals:

- GP or hospital doctor
- registered nurse
- occupational therapist
- pharmacist
- physiotherapist

The note can be printed or digital.

## HOLIDAY PAY

Your entitlement to paid annual leave is a minimum of 5.6 weeks per year. Each year, you will have a statutory holiday entitlement of 28 days, which includes 20 days of annual leave and 8 Bank and Public Holidays.

The holiday pay is already factored into the Contract Rate you agree upon with your agency or end client, and we offer different processing options based on your preference.

### PAID IN ADVANCE

If you opt for your Holiday Pay to be “Paid in Advance,” it implies that it will be included in each payment you receive upfront. This means we will disburse all available income to you in advance, based on your gross taxable pay, before you take any time off.

Consequently, you will not receive any payment while you are on vacation or not working, as all the available income has already been paid to you. You have the flexibility to modify your holiday pay preference at any time by providing a written request.

## RETAINED

Your Holiday Pay can be retained in a designated 'Holiday Fund' and paid out when you take time off work. We hold back this amount before tax, which is then taxed when it is disbursed to you based on the duration of your annual leave.

Holiday pay can be released in different ways, such as the amount accrued in a single pay period, a combination of accruals, or as a lump sum.

## USEFUL INFORMATION

If you wish to change your holiday pay option, please email our payroll team. If you have an accrued pot, the total retained amount will be visible on your payslips, and we can confirm the overall value. To receive payment for your holiday pay, you will need to make a request via email.

*Please be aware that there is no financial distinction in receiving your holiday pay in one way or another. It solely depends on personal preference, and the total income you receive throughout the year will remain unchanged. Additionally, we must distribute holiday pay in the tax year it was earned, so there is no tax advantage in either option.*

Please note that holiday pay can only be disbursed on your regular payday. For instance, if you typically receive payment on Fridays, any holiday pay requests will also be processed on that day. If you decide to leave SmartWork, any accumulated holiday pay balances will be paid out to you.

It is important to mention that any remaining funds must be paid out within the same year they were accrued. Our holiday year aligns with the calendar year, rather than the tax year.

If you have any inquiries or require further assistance regarding holiday pay and its procedures, please do not hesitate to contact our compliance team.

## **WHAT ARE THE CONSEQUENCES OF CHOOSING EITHER OPTION?**

Overall, the total income you receive throughout the year will remain the same. There is no financial advantage to choosing one holiday pay option over the other; it is purely a matter of personal preference.

Additionally, we are required to pay out the holiday pay in the same tax year it was earned, so there is no tax benefit to either option.

## **AGENCY WORKERS REGULATION**

The Agency Workers Regulations (AWR) were published in January 2010 and in turn, came into force on the 1st of October 2011.

The core principle behind this legislation is to protect flexible workers from exploitation, giving them the same basic employment rights as their permanent co-workers. It sets out a series of milestones and outlines which rights workers are entitled to.

Although the agency worker will be entitled to the same equality as a permanent employee, they are not granted 'full' equality because sick pay (above the statutory minimum), redundancy, pensions and maternity/paternity leave are not included.

AWR is always in effect but is only activated by the contractor themselves to ensure the agency and SmartWork are adhering to the workers' statutory rights granted by the legislation.

We wish to provide security for our clients and employees so they can work safely, knowing their employment rights are not at risk.

## REAL TIME INFORMATION

Real-Time Information (RTI) is HMRC's system for collating your PAYE information. This means that data is submitted every time an employee is paid.

When each employee's records are submitted each payday, they will be checked against the PAYE data that HMRC holds on that employee; this will highlight any errors or changes that have occurred since the last payday, making it quicker and easier to resolve.

It is vital that all the information we have for you is correct and that your records are up to date. As this is the case, we require you to inform us directly should any changes to your personal information occur, i.e. a change of address, a change of name, etc.

## ADDITIONAL SERVICES

Our benefits package is designed exclusively for SmartWork's flexible employees and has been developed to help you make the most of your income. We can provide services and advice for:

- Self-Invested Private Pension Contributions (SIPP)
- Mortgages and Re-mortgages
- Savings & Investment
- Tax guidance (Self-Assessment or advice)

## USEFUL CONTACTS

Telephone: 0800 434 6446 / 0117 311 9800

Email:

- [enquiries@smartwork.com](mailto:enquiries@smartwork.com)** - For more service information
- [invoicing@smartwork.com](mailto:invoicing@smartwork.com)** - To submit timesheets/expenses
- [contracts@smartwork.com](mailto:contracts@smartwork.com)** - To submit contracts, schedules, and other legal documentation
- [holidays@smartwork.com](mailto:holidays@smartwork.com)** - To make a holiday request

