smartwork

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



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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.

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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**.

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 2 pm GMT will be processed the same day.
- Timesheets received after 2 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**.

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 2 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

AUTO ENROLMENT (WORKPLACE PENSION)

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. Topped up with your 5% contribution, the total pension contribution is 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

SELF-INVESTED PRIVATE PENSION (SIPP)

At SmartWork, we can arrange automatic payments from your assignment rates into a SIPP. We can help you set one up or arrange payments to your existing provider.

A SIPP is a type of personal pension that allows you to control your retirement savings. Unlike traditional pensions, SIPPs provide a range of investment options, including stocks, funds, and property. They are particularly attractive to high earners due to the generous tax relief they offer.

A private pension contribution is an arrangement in which an employee agrees to reduce their Assignment Rate in exchange for increased pension contributions from their employer.

This results in a lower salary for the employee, but the sacrificed amount is paid directly into their pension, leading to potential tax and National Insurance savings for both the employee and the employer.

The primary advantage of this type of private pension contribution is the potential for higher take-home pay, resulting from lower National Insurance contributions, as well as the increased tax efficiency of pension savings.

For more details, please visit our Knowledge Base, which has a section dedicated to private pensions.

STATUTORY MATERNITY PAY & LEAVE

ELIGIBILITY FOR STATUTORY MATERNITY PAY (SMP)

You may be entitled to Statutory Maternity Pay (SMP) if all the following conditions are met:

- You are employed by SmartWork under a contract of employment, are treated as an employee for PAYE purposes, and are on our payroll in the qualifying week.
- You have been continuously employed by SmartWork for at least 26 weeks up to and including the qualifying week. The qualifying week is the 15th week before your expected week of childbirth.
- Your average weekly earnings are at least the applicable Lower Earnings Limit for National Insurance purposes during the eight-week relevant period used to calculate SMP.
- You provide the required notice of your intention to take maternity leave and receive SMP, including the date you want your SMP to start.
- You provide the required evidence of your pregnancy.
- You satisfy any other statutory requirements applicable at the time of your claim.

You may take up to 52 weeks of statutory maternity leave. If you qualify, SMP may be payable for up to 39 weeks, meaning your SMP may end before your maternity leave ends.

NOTICE REQUIREMENTS

You must notify SmartWork of:

- Your pregnancy.
- Your expected week of childbirth.
- The date you intend your maternity leave and SMP to start.

You should tell SmartWork about your pregnancy, expected week of childbirth and the date you want maternity leave to start at least 15 weeks before the week your baby is due. If that is not reasonably practicable, tell us as soon as you reasonably can. Notice does not have to be in writing unless SmartWork asks for it.

You should give at least 28 days' notice of the date you want SMP to start, which will usually be the same date as your maternity-leave start date. If this is not reasonably practicable, notify SmartWork as soon as you reasonably can.

Once you have told us when you want maternity leave to start, SmartWork will write to you within 28 days to confirm your expected maternity-leave end date. You can change your leave start date by giving us 28 days' notice or, if that is not reasonably practicable, as soon as you reasonably can.

EVIDENCE OF PREGNANCY

To support your SMP claim, provide either:

- A valid MATB1 certificate issued by your doctor or midwife; or
- A letter from your doctor or midwife confirming your pregnancy and expected week of childbirth.

You should normally provide this evidence within 21 days of your SMP start date or, if your baby is born early, as soon as reasonably practicable. SmartWork may agree to accept evidence later, but SMP is not payable if we have not received evidence of your due date within 13 weeks of the start of the SMP pay period.

A MATB1 certificate is accepted as evidence of pregnancy and the expected week of childbirth. It is usually issued around 20 weeks before the week your baby is due, so you may notify us about your pregnancy before receiving it and send it to us once available.

NOTIFICATION OF CHILDBIRTH

After your child's birth, please notify SmartWork of the actual date of birth as soon as reasonably practicable. To help us maintain accurate payroll and leave records, please provide this information within 28 days of the birth, where reasonably practicable.

A delay in notifying us will not automatically affect your entitlement to maternity leave or SMP. We will consider the circumstances, including where it has not been reasonably practicable to notify us sooner.

This is particularly important if your baby is born before your planned maternity leave or SMP start date. In that situation, maternity leave and SMP will normally start on the day after the birth.gov+1

Where your baby is born before your planned maternity leave start date, notify SmartWork as soon as reasonably practicable. Where we need to verify the actual date of birth for payroll purposes, we may ask for a birth certificate or a document signed by your doctor or midwife confirming the date of birth.

Please notify us in writing, preferably by email, and include:

- Your full name.
- Your employee number, if known.
- Your baby's actual date of birth.
- Details of any changes to your previously notified maternity leave or SMP arrangements.

This information helps SmartWork maintain accurate payroll and employment records, administer statutory payments correctly and meet record-keeping obligations.

We understand this can be an unpredictable and sometimes very difficult time. If your baby is born very early or is seriously ill, is stillborn after the start of the 24th week of pregnancy, or dies after birth, do not worry about the timescales above.

Your entitlement to maternity leave and SMP continues, where the statutory conditions are met. A partner or family member may contact your Account Manager on your behalf, and we will always consider your circumstances before treating a notification as late.

IF INFORMATION IS DELAYED

A delay in notifying us of the birth may delay administration of payroll or leave records. It will not, by itself, remove entitlement to SMP or maternity leave.

SmartWork will consider whether notice was given as soon as reasonably practicable and the circumstances that affected notification.

If exceptional circumstances prevent you from meeting the notice or evidence requirements, contact SmartWork as soon as possible so we can consider your circumstances and provide appropriate assistance.

In some circumstances, statutory rules may allow SmartWork to refuse SMP. For example, this may apply where 28 days' notice of the proposed SMP start date is not given without a reasonable excuse, or where evidence of the due date has not been received within 13 weeks of the SMP pay period starting.

IF YOU ARE NOT ELIGIBLE FOR SMP

If SmartWork determines that you are not entitled to SMP, we will provide an SMP1 form explaining the reason, normally within seven days of making that decision. You may be able to claim Maternity Allowance through the relevant government scheme.

Your right to take maternity leave is not affected if you do not qualify for SMP. If you disagree with our decision, please let us know.

You may also ask HMRC to make a formal decision about your entitlement.

IMPORTANT

You are responsible for keeping SmartWork informed of changes that may affect your maternity leave or SMP entitlement, including a change to your expected due date, actual date of birth, contact details or employment circumstances.

STATUTORY PATERNITY LEAVE AND PAY

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 SmartWork holiday year runs from 1 January to 31 December.

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:

info@smartwork.com - For more service information

invoicing@smartwork.com - To submit timesheets/expenses

compliance@smartwork.com - To submit contracts, schedules, and other legal documentation

holidays@smartwork.com - To make a holiday request